



# Employer Guide

## MISSION

We enhance the well-being of people in the communities we serve through a not-for-profit commitment to compassion and excellence in healthcare services.

## VISION

We deliver a seamless member experience connecting quality care and coverage with a local commitment to service excellence.

## WELCOME

Thank you for choosing Sutter Health Plus. We believe that partnering with you and your employees will lead to a healthier workforce. This guide is your resource to helpful information about Sutter Health Plus that you can use and that you can share with your employees.

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## Important Contact Information

### Monthly Premium Payments

Please include your account identification number in the memo line of your checks and send your premium payments to the following address:

Sutter Health Plus  
P. O. Box 740143  
Los Angeles, CA 90074-0143

For information for about other payment methods, see Sutter Health Plus Premium Payment Options on *pages 5 and 6*.

### Billing Questions

For questions about invoices, reconciliations, payments and more, please email: [shpbilling@sutterhealth.org](mailto:shpbilling@sutterhealth.org)

### Correspondence Address

Sutter Health Plus  
P.O. Box 160307  
Sacramento, CA 95816

### Member Services

For member questions about eligibility, changing primary care physicians (PCP), and more.

855-315-5800  
Available Monday through Friday, 8 a.m. to 7 p.m.

### Enrollment Forms, Termination and Change Requests

Email: [shpenrollmentmailbox@sutterhealth.org](mailto:shpenrollmentmailbox@sutterhealth.org)  
Fax: 916-736-5426

Paper forms require five to seven business days to display eligibility in all systems.

### Continuity of Care Questions

Email: [shpcoccaremanagement@sutterhealth.org](mailto:shpcoccaremanagement@sutterhealth.org)

## Employer Portal

As your health plan partner, Sutter Health Plus wants to make it easy and convenient for you to manage healthcare benefits for your employees. Our secure, mobile-friendly employer portal allows you to:

- View and export your employee roster and details
- View correspondence, *Summary of Benefits and Coverage (SBC)*, *Benefits and Coverage Matrix (BCM)*, and *Evidence of Coverage and Disclosure Form (EOC)*
- View and download current premium balances, past due amounts, if applicable, last payment received by Sutter Health Plus and the last 24 months of account transactions—including payments, bills, and adjustments
- Pay your monthly premium through the Sutter Health Plus Online Payment Center
- Request member ID cards for employees
- Access small group plan renewal packets
- Request Sutter Health Plus assistance for billing inquiries
- Navigate to optional benefit partner information

Registration for our employer portal is easy and takes only a few minutes. Visit [shplus.org/employerportal](http://shplus.org/employerportal) to register or access your account. If you need additional assistance registering for the portal, please consult the *Employer Portal Registration Guide* (available through Account Services), call Account Services at 855-325-5200 or email [shpaccountservices@sutterhealth.org](mailto:shpaccountservices@sutterhealth.org).

## Forms

Please visit [sutterhealthplus.org/forms](http://sutterhealthplus.org/forms) to access forms and resources for you and your employees. You can also visit [shplus.org/employerportal](http://shplus.org/employerportal) and click the Employer Forms and Resources link.



## Enrolling Employees and Dependents

### Employee Eligibility

The following are eligibility requirements for an **employee** to qualify for coverage:

- Employees must work, live or reside within the Sutter Health Plus licensed service area

#### Full-time Employees:

- Must be actively engaged in employment with an average 30-hour workweek for at least 50 percent of the weeks in the previous calendar quarter
- Must receive monetary compensation from the employer (subject to IRS Form W-2 withholdings)
- Must have met statutorily authorized applicable waiting period requirements

#### Part-time Employees:

- Must work at least 16 hours (large group 101+ employees) or 20 hours (small group 1-100 employees), but no more than 29 hours, and:
  - Meet the definition of an eligible employee except for the number of hours worked and has a bona fide employer-employee relationship
  - Be offered employee health coverage under a health benefit plan; and all similarly situated individuals must be offered coverage under a health benefit plan

### Dependent Eligibility

The following are eligibility requirements for a **dependent** to qualify for coverage:

- Dependents must work, live or reside within the Sutter Health Plus licensed service area, unless otherwise required by law

#### Dependents include:

- An employee's spouse or domestic partner of the same or opposite sex, over age 18, who is eligible pursuant to state law; it is the employer's responsibility to validate eligibility; proof of marriage or domestic partnership is not required
- An employee over age 65 and enrolled in Medicare may select coverage for a spouse under age 65
- A child through the end of the month in which they turn age 26, including adopted, step, or recognized natural child or any child for whom the employee has assumed a parent-child relationship, as certified by the employee at the time of enrollment of the child, and annually thereafter up to age 26
- A disabled dependent child age 26 or older and incapable of self-support due to a physically or mentally disabling injury, illness or condition which existed prior to age 26 who receives 50 percent or more of support and maintenance from the employee or employee's spouse or domestic partner may qualify for eligibility; proof of incapacity and dependency must be submitted within 60 days of request

## Ineligible

The following categories of employees are considered ineligible for coverage with Sutter Health Plus unless they meet the employee eligibility requirements:

- Employees in a waiting period
- Stockholders, trustees, members of the board of directors, elected officials and school board members (unless meeting hourly requirement and drawing a salary in line with other employee eligibility criteria)
- Seasonal, temporary, and substitute employees who do not meet the Affordable Care Act (ACA) definition of an eligible employee
- Independent or commissioned contractors who receive wages via IRS Form 1099
- Employees who have not worked for six months due to illness or injury or for 12 weeks due to leave of absence or temporary layoff; these rules apply even if covered by long-term disability coverage or workers' compensation coverage
- Employees or dependents who erroneously or fraudulently enrolled in coverage
- Foreign employees covered by their country's government health plan and residing outside the U.S.
- Any individual who does not meet or ceases to meet eligibility requirements

## Waiting Period

As the employer, you determine employee eligibility dates. A California employer may impose a waiting period of up to 90 days per federal regulations. Benefits are effective the first of the month after the imposed waiting period. If you have questions about rules on waiting periods, please consult your legal counsel.

## Waivers

Although Sutter Health Plus does not require a copy of a waiver or declination of coverage, we encourage employers to keep a copy of an employee waiver or declination form on file.

Valid declination reasons include:

- Employee has coverage as a dependent through a spouse or parent's group health plan
- Employee has coverage with another carrier through another employer
- Employee has coverage through Covered California due to subsidy
- Employee's spouse or domestic partner works for the same employer
- Employee has an individual plan through Medi-Cal due to subsidy
- Employee has military benefits through TRICARE
- Employee has coverage through a federal employee health benefits program

## Enrollment

You may submit standard paper enrollment forms to Sutter Health Plus. Your employee must complete and sign all paper forms at the time of enrollment.

