

Enrollment Just Got Easier With Four Simple Steps



A Focus on Prevention



Sutter Health Plus members have access to a variety of no-cost preventive care services. These services may help you and your family prevent or detect health problems early on. Here are a few of the no-cost preventive services we cover:

- Certain over-the-counter vitamins, supplements and products when prescribed by a participating provider
- Health education counseling and programs
- Immunizations administered by a participating provider
- Maternity and newborn care
- Routine physical maintenance exams, including well-woman exams
- Routine preventive imaging services
- Routine preventive laboratory tests and screenings (cervical cancer screenings, cholesterol tests, diabetes screening, fecal occult blood tests, HIV tests, prostate specific antigen tests, certain sexually transmitted disease tests)
- Smoking cessation interventions, including medications and counseling
- Tuberculosis tests
- Well-child preventive care exams



Welcome!

We all know what it's like to feel sick or have an accident and need to see a doctor. Without the right medical coverage, you may end up on the hook for out-of-pocket medical costs you didn't expect to pay. The best time to make an informed decision about your family's health care is right now—not when you're on the way to the doctor's office or hospital. That's why open enrollment is so important. Now's the time to consider selecting Sutter Health Plus, a not-for-profit HMO affiliated with Sutter Health. Our affordably priced health plans give you and your family access to:

- A nationally recognized network of local providers and hospitals
- Comprehensive medical benefits
- A full range of pharmacy benefits
- A 24/7 nurse advice triage line
- Wellness and care management programs
- Preventive care services, such as annual well visits and immunizations
- My Health Online (not offered by all providers) to schedule appointments, email doctors, view test results and access your records
- Coverage for emergency care anywhere in the world
- A secure member portal to access eligibility, benefits, copays, claims, ID cards and more

Four Steps to Making the Right Choice

This guide will walk you through four quick and easy steps to make sure you pick the health plan that's right for you and your family. If you still have questions after looking through this guide or need more information, please call Sutter Health Plus Member Services or visit us online.

- STEP 1:** Select Your Primary Care Physician
- STEP 2:** Determine Your Prescription Needs
- STEP 3:** Consider Your Benefits
- STEP 4:** Complete Your Enrollment Application



STEP 1: Select Your Primary Care Physician

When you enroll with Sutter Health Plus, you and your covered family members need to select a primary care physician (PCP). You want a doctor who will take time to listen, answer all your questions and make you feel comfortable—a health care partner.

That's exactly what you'll find with Sutter Health Plus. As an added plus, many of the physician organizations and hospitals in our network are among Northern California's highly ranked medical providers.

The screenshot shows the Sutter Health Plus website's Provider Locator tool. The header includes the Sutter Health Plus logo and navigation links for Home, News, Careers, Language Assistance, and a search bar. Below the header is a menu with options: About Us, Consumers, Find a Provider, Members, Brokers, Employers, and Providers. The main content area is titled "Provider Locator" and includes a search bar and a "Search" button. Below this is a section for "Search Physicians/Practitioners" with various filters: "Search for:" (Physician/Practitioner selected, Facility unselected), "Zip:" (input field), "10 miles" (distance dropdown), "Primary care specialties:" (dropdown menu), "All specialties:" (dropdown menu), "Preferred medical group:" (dropdown menu), "Language spoken: (in addition to English):" (dropdown menu), "Practitioner gender:" (dropdown menu), and "Practitioner last name:" (input field). There is also a checkbox for "Show practitioners who are accepting new patients" and a "Search" button at the bottom right. A disclaimer at the bottom states: "When you join SHP, you must choose a primary care physician (PCP) who will provide basic care and coordinate care you need from other providers. You should receive all care, with the exception of emergency or urgent care services, from your PCP or other participating provider as referred by your PCP."

Search for Providers

Our Provider Locator is an easy-to-use online tool to help you search for doctors, specialists, hospitals, urgent care centers and network providers. You'll likely find that many are conveniently located near your work or home. You can also use our tool to see if any doctors or specialists you already see are included in our network. To try it out—visit sutterhealthplus.org/providersearch.

Choose Your PCP

Once you find a PCP, you will enter the provider's name and identification number on your enrollment application. However, before you do that, it's a good idea to call the provider's office to let them know about your selection. Any provider you find on our website should be accepting new patients, but sometimes practices fill up quickly. This will also give the doctor's office the opportunity to welcome you to the practice and explain any new patient instructions. If you do not select a PCP at the time of enrollment, we will select one for you. The name of your PCP will appear on your Sutter Health Plus member identification card.

A few reminders:

- Choose a PCP close to your home or place of work for reasonable access to care in our service area as outlined on the next page
- You must see your PCP for routine medical care or referrals to specialists
- You may designate a different PCP for each covered family member
- Learn about our hospitals in case you ever need inpatient care
- Find urgent care locations for your immediate, non-emergent medical care needs

After you've considered all of this and selected a PCP, you're ready for step 2.



