

Sutter Health Plus
County of Sacramento
Open Enrollment for 2021 Plan Year

Provider-Sponsored Health Plan

Sutter Health is a Northern California health system

Sutter Health Plus is a provider-sponsored health plan affiliated with Sutter Health

We're also a not-for-profit focused on:

- Improving health and wellness of the community
- Delivering value to employers
- Offering competitively priced products
- Making it easier to access care



The Benefits of Membership

- **Convenient online self-service tools**
- **A local, high-quality network of doctors and hospitals**
- **Affordable HMO plans with comprehensive coverage for:**
 - Same-day access to care for everyday health needs
 - Preventive care services at no out-of-pocket cost
 - Wellness and care management programs
 - Member Services to answer questions about care and coverage
 - Worldwide emergency and urgent care

Our Service Area

8K Providers

30 Hospitals

15 Counties



Affiliated Hospitals

BAY AREA

Alameda County

- Alta Bates Summit Medical Center
– Alta Bates Campus
- Alta Bates Summit Medical Center
– Summit Campus
- Children's Hospital Oakland
- Eden Medical Center
- ValleyCare Medical Center

Contra Costa County

- Sutter Delta Medical Center
- San Ramon Regional Medical Center

San Francisco County

- California Pacific Medical Center
– Davies Campus
- California Pacific Medical Center
– Mission Bernal Campus
- California Pacific Medical Center
– Van Ness Campus

San Mateo County

- Menlo Park Surgical Hospital
- Mills-Peninsula Medical Center
- Sequoia Hospital

Santa Clara County

- El Camino Hospital Los Gatos
- El Camino Hospital Mountain View
- Lucile Packard Children's Hospital

Santa Cruz County

- Dominican Hospital
- Sutter Maternity & Surgery Center
- Watsonville Community Hospital

Sonoma County

- Novato Community Hospital
Serving southern Sonoma County
- Sutter Santa Rosa Regional Hospital

VALLEY AREA

Placer County

- Sutter Auburn Faith Hospital
- Sutter Roseville Medical Center

Sacramento County

- Sutter Medical Center, Sacramento

San Joaquin County

- Dameron Hospital
- St. Joseph's Medical Center
- Sutter Tracy Hospital

Solano County

- Sutter Solano Medical Center

Stanislaus County

- Memorial Medical Center

Yolo County

- Sutter Davis Hospital

Affiliated Medical Groups

BAY AREA

Affinity Medical Group

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Brown & Toland Physicians*

San Francisco County

Brown & Toland Physicians – East Bay

Alameda and Contra Costa Counties

Dignity Health Medical Group-Dominican

Santa Cruz County

Mills-Peninsula Network*

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Palo Alto Medical Foundation**

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Sutter East Bay Medical Foundation**

Alameda and Contra Costa Counties

Sutter Medical Group of the Redwoods*

Sonoma County

Sutter Pacific Medical Foundation – West Bay*

San Francisco County

VALLEY AREA

Sutter Gould Medical Foundation*

San Joaquin and Stanislaus Counties

Sutter Independent Physicians*

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group – Solano**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

*Select providers offer My Health Online

**Offers My Health Online



In Your Community-Sutter Health Care Centers

Affiliated Medical Groups

Sutter Independent Physicians

Sutter Medical Group

When you choose a primary care physician (PCP), you are also choosing the PCP's affiliated medical group. Your PCP refers you, as needed, for specialty care, X-ray, laboratory and other services. Many covered services, including visits to a specialist, require a referral or prior authorization from your medical group. Your PCP will refer you in-network for most services. If services aren't available, your PCP will refer you for out-of-network services and will request authorizations when necessary.

Hospitals

Sutter Auburn Faith Hospital
11815 Education Street
Auburn, CA 95602

Sutter Davis Hospital
2000 Sutter Place
Davis, CA 95616

Sutter Medical Center, Sacramento
2825 Capitol Avenue
Sacramento, CA 95816

Sutter Roseville Medical Center
1 Medical Plaza Drive
Roseville, CA 95661

Care Centers

In the Greater Sacramento Area, the Sutter Health Plus network includes conveniently located care centers. These care centers provide a wide variety of services that may include primary care, specialty care, lab, and X-ray—all under one roof.