Sutter Health Plus also offers electronic data interchange (EDI) enrollment submissions through a standard 834 EDI file. EDI files received with accurate member and benefit information are uploaded within three business days of receipt. If there are discrepancies in the EDI file, we will work with your EDI vendor to review the member's records.

## Late Enrollment

An employee or eligible dependent who doesn't enroll when first eligible and later wants to enroll may do so during open enrollment. However, in some cases, they may qualify to enroll in a special enrollment period due to a qualifying event. For a list of the most common qualifying events, please refer to the Special Enrollment section of the *EOC*.

## Reporting Membership Changes

Membership changes are effective the month in which Sutter Health Plus receives them and the two months prior. For example, if a request is received on Sept. 15, 2021, the effective date would go back two complete months to July 1, 2021. Sutter Health Plus does not process requests received after 90 days.

### Changes

If an employee or dependent has a demographic, benefit or sub-account change, you can download the Employee Enrollment/Change Form through the employer portal (click on Employer Forms and Resources) or at [sutterhealthplus.org/forms](https://sutterhealthplus.org/forms). Send the completed form to:

Email: [shpenrollmentmailbox@sutterhealth.org](mailto:shpenrollmentmailbox@sutterhealth.org)  
Fax: 916-736-5426

If enrollment is through the standard 834 EDI file, submit benefit, sub-account and member demographic changes through this process.

### Terminations

To submit an employee or dependent termination, download the Termination Form through the employer portal (click on Employer Forms and Resources) or at [sutterhealthplus.org/forms](https://sutterhealthplus.org/forms). Send the completed form to:

Email: [shpenrollmentmailbox@sutterhealth.org](mailto:shpenrollmentmailbox@sutterhealth.org)  
Fax: 916-736-5426

If enrollment is through the standard 834 EDI file, submit terminations through this process.

The coverage termination date is the first day a member is not covered. For example, if the termination date is Jan. 1, 2021, the last minute of coverage occurs on Dec. 31, 2020, 11:59 p.m. Coverage for all covered dependents ends when the subscriber's coverage ends. You are required to inform the subscriber before coverage terminates.

## Group Coverage Changes

### Group Changes

For small group account changes, please contact Sutter Health Plus Account Services or your Account Manager. For large group changes, please contact your Account Manager. Change requests include changes to one of the following:

- Address
- Contact information
- Ownership
- Broker of record

### Renewals

Sutter Health Plus automatically renews your agreement on the renewal date with the existing benefit plan design, or if the existing benefit plan design is no longer available, a similar benefit plan design.

#### Small Group Renewals

We will mail your renewal packet 60 days prior to renewal. It will also be available on the employer portal.

To make changes to your benefit plans or rates, contact your Sutter Health Plus Account Manager at least 45 days prior to your renewal date.

Changes made less than 45 days prior to your renewal date may not be reflected on the renewal month invoice.

#### Large Group Renewals

We will mail your renewal packet 120 days prior to renewal.

To make changes to your benefit plans or rates, contact your Sutter Health Plus Account Manager at least 45 days prior to your renewal date. Changes made less than 45 days prior to your renewal date may not be reflected on the renewal month invoice.

## Terminating Group Coverage

### Voluntary Termination

You may terminate your agreement by giving at least 30 days written notice of termination to Sutter Health Plus. Group termination is effective on the first day of the month following the 30-day notice of termination. Sutter Health Plus does not allow mid-month terminations.

## Involuntary Termination

Sutter Health Plus may terminate your agreement if the group no longer meets group eligibility criteria, provides fraudulent information, for nonpayment, or for other reasons in compliance with federal and state regulations.

## Billing and Payments

### Billing cycle

Sutter Health Plus generates invoice summaries monthly. Invoice summaries, including premiums for any optional benefits you select, are available on the employer portal typically by the fifteenth of the month.

If your effective date is prior to your purchase date, your invoice summary includes the first month's premium and the following month's premium, e.g., group is effective Jan. 1 but entered into the Sutter Health Plus system Jan. 9 as a result of purchase after the effective date. We apply the initial premium payment to the first month's premium, but the invoice summary may not reflect this, and you may receive a notice of start of grace period stating that your account is delinquent.

You may receive a notice of cancellation if your payment is not received by the first of the month. You have at least a 30-day grace period from the date of the notice of start of grace period to pay the unpaid premium amount before we may terminate coverage.

If we receive your payment on or before the last day of the grace period, the policy will not be cancelled and there will be no lapse in coverage.

We apply all premium payments to the oldest balance due, regardless of when we receive payment. Payments sent to the payment lockbox are applied to the account within three business days.

### Payments

Payments are due to Sutter Health Plus the first day of the coverage period. Your invoice summary reflects all payments received through the last business day prior to the invoice date. The address for your premium payment varies by method of payment. Use the following information for paying your premiums. Sutter Health Plus does not accept cash or credit card payments.

### Online Bill Pay

Pay your premium online through your Sutter Health Plus portal account and the Sutter Health Plus Online Payment Center. Visit [shplus.org/employerportal](https://shplus.org/employerportal) to login to your account.

**Please note:** Sutter Health Plus does not accept cash or credit card payments.



## Bill Pay

Use the following information for online banking bill pay service with your bank or credit union.

<b>Payee Name</b>	Sutter Health Plus
<b>Payee Address</b>	P.O. Box 740143 Los Angeles, CA 90074-0143
<b>Payee Telephone Number</b>	855-315-5800

## Check

Make your check payable to Sutter Health Plus and mail to the appropriate address. Include your Sutter Health Plus account name, account ID number and sub-account (if applicable) with your payment.

<b>Standard Mail</b>	Sutter Health Plus P.O. Box 740143 Los Angeles, CA 90074-0143
<b>Expedited (Overnight) Mail</b>	Sutter Health Plus Attn: Lockbox 740143 2706 Media Center Drive Los Angeles, CA 90065-1733

## ACH

Use the following information for ACH payments. Contact your bank or credit union directly, or consult your online banking service about ACH payments and any associated fees.

The routing number for ACH payments is different than the routing number for wire transfers.

<b>Payee Name</b>	Sutter Health Plus
<b>Bank Name and Address</b>	Bank of America 555 Capitol Mall, Ste. 150 Sacramento, CA 95814
<b>ABA/Routing Number for ACH</b>	121000358
<b>Bank Account Number</b>	1499285898

## Wire

Use the following information for wire transfers. Contact your bank or credit union directly, or consult your online banking service about wire transfers and any associated fees.