STEP 2: Determine Your Prescription Needs

You or someone in your family probably uses prescription medications. Even if this isn't the case, you'll still want to read this section for instructions on how to find a pharmacy and a list of medications covered by your plan. It's best to do this now and not when you or your loved ones are sick.

Search for Medications and Pharmacies

Sutter Health Plus partners with a pharmacy benefit manager to give members access to prescription medications available at most independent pharmacies and chains. This includes convenient locations where you likely shop—CVS Pharmacy, Raley's and Bel Air, Target and Walgreens, to name a few.

As a member, you'll also have the option to use a convenient mail order pharmacy program that delivers your medications right to your doorstep. Taking advantage of this program may help you save time and money.

You can find more information about prescription medications, pharmacy locations and see our drug formulary at sutterhealthplus.org/pharmacy.

A few reminders:

- Work with your current doctor now to ensure you have the supply you need for your transition period to Sutter Health Plus
- As soon as you join us, schedule an appointment with your PCP to talk about your prescription medication needs
- If you've been using a medication for at least 30 days that requires a prior authorization, we allow for continuity of care for up to 90 days; your new PCP will need to submit a prior authorization and indicate continuity of care

Bay Area

Counties include Alameda, Contra Costa, San Francisco, San Mateo and partial coverage in Santa Clara and Sonoma

Physician Organizations

- Brown & Toland Medical Group
- Mills-Peninsula Medical Group
- Palo Alto Medical Foundation
- Sutter East Bay Medical Foundation
- Sutter Pacific Medical Foundation

Hospitals

- Alta Bates Summit Medical Center (Berkeley and Oakland)
- California Pacific Medical Center (San Francisco)
- Children's Hospital Oakland
- Eden Medical Center (Castro Valley)
- El Camino Hospital (Los Gatos and Mountain View)
- Menlo Park Surgical Hospital
- Mills-Peninsula Medical Center (Burlingame)
- Novato Community Hospital
- Sequoia Hospital (Redwood City)
- Sutter Delta Medical Center (Antioch)
- Sutter Santa Rosa Regional Hospital

Valley Area

Counties include Sacramento, San Joaquin, Solano, Stanislaus, Yolo and partial coverage in El Dorado, Placer and Sutter

Physician Organizations

- Sutter Gould Medical Foundation
- Sutter Independent Physicians
- Sutter Medical Foundation

Hospitals

- Dameron Hospital (Stockton)
- Memorial Medical Center, Modesto
- St. Joseph's Medical Center (Stockton)
- Sutter Auburn Faith Hospital
- Sutter Davis Hospital
- Sutter Medical Center, Sacramento
- Sutter Roseville Medical Center
- Sutter Solano Medical Center (Vallejo)
- Sutter Tracy Community Hospital



STEP 3: Consider Your Benefits

We offer health plans with different member cost-sharing options: copayment and deductible plans. Typically, employers provide choices from these types of plans. You may also have the option to choose a high-deductible health plan. You'll need to understand the basics of each plan and then choose the option that will best suit you and your family.

For the specifics on the available plans you can select, please review your Summary of Benefits. The following is basic information about health plan benefits you should understand.

Premium

A premium is the dollar amount due to Sutter Health Plus each month for health care coverage. In most cases, your employer pays part of the premium and you pay the rest, usually in the form of payroll deduction.

Copayment

A copayment is the specific dollar amount you pay each time you see a participating provider or receive certain covered services. Copayments may vary depending on the covered service. For example, doctor visits, emergency room visits and hospital stays have different copayments.

Coinsurance

Coinsurance is the percent of the cost of a covered service you must pay. If your plan includes coinsurance you will see the percent listed in your Summary of Benefits.

Deductible

A deductible is the amount you must pay each year to providers before Sutter Health Plus starts to pay part of the costs for certain covered services. Once the family deductible is satisfied by any combination of individual member payments, family members continue to pay copayments or coinsurance until the family out-of-pocket maximum (OOPM) is reached.

Annual Out-of-Pocket Maximum

The annual OOPM is the total you have to pay each year for most of your covered services. Each family member has an annual OOPM; you will see this listed in your Summary of Benefits. If you are a member in a family of two or more members, you reach the annual OOPM either when you meet the maximum for any one member, or when your family reaches the family maximum.

High-Deductible Health Plan

A high-deductible health plan (HDHP) usually includes a lower monthly premium than other plan designs, with higher deductible limits. These may save you money if you and your family don't use a lot of medical services during the year. Remember, most preventive services are covered at no cost to you. Should you or your family members need medical services other than preventive care, you pay for all a provider's charges until you reach the deductible amount. After that, you only pay a percentage of a provider's charges until you reach the OOPM limit for the year.



STEP 4: Complete Your Enrollment Application

That's it. We hope we've made this as hassle-free as possible! You're now ready to complete your enrollment form. Once you complete the enrollment form in its entirety, sign and date it, send the form to your human resources department.

If you have any questions while working through this process, we're only a phone call or click away: [1-855-315-5800](tel:1-855-315-5800) or sutterhealthplus.org.

You're now one step closer to making an important investment in your family's health.





Member Services

1-855-315-5800

sutterhealthplus.org