Auburn Sierra Medical Office
11795 Education Street
Auburn, CA 95602

Bell Road Care Center
3288 Bell Road
Auburn, CA 95603

Professional Drive Care Center
3133 Professional Drive
Auburn, CA 95603

Anderson Road Care Center
635 Anderson Road
Davis, CA 95616

Sutter Place Care Center
2020-2030 Sutter Place
Davis, CA 95616

Sutter Medical Plaza Elk Grove
8170 Laguna Boulevard
Elk Grove, CA 95758

Sutter Medical Plaza Folsom
2575 East Bidwell Street
Folsom, CA 95630

Sutter Medical Plaza Lincoln
685 Twelve Bridges Drive
Lincoln, CA 95648

Sutter Medical Plaza Rocklin
1160 Sunset Boulevard
Rocklin, CA 95765

2 Medical Plaza Care Center
2 Medical Plaza Drive
Roseville, CA 95661

Sutter Medical Plaza North Sunrise
568 North Sunrise Avenue
Roseville, CA 95661

Sutter Medical Plaza Roseville
3100 Douglas Boulevard
Roseville, CA 95661

Alhambra Medical Office
1201 Alhambra Boulevard
Sacramento, CA 95816

Greenback Oaks Professional Business Park
5765 Greenback Lane
Sacramento, CA 95841

Sutter Medical Plaza Greenhaven
7420 Greenhaven Drive
Sacramento, CA 95831

Sutter Medical Plaza Natomas
2210 Del Paso Road
Sacramento, CA 95835

Sutter Medical Plaza Sacramento
1625 Stockton Boulevard
Sacramento, CA 95816

Sutter Medical Plaza Winters
111 Main Street, Suite B
Winters, CA 95694

Sutter Medical Plaza Woodland
475 Pioneer Avenue, Suite 400
Woodland, CA 95776

Sutter Health Plus
Your Health Plan

Provider Search

Find providers at sutterhealthplus.org/providersearch

Search for:

- PCPs and Specialists
- Hospitals and Urgent Care Facilities
- Walk-In Care
- Pharmacies
- Behavioral Health Providers
- Acupuncture and Chiropractic Providers

The screenshot shows the Sutter Health Plus Provider Locator search interface. At the top, there is a search bar with the text "ENTER A SEARCH TERM" and a "GO" button. Below the search bar, the Sutter Health Plus logo is visible, along with the text "Your Health Plan". To the right of the logo, there are links for "FIND A PROVIDER" and "PHARMACY". The main heading is "Provider Locator". Below this, there is a brief description of the Sutter Health Plus network and a note that the information is updated as of 07/05/2018. The search criteria are organized into several sections: "Physician" (selected), "Other Medical Professional", and "Facility"; "Location:" with a "City / State / ZIP" input field; "Distance:" with a "5 miles" dropdown menu; "Primary Care Specialties:" (Control click for multiselect) with a dropdown menu showing "No Preference", "All Specialties", "Family Medicine", "Internal Medicine", "Obstetrics and Gynecology", and "Pediatrics"; "All Specialties:" with a "No Preference" dropdown; "Medical Group Affiliation:" with a "No Preference" dropdown; "Hospital Affiliation:" with a "No Preference" dropdown; "Languages Spoken: (in addition to English)" with a "No Preference" dropdown; "Practitioner Gender:" with a "No Preference" dropdown; and "Last Name:" with an "Optional" dropdown. At the bottom of the search criteria, there is a checkbox for "Accepting new patients" and a "SEARCH DOCTORS" button.