The routing number for wire transfers is different than the routing number for ACH.

<b>Payee Name</b>	Sutter Health Plus
<b>Bank Name and Address</b>	Bank of America 555 Capitol Mall, Ste. 150 Sacramento, CA 95814
<b>ABA/Routing Number for Wire</b>	026009593
<b>Bank Account Number</b>	1499285898

# INVOICE SUMMARY

ABC Corp Account ID: 123456

Account name and ID

ABC Corp  
Attn: John Smith  
1234 Nicolaus Rd  
Lincoln, CA 95648

Date statement generated

Benefit dates covered within premium bill

Invoice Date: January 5, 2021

Due Date: February 1, 2021

Coverage Period: February 1, 2021 - February 28, 2021

Total Amount Due: \$62,758.41

Invoice Number: 602445

Amount paid since last statement

Amount Paid: \$55,116.99

This invoice reflects all payments received through the last business day prior to the invoice date. Payment in full is due as of "Due Date." Payment is considered late if not paid in full as of "Due Date."

Sutter Health Plus allows a grace period of at least 30 days to remit premiums for the current coverage period. If you have a past-due balance, be aware that the grace period does not extend the time you have to pay premiums billed for prior coverage period.

Due Date: February 1, 2021  
Late as of Date: February 2, 2021  
Grace Period End Date: March 15, 2021

Failure to remit total current charges in full by the end of the grace period may result in termination of coverage.

Prior Balance:	\$55,116.99
Payments Received:	\$55,116.99
Total Current Charges:	\$62,758.41
Adjustments:	\$0.00
NSF / Voids:	\$0.00
Total Amount Due:	\$62,758.41

Account activity since last statement

Pay premiums online and access other self-service functions through the employer portal at [shplus.org/employerportal](http://shplus.org/employerportal).  
If you have any questions about your invoice, call Sutter Health Plus Account Services at 855-325-5200.  
See other side of this invoice for employer portal registration instructions and other information.

If paying by check or money order, cut along the dotted line below and return the bottom portion with your payment.  
Write your Account ID on your check or money order. Do not send cash.

E-20-038



Invoice Date: January 5, 2021

Invoice Number: 602445

Coverage Period: February 1, 2021 - February 28, 2021

Due Date: February 1, 2021

Account Name: ABC Corp

Total Amount Due: \$62,758.41

Account ID: 123456

Amount Paid: \_\_\_\_\_

Late as of Date: February 2, 2021

Grace Period End Date: March 15, 2021

Please remit check or money order to:

Sutter Health Plus  
P.O. Box 740143  
Los Angeles, CA, 90074-0143

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Document number, for internal use

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INVOICE DETAIL

ABC Corp Account ID: 123456

Invoice Date: January 5, 2021  
 Coverage Period: February 1, 2021 - February 28, 2021

Invoice Number: 602445  
 Due Date: February 1, 2021

Sub-account: ABC Corp COBRA 123456-000002 MS50 **Account name, Sub-account, benefit plan**

Employee Name	Subscriber ID	Coverage Tier	Status	Effective Date	Medical Premium	Dental Premium	Vision Premium	Acu/Chiro Premium	Retroactive Adjustments	Total Premium
MARIA GARCIA	M00000000	N/A	Active	03/01/2018	\$1,068.62	\$0.00	\$0.00	\$1.94	\$0.00	\$1,070.56
<b>Sub-Totals:</b>					\$1,068.62	\$0.00	\$0.00	\$1.94	\$0.00	\$1,070.56

**Member status**

**Member effective date**

**Medical premium amount owed**

<b>Prior Balance:</b>	\$55,116.99
<b>Payments Received:</b>	\$55,116.99
<b>Total Current Charges:</b>	\$62,758.41
<b>Adjustments:</b>	\$0.00
<b>NSF / Voids:</b>	\$0.00
<b>Total Amount Due:</b>	\$62,758.41

**Account activity since last statement**

RETROACTIVE DETAIL

**Retroactive members' premium billing detail**

ABC Corp Account ID: 123456

Invoice Date: January 5, 2021  
 Coverage Period: February 1, 2021 - February 28, 2021

Invoice Number: 602445  
 Due Date: February 1, 2021

January 2021 Coverage Period

Sub-account : ABC Corp Active 123456-000001 MS37

Employee Name	Subscriber ID	Coverage Tier	Status	Effective Date	Billing Period Start Date	Billing Period End Date	Rate Applied	Retroactive Adjustments
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	(\$227.40)	(\$227.40)
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	(\$255.35)	(\$255.35)
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	(\$337.39)	(\$337.39)
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	(\$370.38)	(\$370.38)
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	\$227.40	\$227.40
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	\$255.35	\$255.35
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	\$337.39	\$337.39
MARIA GARCIA	M00000000		Active		01/05/2021	02/01/2021	\$370.38	\$370.38

Sub-account : ABC Corp Active 123456-000001 MS50

Employee Name	Subscriber ID	Coverage Tier	Status	Effective Date	Billing Period Start Date	Billing Period End Date	Rate Applied	Retroactive Adjustments
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# Notice of Start of Grace Period



Sutter Health Plus  
P.O. Box 160307  
Sacramento, CA 95816  
855-315-5800  
sutterhealthplus.org

January 10, 2021

Attn: Benefit Administrator  
ABC Corp  
1234 Nicolaus Rd  
Lincoln, CA 95648

## Notice of Start of Grace Period

Re: Group Account ID: 123456

Dear Benefit Administrator,

The Department of Managed Health Care (DMHC) requires health plans to issue a Notice of Start of Grace Period to customers that do not pay their health plan premiums within a specific time frame. Regulations also require sending this notice to your covered employees. As of the date of this notice, we have not received your premium payment. We are sending you this Notice of Start of Grace Period to inform you that your account is subject to cancellation due to nonpayment. We are giving you the following information and instructions to avoid cancellation.

**If you have past due premiums still owed from previous months, you must take immediate action to avoid cancellation.** This Notice of Start of Grace Period does NOT extend the time you have to pay premium(s) billed for prior coverage period(s), and we will cancel your coverage if we do not receive your payment.

Please disregard this notice if you have recently sent your full premium payment.

### Outstanding Premium and Grace Period

As of the date of this notice, your total outstanding premium amount is **\$13,587.36**. Your last date of paid coverage is November 30, 2020.