Plan Partners



ACN Group of California



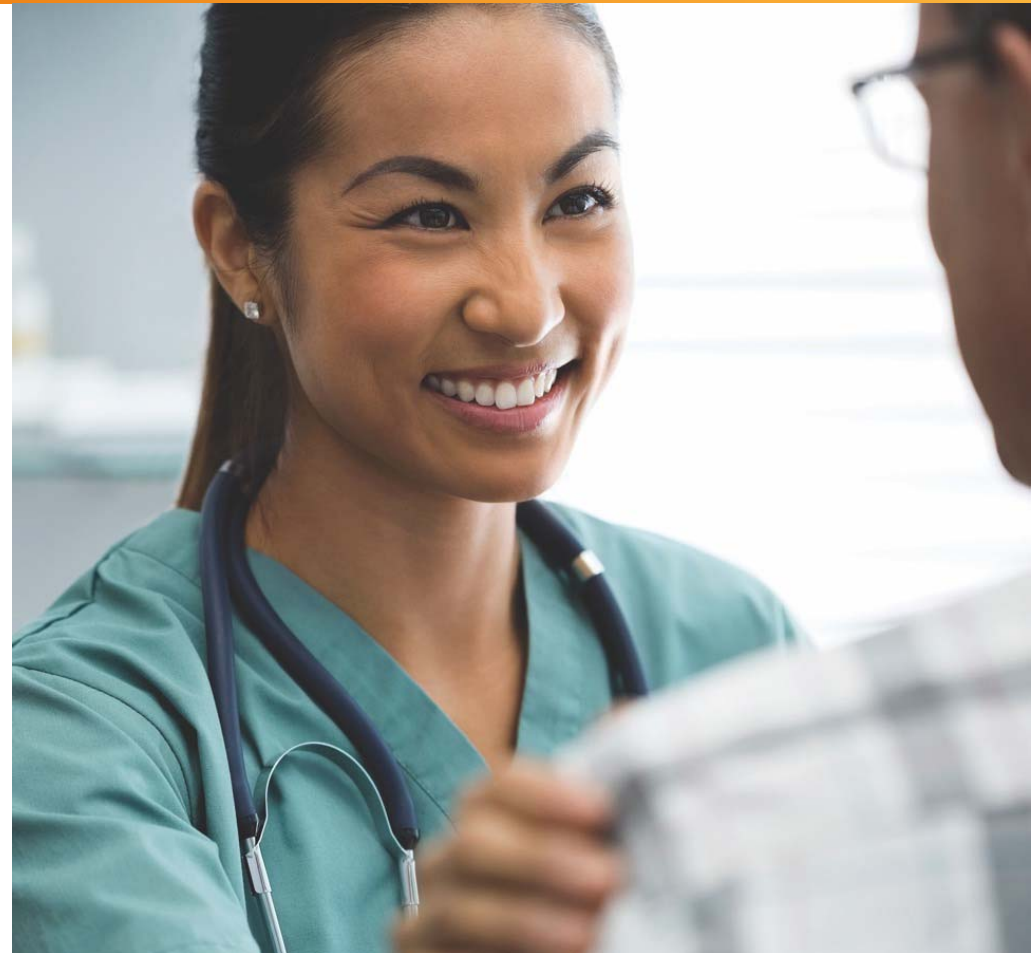
U.S. Behavioral Health
Plan, California

 **Sutter Health Plus**
Your Health Plan

A Trusted Partner

The Primary Care Physician (PCP)

- Members may select a PCP for each covered family member at enrollment; if not, one will be assigned to each member
- PCPs refer members, as needed, for specialty care, X-ray, laboratory and other medical services
- PCPs are affiliated with a medical group and make referrals to specialists within the same medical group





Referral and Prior Authorization

Many covered services, including visits to a specialist, require a referral and prior authorization from the member's medical group.

The medical group must give prior authorization for a member to see a provider or obtain services and supplies from providers outside the medical group's network.