For the January 1, 2021 – January 31, 2021 coverage period, Sutter Health Plus is providing you with a grace period to allow you time to remit your past due premium payment(s) without losing your health care coverage. A grace period is a period of at least 30 consecutive days beginning the day the Notice of Start of Grace Period is dated.

E-19-047

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- Members are not eligible for continuation coverage under COBRA or Cal-COBRA

E-19-047

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E-19-047

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Cancellation Effective Date
Mar. 1, 2021
Mar. 1, 2021

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# Federal COBRA and Cal-COBRA

## Federal COBRA

Federal COBRA allows an employee to continue medical coverage up to 18 months after the coverage is terminated. Sutter Health Plus does not administer Federal COBRA; however, we will enroll a member into Federal COBRA continuation coverage if an enrollment form or EDI record is sent by you or a third-party COBRA administrator. Please consult with your COBRA administrator for more information.

## Enrolling Federal COBRA Members

To enroll a Federal COBRA member for continuation coverage with Sutter Health Plus, consult with your COBRA administrator and request that your COBRA administrator complete a Sutter Health Plus Enrollment Form to include the member's continuation coverage effective date. You can download the Employee Enrollment/Change Form through the employer portal (click on Employer Forms and Resources) or at [sutterhealthplus.org/forms](https://sutterhealthplus.org/forms). You can also include the member in your standard 834 EDI file. Send your completed form to:

Email: [shpenrollmentmailbox@sutterhealth.org](mailto:shpenrollmentmailbox@sutterhealth.org)  
Fax: 916-736-5426

Your invoice summary includes premiums for any member enrolled in Federal COBRA continuation coverage.

## Cal-COBRA

A member who exhausts the 18 months of Federal COBRA continuation coverage may be eligible for an additional 18 months of Cal-COBRA continuation coverage, up to a maximum of 36 months. To qualify for coverage under Cal-COBRA, the member must meet one of the following criteria:

- Member exhausted coverage after 18 months of enrollment in an employer group plan for Federal COBRA
- Member previously enrolled in Cal-COBRA under an employer group plan that changed coverage from another carrier to Sutter Health Plus

Employers with two to 19 employees must also meet the following criteria:

- Employed two to 19 eligible employees on at least 50 percent of its working days during the preceding calendar year, or, if the employer was not in business during any part of the preceding calendar year, employed two to 19 eligible employees on at least 50 percent of its working days during the preceding calendar quarter
- Have contracted for healthcare coverage through a group benefit plan offered by a healthcare service plan
- Are not subject to Section 4980B of the United States Internal Revenue Code or Chapter 18 of the Employee Retirement Income Security Act, 29 U.S.C. Section 1161 et seq.

## Enrolling Cal-COBRA Members

To notify Sutter Health Plus of a Cal-COBRA member for continuation coverage, the member must complete a Sutter Health Plus Enrollment Form and include the member's continuation coverage effective date. You can download the Employee Enrollment/Change Form through the employer portal (click on Employer Forms and Resources) or at [sutterhealthplus.org/forms](https://sutterhealthplus.org/forms). Send the completed form to:

Email: [shpenrollmentmailbox@sutterhealth.org](mailto:shpenrollmentmailbox@sutterhealth.org)  
Fax: 916-736-5426

After you notify Sutter Health Plus of an enrollee for Cal-COBRA continuation coverage, within 14 days we will mail the Cal-COBRA Election Notice and Enrollment Form to the enrollee that includes information about healthcare coverage options and rates.

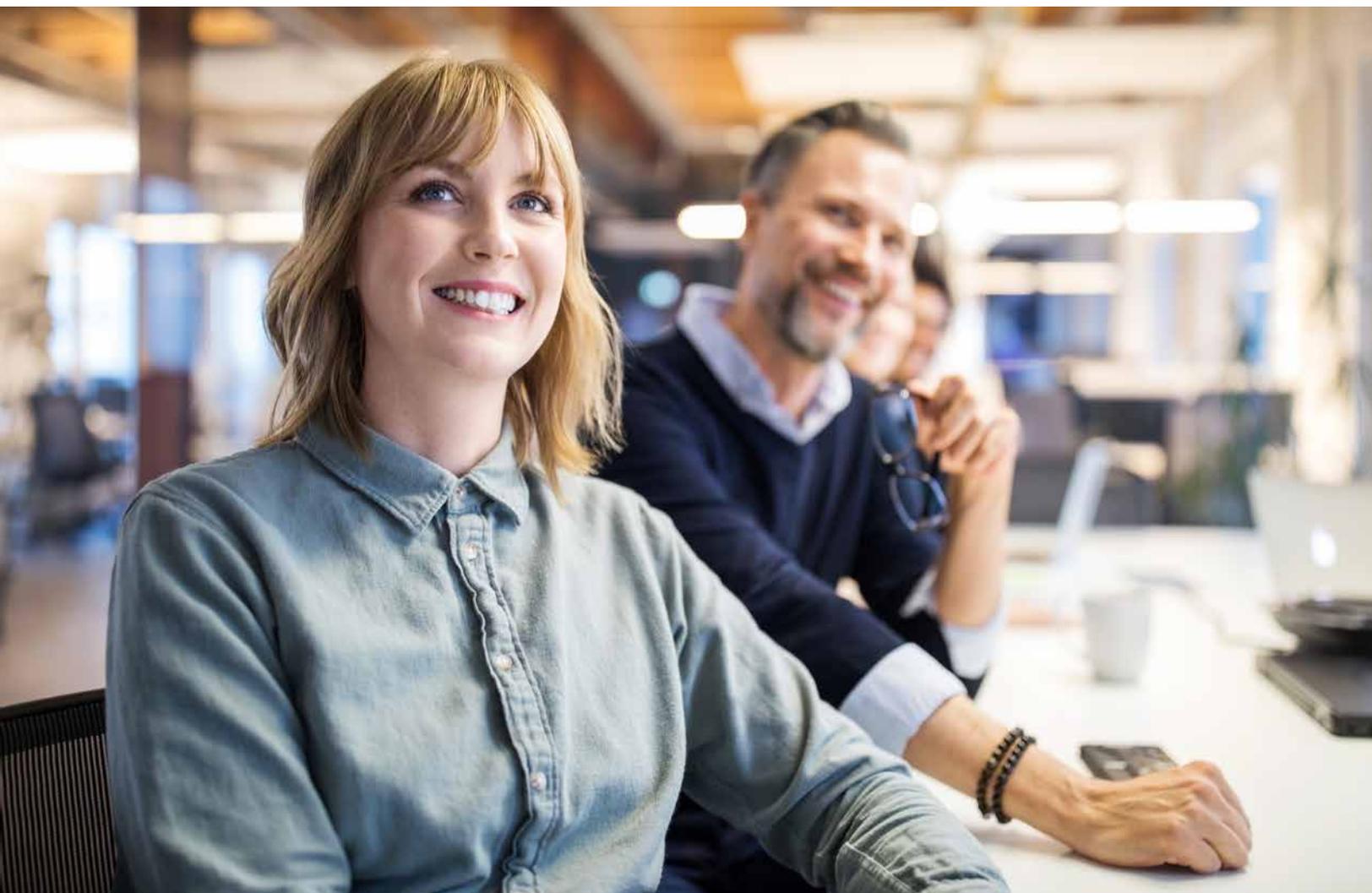
To elect Cal-COBRA continuation coverage with Sutter Health Plus, within 60 days of receiving the notice the enrollee must complete and return the election form to:

Sutter Health Plus  
P.O. Box 160345  
Sacramento, CA 95816

Within 45 days after completing and sending the notice to Sutter Health Plus, the enrollee must send by first-class mail the first premium payment to:

Sutter Health Plus  
P.O. Box 740143  
Los Angeles, CA 90074-0143

The beneficiary will be disqualified from receiving Cal-COBRA Continuation Coverage with Sutter Health Plus if the initial premium payment is not received by the above-stated timeframe or the funds are insufficient. Sutter Health Plus will terminate coverage, and the member will receive a termination of coverage letter.



## Specialty Plan Partners

Sutter Health Plus partners with several licensed specialty health plans for certain healthcare benefits that are not provided through medical groups, as described below.

### U.S. Behavioral Health Plan, California (USBHPC)

855-202-0984 | [liveandworkwell.com](https://liveandworkwell.com) | access code: Sutter

All members have access to mental health, behavioral health and substance use disorder (MH/SUD) treatment services through USBHPC. Members may self-refer for in-network office or virtual visits for mental health, behavioral health or substance use disorder and can search for providers directly through USBHPC. Members can also ask their current provider if they are part of the USBHPC network. Refer to the Sutter Health Plus *Evidence of Coverage and Disclosure Form (EOC)* for additional information regarding USBHPC and MH/SUD benefits.

### Express Scripts®

877-787-8661 | [express-scripts.com/shp](https://express-scripts.com/shp)

All members have prescription benefits, including retail, mail order and specialty prescriptions, through Express Scripts. For more information about prescription benefits, visit the Express Scripts guest website for Sutter Health Plus members.



**Sutter Health Plus offers optional benefits to small and large group employers by partnering with the following specialty plan partners. Pediatric dental and vision essential health benefits are included in all small group plans. These benefits are accessed through our plan partners. This does not apply to large group plans.**

### **ACN Group of California, Inc. dba OptumHealth Physical Health of California (ACN)**

**800-428-6337 | [myoptumhealthphysicalhealthofca.com](http://myoptumhealthphysicalhealthofca.com)**

ACN provides optional chiropractic and acupuncture services when elected by an employer group. Members will receive separate ACN benefit documents, and ACN will be listed on the member ID card if the member's employer elects optional acupuncture or chiropractic (or both) benefits. Members do not need a referral and can search for providers directly through OptumHealth Physical Health.

Optional ACN benefits are not available with HDHPs.

### **Delta Dental**

**800-422-4234 | [deltadentalins.com](http://deltadentalins.com)**

Members enrolled in a small group plan have pediatric dental benefits through the end of the month in which they turn age 19. Refer to the Sutter Health Plus *EOC* for information regarding pediatric dental benefits provided by Delta Dental, through DeltaCare USA Network.

Delta Dental also provides optional comprehensive dental coverage for adult members of small group plans and for all members of large group plans when the employer group has elected optional comprehensive dental benefits. For information regarding optional, comprehensive dental benefits, refer to the separate Delta Dental *EOC*.

### **Vision Service Plan (VSP)**

**800-877-7195 | [vsp.com](http://vsp.com)**

Members enrolled in a small group plan have pediatric vision benefits through the end of the month in which they turn age 19.

Large group plan designs do not include the pediatric vision essential health benefit. Benefits include an annual refractive eye exam. Refer to the Sutter Health Plus *EOC* for information regarding pediatric vision or the eye exam if applicable.

VSP also provides optional comprehensive vision coverage for adult members of small group plans and for all members of large group plans when the employer group has elected optional, comprehensive vision benefits. Members do not need a referral and can search for providers directly through VSP.

# The Sutter Health Plus Network

With the Sutter Health Plus network, members can take advantage of conveniently located neighborhood offices, care centers and facilities in their communities. This includes access to high-quality primary care doctors, specialists, labs and diagnostic imaging centers, Sutter Walk-In Care locations, urgent care centers, hospitals and other healthcare services. To view all providers and facilities in the service area, please visit [sutterhealthplus.org/providersearch](http://sutterhealthplus.org/providersearch).



## Hospitals

### BAY AREA

#### ALAMEDA COUNTY

**Alta Bates Summit Medical Center – Alta Bates Campus**  
Berkeley

**Alta Bates Summit Medical Center – Summit Campus**  
Oakland

**Children’s Hospital Oakland**

**Eden Medical Center**  
Castro Valley

**ValleyCare Medical Center**  
Pleasanton

#### CONTRA COSTA COUNTY

**Sutter Delta Medical Center**  
Antioch

**San Ramon Regional Medical Center**

#### SAN FRANCISCO COUNTY

**California Pacific Medical Center – Davies Campus**  
San Francisco

**California Pacific Medical Center – Mission Bernal Campus**  
San Francisco

**California Pacific Medical Center – Van Ness Campus**  
San Francisco

#### SAN MATEO COUNTY

**Mills-Peninsula Medical Center**  
Burlingame

**Sequoia Hospital**  
Redwood City

#### SANTA CLARA COUNTY

**El Camino Hospital Los Gatos**

**El Camino Hospital Mountain View**

**Lucile Packard Children’s Hospital**  
Palo Alto

#### SANTA CRUZ COUNTY

**Dominican Hospital**  
Santa Cruz

**Sutter Maternity & Surgery Center**  
Santa Cruz

**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**  
Stockton

**St. Joseph’s Medical Center**  
Stockton

**Sutter Tracy Hospital**

#### SOLANO COUNTY

**Sutter Solano Medical Center**  
Vallejo

#### STANISLAUS COUNTY

**Memorial Medical Center**  
Modesto

#### 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

#### Dignity Health Medical Group -Dominican

Santa Cruz County

#### Mills-Peninsula Physicians 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 MHO

\*\* Offers MHO

† Specialist physician services only as of Jan. 1, 2021. These physicians may be available by referral from your PCP and authorization from your medical group.



## Care Centers

In many communities, members may have access to multispecialty outpatient care centers that provide a wide variety of services—all under one roof. Services available may include:

- Primary care
- Lab
- Specialty care
- X-ray

## SAME-DAY CARE



### Video Visits

Members have access to video visits through their MHO<sup>1</sup> account.

- **With a Primary Care Physician (PCP)**  
Video visits with a PCP<sup>1</sup> are available to members ages three months and older. Members should check with their PCP on availability and hours.
- **With a Sutter Provider**  
All members ages 18 months and older have access to video visits from 8 a.m. to 8 p.m. daily with a Sutter provider.

For more information, visit [sutterhealth.org/video-visits](https://sutterhealth.org/video-visits).



### Sutter Walk-In Care

In select areas, members have access to Sutter Walk-In Care, with same-day visits for simple, everyday health needs:

- Colds, flu and strep throat<sup>2</sup>
- Allergies, ear and sinus infections
- Sprains and strains
- Flu shots and other immunizations

For a list of Sutter Walk-In Care locations, visit [sutterhealthplus.org/walk-in](https://sutterhealthplus.org/walk-in).



### Urgent Care

Members have convenient access to urgent care services<sup>3</sup>, offering timely care for unforeseen illnesses or injuries requiring immediate attention, including:

- Mild to moderate asthma attacks
- Moderate injuries such as burns or breaks
- Moderate illnesses such as vomiting, fever and diarrhea

For a list of urgent care centers, visit [sutterhealthplus.org/urgent](https://sutterhealthplus.org/urgent).



### Hospital Care

Members have access to a comprehensive network of hospitals providing 24/7 emergency care<sup>3</sup> and a variety of outpatient and acute care services<sup>4</sup>, including:

- Cancer
- Cardiology
- Neonatal
- Neurosurgery
- Orthopedic
- Rehabilitation
- Surgical
- Trauma
- Women's and children's

For a list of hospitals, visit [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch).

<sup>1</sup> Members can log in to their MHO account to see if their PCP offers video visits. If their provider doesn't participate in MHO or they're a new patient, they can contact their PCP's office for video visit options.

<sup>2</sup> Members experiencing symptoms of fever, cough, sore throat, muscle or body aches, headache, fatigue, or shortness of breath should request a video visit through MHO.

<sup>3</sup> Coverage includes worldwide out-of-area urgent and emergency care.

<sup>4</sup> For non-emergency care, members can access hospital services through a referral or prior authorization through their PCP or specialist.



## Information for Your Employees

### Welcoming New Members

We take a personalized approach in welcoming new members. If members or their employers provide a phone number upon enrollment, we make new member welcome calls. These calls help new members better understand their medical benefits and coverage, and assist in facilitating appointments. Additionally, new members receive a Welcome Book—a single, comprehensive resource to help them learn about:

- Sutter Health Plus medical benefits
- Accessing care
- Signing up for the Sutter Health Plus Member Portal and Sutter's MHO
- Health and Wellness programs



## Primary Care Physician Selection

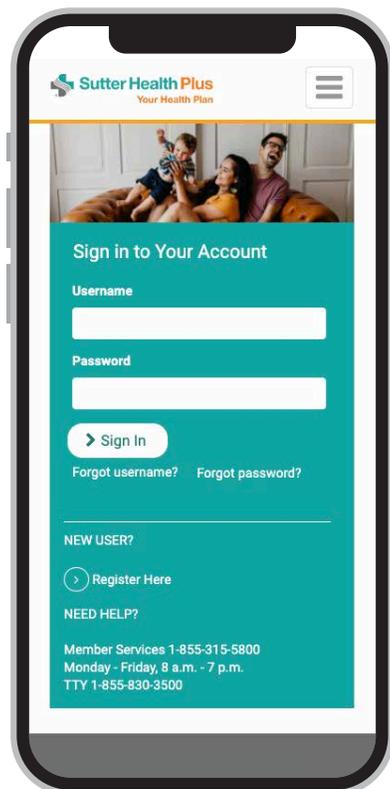
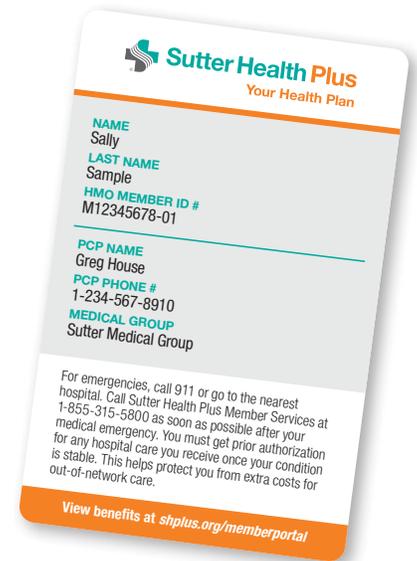
A new Sutter Health Plus member must select a primary care physician (PCP). If the member doesn't select a PCP, we will select one for them. When choosing a PCP, a member is also selecting a medical group. PCPs provide most primary healthcare and coordinate care from other providers. PCPs refer a member, as needed, to providers for specialty care, X-ray, laboratory or other medical services. For more information about selecting a PCP, visit [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch).

## Out-of-Network Claims

If a member receives emergency or urgent care from an out-of-network provider and needs to file a claim for out-of-pocket costs, they must complete and file a member claim for reimbursement available on the member portal.

## Identification Cards

Each covered member receives a member identification (ID) card a few days after the member is enrolled. The member's PCP, medical group, and other contact information are listed on the ID card. A member should always present it when seeking medical care.

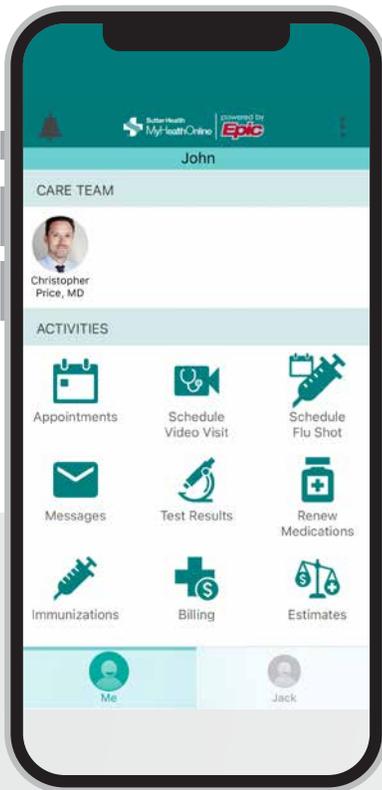


## Member Portal

We offer a member portal for our members' convenience. After members register for the portal, they will have easy access from their smartphone, tablet or computer to:

- Change their PCP
- Request or print member ID cards
- Check their eligibility, benefits, cost sharing, and claims information
- View, save and print a summary of individual and family deductibles and out-of-pocket balances
- View correspondence
- Review their *BCM*, *EOC*, and *SBC* for their medical plan and any of their optional benefits elected
- Navigate to the Health and Wellness site
- Read and use Sutter Health Plus forms, resources and member newsletters

Members can visit [shplus.org/memberportal](https://shplus.org/memberportal) to register or access their account.