Same-day Care

How to Choose Your Care	 VIDEO VISIT	 WALK-IN CARE
	PCP Cost Share*	PCP Cost Share*
Cold or Flu	✓	✓
Ear or Sinus Infection	✓	✓
Rash or Pink Eye	✓	✓
Sore Throat or Fever	✓	✓
Seasonal Allergies	✓	✓
Minor Bleeding or Cuts		✓



Video Visits



Available through My Health Online

- Same-day appointments for non-urgent, common illnesses like rashes, allergies or infections
- Covered at the primary care physician visit cost share
- Offered every day from 8 a.m. to 8 p.m. for members 18 months and older

Sutter Walk-In Care

Convenient locations for everyday illnesses and health needs

- Colds/flu, ear or sinus infections, sore throat or fever, seasonal allergies, immunizations, and upper respiratory infections
- Same cost to members as a primary care visit
- Open 7 days a week, 8 a.m. to 8 p.m. including most holidays
- Same-day scheduling or walk right in



Urgent and Emergency Care



Sutter Health Plus covers emergency services and urgent care worldwide

Members can access emergency and urgent care when they need it without a referral

For a list of in-network urgent care locations, visit sutterhealthplus.org/urgent

Nurse Advice Line



24/7 telephone access to registered nurses for medical questions or concerns

- Helps determine the right level of care for a member's health needs
- Provides home care tips for minor injuries and illnesses

Pharmacy Benefits



Sutter Health Plus partners with Express Scripts® for pharmacy benefits

- Mail order pharmacy service through **Express Scripts PharmacySM**
- Pick up a 90-day supply of your maintenance drugs at a participating retail pharmacy with the **Smart90[®]** program
- Specialty pharmacy through **Accredo[®]**
- Access the Express Scripts Member Portal to find a network pharmacy, compare drug prices, order refills, and view the Sutter Health Plus Formulary
- Learn more at sutterhealthplus.org/pharmacy

Behavioral Health



Mental health, behavioral health and substance use disorder (MH/SUD) treatment services provided by U.S. Behavioral Health Plan, California (USBHPC)

- Members do not need a referral and can search for providers directly through USBHPC
- Appointments available in-person or through secure video conferencing with select providers
- Visit sutterhealthplus.org/providersearch and navigate to Behavioral Health under Plan Partners

Acupuncture – Rider on Traditional HMO Plan



Available through ACN Group of California, Inc. (ACN dba OptumHealth Physical Health of California)

- Services include medically necessary diagnosis and treatment to correct body imbalances and conditions such as low back pain, sprains and strains, nausea, headaches, menstrual cramps, and carpal tunnel syndrome
- Members do not need a referral and can search for providers directly through OptumHealth
- Visit sutterhealthplus.org/providersearch and navigate to Acupuncture/Chiropractic under Plan Partners

Chiropractic – Rider on Traditional HMO Plan



Available through ACN Group of California, Inc. (ACN dba OptumHealth Physical Health of California)

- Medically necessary diagnosis and treatment to reduce pain and improve functioning of the neuromusculoskeletal system
- Members do not need a referral and can search for providers directly through OptumHealth
- Visit sutterhealthplus.org/providersearch and navigate to Acupuncture/Chiropractic under Plan Partners

Infertility Rider – Rider on Traditional HMO Plan



Available through Sutter Health Plus network providers

- Medically necessary services, supplies and medications for the diagnosis and treatment of infertility, including consultations, examinations, diagnostic tests, procedures, and drug therapy
- Infertility services available through Sutter Health Plus network providers
- **Requires a PCP referral and prior authorization from the PCP's medical group**
- View the *Infertility Services Benefit Rider Addendum* in the *Evidence of Coverage and Disclosure Form* for more details

No Cost-Share Preventive Care Services



Sutter Health Plus covers a variety of preventive care services, when provided by a participating provider, at no out-of-pocket cost, including:

- CDC-recommended immunizations for routine use in children, adolescents and adults
- Hearing exams and screenings
- Routine preventive imaging services
- Family planning counseling, methods and consultations
- Routine physical exams
- Smoking cessation interventions, including drugs and counseling

No Cost-Share Prescriptions



Sutter Health Plus covers a variety of preventive care medications, when prescribed by a participating provider, at no out-of-pocket cost, including:

- Vitamins in conjunction with fluoride for children
- Aspirin for members of certain ages or with certain conditions
- FDA-approved birth control products
- Smoking cessation products
- Manual breast pumps for postpartum lactation support
- Folic acid for women considering pregnancy or who are pregnant

Health and Wellness



Health Coaching Program for healthy weight, tobacco cessation and stress management



Disease Management Program for asthma, heart failure, diabetes, high blood pressure, high cholesterol



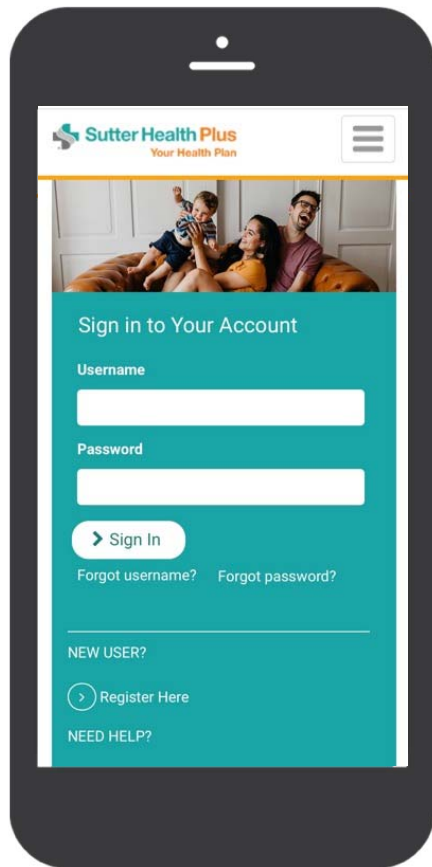
Health and Wellness site including a personal health assessment and 12 action plan modules



24/7 Nurse Advice Line for medical questions or concerns to help members determine the right level of care

Learn more at sutterhealthplus.org/wellness

Member Portal

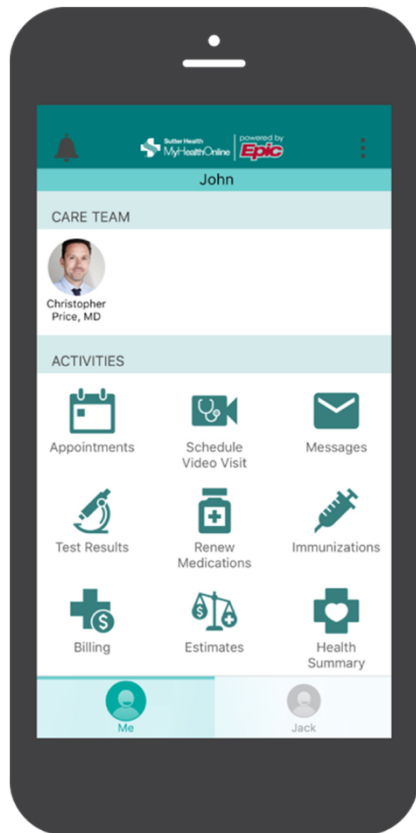


With the Sutter Health Plus Member Portal members can:

- View, print or request member ID cards
- Change primary care physicians
- View eligibility, benefits, copays or coinsurance, account balances and deductibles
- Update member portal profile

Responsive technology allows access from a smartphone, computer or tablet

My Health Online



With My Health Online members can securely:

- Schedule appointments online
- Sign up for text reminders
- Request prescription refills
- Schedule a video visit
- Email doctors' offices
- View lab and most test results
- Access medical records

Online App available in Apple Store or Google Play

Health Plan Benefits

	HMO - ML33	HDHP - HE05
Annual Out-of-Pocket Maximum		
Self-only / Individual member of a family	\$1500	\$2800
Family	\$3000	\$2800
Deductible		
Self-only / Individual member of a family	None	\$1400
Family	None	\$2800
Professional Services		
Primary care office visit / specialty office visit	\$15 per visit	No Charge after Ded
Outpatient Services		
Outpatient surgery facility fee	\$15 per visit	No Charge after Ded
Diagnostic and therapeutic imaging (X-rays) and testing	No Charge	No Charge after Ded
Radiological/nuclear imaging (CT/PET scans, MRIs)	\$15 per procedure	No Charge after Ded
Laboratory tests	No Charge	No Charge after Ded

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.