## My Health Online

Sutter Health Plus members can enroll in My Health Online\* (MHO), a convenient way to manage their health when and where they want. With MHO, it's easy for members to stay connected with their care team and have 24/7 access to their health information. Members can:

- Book a video visit
- Email their care team
- Make an appointment
- Sign up for text reminders
- Sign up for Fast Pass appointments
- Renew prescriptions
- View test results
- Update their health history
- Pay bills and copays online
- Complete appointment arrival check-in with Hello Patient

### Text Reminders, Fast Pass and Hello Patient

Members can set a communication preference to receive automated appointment reminders. This service allows members to either confirm their appointment, or acknowledge in advance if they need to reschedule. Additionally, with Fast Pass, members may receive earlier appointment opportunities by SMS text message. With Hello Patient, members may be able to skip the front desk for a contactless check-in with participating Sutter providers by completing the EZ arrival in the MHO app.

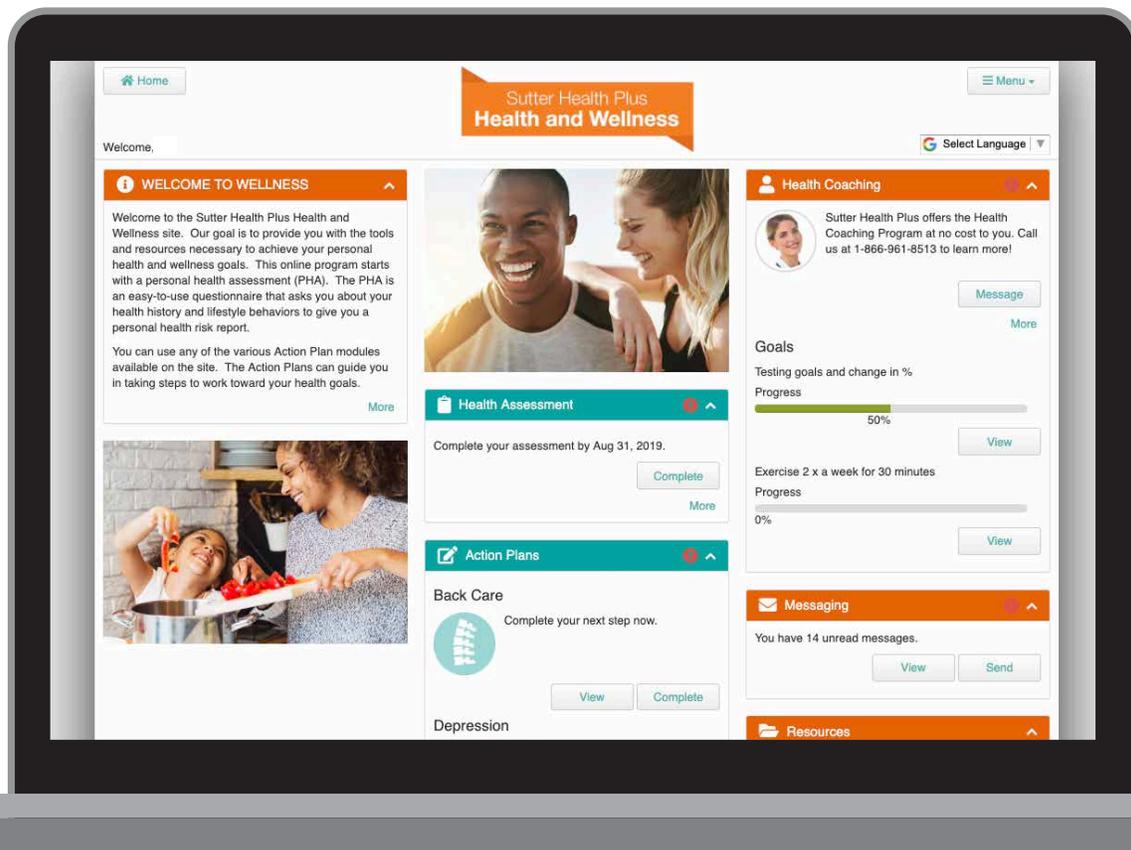
For more information, visit [mho.sutterhealth.org](https://mho.sutterhealth.org).

*\* If the member's PCP does not participate in MHO, their functionality is limited to viewing lab or test results from Sutter facilities and accessing video visits. Refer to page 15 for a list of medical groups with providers that participate in MHO.*



# Wellness

Sutter Health Plus offers a variety of programs and resources to help members maintain healthy lifestyles and improve health conditions.



## Health and Wellness Site

Sutter Health Plus offers a Health and Wellness site with tools and resources to help each member achieve their personal health and wellness goals. Members can start the online program with a personal health assessment (PHA). The PHA is an interactive tool that analyzes health information provided by the member. This includes health history, lifestyle behaviors and biometric test results, such as blood pressure and cholesterol levels. Each member that completes the assessment receives a personalized health risk report and suggestions on how to improve overall health. Members can use various custom-tailored Action Plan modules to help reach their goals and can also access the Health Library.

Members navigate through the member portal at [shplus.org/memberportal](https://shplus.org/memberportal).



### Health Coaching Program

Sutter Health Plus offers members a Health Coaching Program at no out-of-pocket cost. This telephone-based program combines personal life coaching with personal accountability as a way of engaging our members and achieving wellness goals. The program currently offers help with achieving a healthy weight, tobacco cessation and stress management. A member and coach work together to address the member's needs, concerns and preferences. Members can call 866-961-8513 for more information. Members can also submit a request online through the Health and Wellness site at [shplus.org/memberportal](http://shplus.org/memberportal), under the Health and Wellness link in the Quick Access toolbar.



### Sutter Health Integrated Care Management Program

Members have access to the Sutter Health Integrated Care Management Program (ICM) at no out-of-pocket cost if they would benefit from disease management. Disease management, led by specialized care managers, such as specially trained nurses and certified health coaches, offers diabetes and heart failure programs and can address other chronic conditions as well. ICM identifies and makes outreach to a member with any of these health conditions. Once enrolled in the program, the team works with members and their providers to improve their health. Members can call 844-987-6095, 8:30 a.m. to 4:30 p.m., Monday through Friday for more information or to enroll.



### Online Health and Wellness Resources

The Sutter Health Plus website offers health and wellness resources, including access to live and recorded webinars, tip sheets, health maintenance guidelines, Partnering for Your Best Health, and more. Resources are available at [sutterhealthplus.org/wellness](http://sutterhealthplus.org/wellness).

## Frequently Asked Member Questions

### **When will I receive a Sutter Health Plus member ID card and what information does the card contain? Will dependents receive their own ID cards?**

Sutter Health Plus mails member ID cards for each covered member a few days after the member is enrolled. Your PCP and medical group are identified on the ID card. The card also includes important contact information for you and your providers. You should always present your ID card when seeking medical care or filling prescriptions. If you're new to Sutter Health Plus, we will also send you a Welcome Book containing information and resources to help you navigate your healthcare.

### **Where can I find more information about Sutter Health Plus?**

Visit [sutterhealthplus.org](https://sutterhealthplus.org) or see the following links for helpful information:

- Network doctors, hospitals, urgent care, walk-in care and other services – [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch)
- Pharmacy benefits information – [sutterhealthplus.org/pharmacy](https://sutterhealthplus.org/pharmacy)
- Health Coaching Program, disease management, and more – [sutterhealthplus.org/wellness](https://sutterhealthplus.org/wellness)
- BCM, EOC, SBC – [shplus.org/memberportal](https://shplus.org/memberportal) (login required)
- Grievance Form and instructions – [sutterhealthplus.org/forms](https://sutterhealthplus.org/forms)

### **Do I need to choose a PCP?**

Yes. As a new Sutter Health Plus member, you must select a PCP or we will assign one to you. When you choose a PCP, you're also selecting a medical group. A PCP provides most of your primary healthcare and coordinates care from other providers. A PCP refers you as needed to providers for specialty care, X-ray, laboratory or other medical services.

### **How do I find a PCP?**

You can find a PCP by visiting the Provider Locator tool on the Sutter Health Plus website at [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch).

### **What if I want to change my PCP later?**

You can change your PCP at any time by calling Sutter Health Plus Member Services at 855-315-5800 or through the Sutter Health Plus Member Portal at [shplus.org/memberportal](https://shplus.org/memberportal).

### **How can I find out if my current Sutter Health-affiliated provider is included in the Sutter Health Plus network?**

Visit [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch) to see if your current or preferred doctor (PCP or specialist) is included in the Sutter Health Plus provider network.

### **I'm new to Sutter Health Plus. Can I keep my current PCP?**

You can keep your current PCP if he or she is a Sutter Health Plus participating provider. You must actively select the provider as your PCP by entering the provider's name and Sutter Health Plus provider identification number on the enrollment form and check the box that indicates that you're a current patient.

## **I'm new to Sutter Health Plus. Can I keep my current specialist?**

You can keep your specialist if he or she is a Sutter Health Plus participating provider and within the same medical group as your PCP. If you know that you need specialty care and have a specific Sutter Health Plus specialist in mind, you need to select a PCP that is in the same medical group as the specialist.

First, check the Provider Locator to see what medical group the specialist is in. Second, choose a PCP within that medical group. You need to ask your new PCP for a referral to the specialist. In certain situations, a specialist in the Sutter Health Plus network that is outside your medical group may also be available by referral.

## **Are all Sutter Health-affiliated providers included in the Sutter Health Plus network?**

No. Sutter Health Plus has a licensed service area in which it offers healthcare coverage. Not all Sutter Health-affiliated hospitals, physician organizations and other healthcare services are in the Sutter Health Plus service area or network. Visit [sutterhealthplus.org/providersearch](https://sutterhealthplus.org/providersearch) for a list of participating providers and locations.

## **Can I go to a non-participating provider?**

Sutter Health Plus does not cover care provided by non-participating providers unless your medical group provides a referral and prior authorization. Sutter Health Plus covers out-of-area urgent and emergency care.

## **What if I need to see a specialist?**

Many covered services, including visits to a specialist, require a referral and prior authorization from your medical group. Your PCP will make referrals to specialists within the same medical group. If you need specialty care and have a specific specialist in mind, check the Provider Locator tool to see what medical group the specialist is in. Make sure you choose a PCP within that medical group.

## **How can I check to see if my current prescription drugs are covered?**

Check the Sutter Health Plus Formulary at [sutterhealthplus.org/pharmacy](https://sutterhealthplus.org/pharmacy) to see if the prescription are listed.

## **Where can I get my annual flu shot?**

Sutter Health Plus members can get flu shots at their physician's office, Sutter Walk-In Care, or a network pharmacy (where available). The flu shot is covered at no cost, but an office visit copay may still apply.

## **What is Sutter Health Plus' service area?**

Sutter Health Plus has a licensed service area in which it offers healthcare coverage. You can view the full service area on page 14, or visit [sutterhealthplus.org/network](https://sutterhealthplus.org/network).

## **If I live outside of the service area, can I still enroll in Sutter Health Plus?**

If you are enrolling in an individual and family plan, you must live or reside in the Sutter Health Plus service area to be eligible for membership. If you are enrolling through your employer, you must live, reside or work in the Sutter Health Plus service area to be eligible for membership.

## **My dependent lives outside of the service area. How can he or she get medical services?**

Your dependent must select a PCP within the Sutter Health Plus service area who will provide primary care or coordinate care from other providers. While Sutter Health Plus covers out-of-area urgent and emergency care, your dependent must receive all routine and follow-up care from the assigned medical group within the service area.

## **How will my Sutter Health Plus network providers obtain my previous medical records?**

If your former medical group is Kaiser Permanente, UC Davis Medical Group, UC San Francisco Health, or Stanford Health, your new Sutter Health Plus network provider may have electronic access to some or all of your medical records; if you request records from your former physician for personal use, you may be charged a fee.

If your former PCP is with Sutter Independent Physicians, Brown & Toland Physicians, or another medical group, you may need to send a Medical Records Request Form to your former physician to release your records. Talk to your new Sutter Health Plus network provider about the process of requesting medical records.



[sutterhealthplus.org](https://sutterhealthplus.org)

Have questions? Call us at 1-855-315-5800