Health Plan Benefits *continued*

	HMO - ML33	HDHP - HE05
Hospitalization Services		
Hospitalization facility fee	No Charge	No charge after ded
Emergency and Urgent Care Services		
Emergency room services	\$35 per visit	No charge after ded
Urgent care	\$15 per visit	No charge after ded
Outpatient Behavioral Health		
Office visit – Individual	\$15 per visit	No charge after ded
Mental Health office visit – Group	\$7 per visit	No charge after ded
Substance Use Disorder office visit – Group	\$5 per visit	No charge after ded
Infertility Rider*		
Infertility services	50% coinsurance	Not covered
Acupuncture and Chiropractic Rider*		
Acu and/or chiro services (up to 30 visits per year each)	\$10 copay per visit	No covered

*Cost sharing does not apply to an applicable deductible or the annual out-of-pocket maximum

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.



Health Plan Benefits *continued*

	HMO - ML33	HDHP - HE05
Prescription Drugs at Outpatient Retail Pharmacies (up to a 30-day supply per prescription)		
Tier 1	\$10 copay	\$10 copay after ded
Tier 2	\$20 copay	\$20 copay after ded
Tier 3	\$35 copay	\$35 copay after ded
Tier 4 (<i>Specialty medications available through Accredo®</i>)	20% coinsurance not to exceed \$100	\$0 copay after ded
Prescription Drugs Filled through Mail Order (up to a 90-day supply per prescription)		
Tier 1	\$20 copay	\$20 copay after ded
Tier 2	\$40 copay	\$40 copay after ded
Tier 3	\$70 copay	\$70 copay after ded

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.

High-deductible Health Plan

High-deductible Health Plan:

- You will pay 100 percent of the out-of-pocket cost for all covered services except preventive services until the deductible is met; once the deductible is met, all services are covered at the applicable cost share amount until the out-of-pocket maximum is met
- Preventive services covered at a zero dollar cost share

Types of Deductibles



Individual or self-only deductible

The deductible for an individual who enrolls by themselves.



Individual family member deductible

The deductible for an individual within a family.

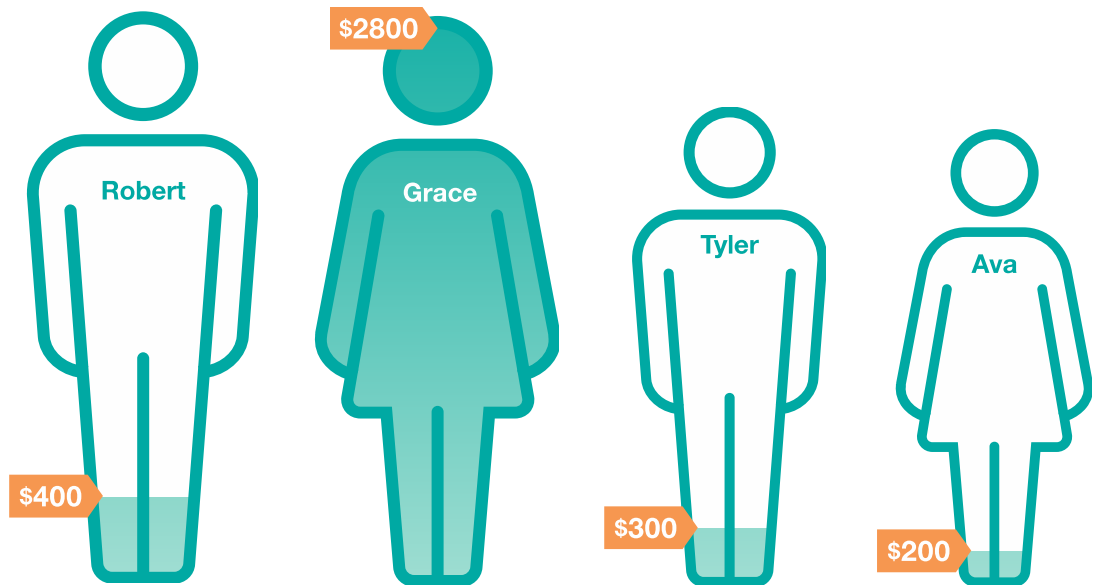


Family deductible

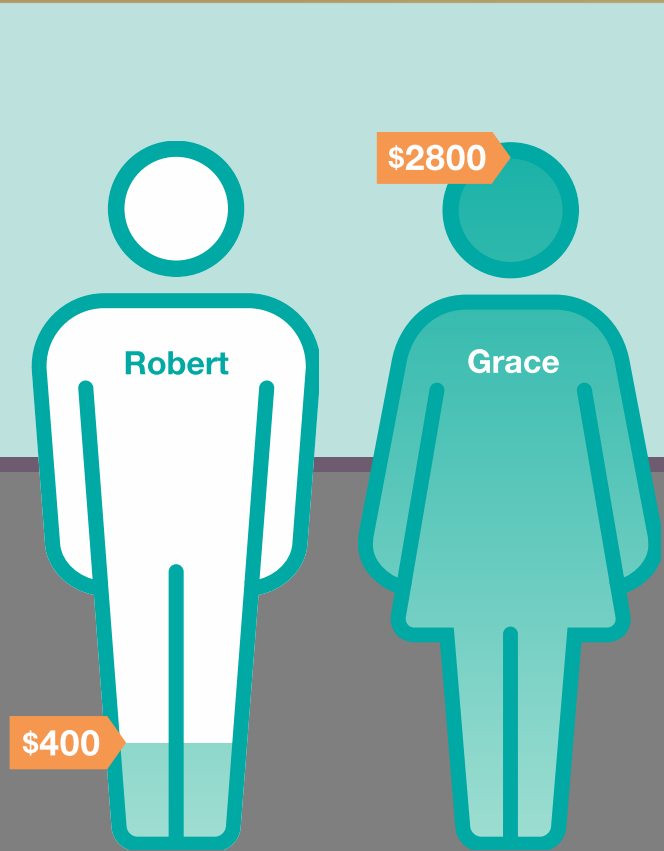
Individual family member deductibles contribute to the family deductible.

Family Deductible

A family of four (Robert, Grace, Tyler and Ava) purchased an HDHP, which has a **\$2,800** individual family member deductible and **\$5,000** family deductible. In March, Robert spent **\$400** on diagnostic services and Grace spent **\$2,800** on hand surgery. Tyler spent **\$300** on lab services and Ava spent **\$200** in physician fees. Together, the family spent **\$3,700** on health care services.



Family Deductible



In April, Grace and Robert were admitted to the hospital with the flu. Grace already met her individual family member deductible of **\$2,800**, so she's only responsible for her plan's share of cost (i.e., copay or coinsurance) for her hospitalization. Robert hasn't met his individual family member deductible or family deductible, so he's responsible for **100%** of his hospitalization until the remaining **\$1,300** of the family deductible is met. When the family as a whole spends **\$5,000**, the family deductible will be met.

Slide 32

LJ3

I'd like to add this infographic to support the new copy about a family deductible

Longoria, Jennifer, 6/17/2020

Welcoming New Members

- Member ID cards mailed within a few days of the health plan effective date
- Welcome books containing important information and resources to help members navigate their health care
- Personal calls* within the first month to review benefit information, answer questions or coordinate provider appointments

**If a phone number is provided upon enrollment*



Renewing Members

- Renewing members receive a **Welcome Back!** mailer for convenient access to important health plan information
- Member ID cards are only issued for new members, member name changes, PCP changes and to replace lost cards, not at each renewal



Getting Help



Member Services can help with any request, including questions about coverage

- Call **855-315-5800**, Monday through Friday, 8 a.m. to 7 p.m.
- Or, visit <http://sutterhealthplus.org/contact>