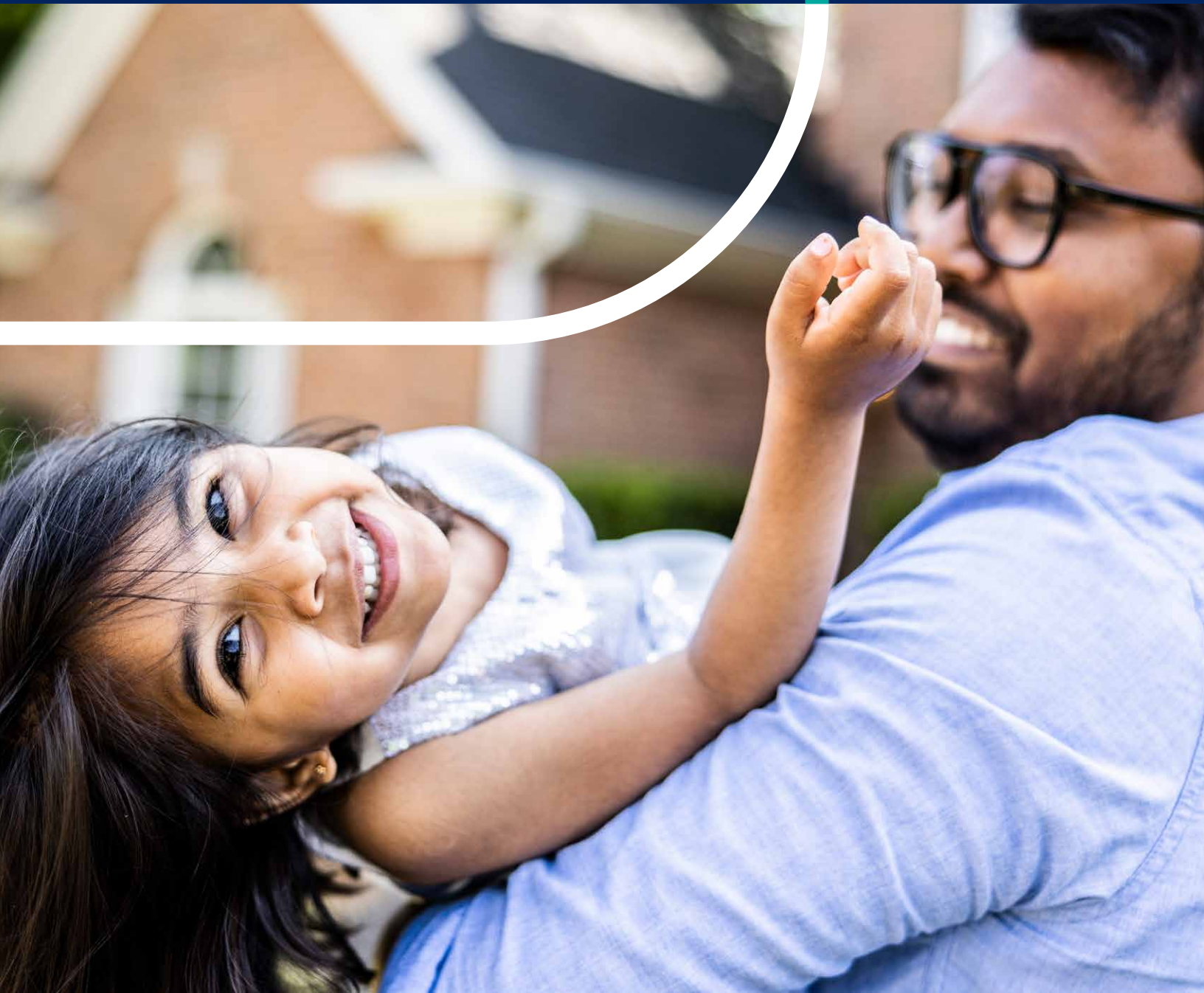




# Great Coverage Starts Here




## MISSION


Caring for our patients first and our people always.


## VISION

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

## CONTACT INFORMATION

 **Customer Service**  
855-315-5800  
(TTY 855-830-3500)  
Monday through Friday,  
8 a.m. to 7 p.m.

 **Mailing Address**  
P.O. Box 160307  
Sacramento, CA 95816

 **Online**  
[sutterhealthplan.org](https://sutterhealthplan.org)



## CONTENTS

About Sutter Health Plan.....	1
Enroll in Three Easy Steps.....	2
Pharmacy Benefits.....	4
Plan Partners.....	5
Wellness.....	6
Online Tools.....	7
Mental Wellness Tools.....	9
The Sutter Health Plan Network.....	10
Alternate Geographic Access Standards.....	13
Frequently Asked Member Questions.....	14
Glossary.....	16



## About Sutter Health Plan

Choosing a health plan is a big decision – we understand. That’s why it’s important to review your options. So, take a closer look at why Sutter Health Plan might be the right fit for your healthcare needs. We’re an HMO that gives you access to comprehensive and convenient care from many of Sutter Health’s award-winning doctors, clinicians and hospitals. This means you’ll have the care and coverage you can count on for life’s ups and downs.

Our plan options include traditional and deductible designs, and high deductible health plans compatible with health savings accounts.

### When you choose Sutter Health Plan, you and your family have access to:

- A network of high-quality doctors, clinicians and hospitals
- Comprehensive medical benefits
- A 24/7 nurse advice line
- Sutter Health Care Management Program, including health coaching and complex case management
- Preventive care services at no out-of-pocket cost
- Coverage for urgent and emergency care
- A Member Portal that provides secure access to eligibility, benefits, cost-sharing, claims, member ID cards and more
- A Health and Wellness site
- My Health Online (MHO) to book video visits, make appointments, view test results and more



#### Did You Know?

Our Customer Service team can help you find a provider, answer questions about benefits, or assist in scheduling appointments with many Sutter doctors and clinicians.

Call **855-315-5800** (TTY 855-830-3500) Monday through Friday, 8 a.m. to 7 p.m.

# Enroll in Three Easy Steps

## 1 Understand Your Benefit Options

Before you start comparing plan options, it's important to have a basic understanding of common health plan benefit terms.\* Then, you can choose the option that best suits you and your family.

## 2 Select Your Primary Care Physician

When you enroll with Sutter Health Plan, you and each of your covered family members select a primary care physician (PCP) who will manage your care to help keep you healthy. So, take the time to find a PCP you feel comfortable with and trust as your healthcare partner. You can choose from four types of PCPs. Once you select a PCP, you will need to include the Sutter Health Plan Provider ID number and the provider's name when you enroll.

### TYPES OF PCPs



#### Family Medicine

Provides primary care for newborns to geriatrics, and treats a wide variety of conditions.



#### Internal Medicine

Provides primary care for adults aged 18 and older and specializes in diagnosing, treating and preventing disease in adults.



#### Pediatrics

Provides primary care for children up to age 18 and specializes in a wide range of childhood medical conditions.



#### OB/GYN

Provides gynecological and obstetric healthcare services; some may provide primary care.

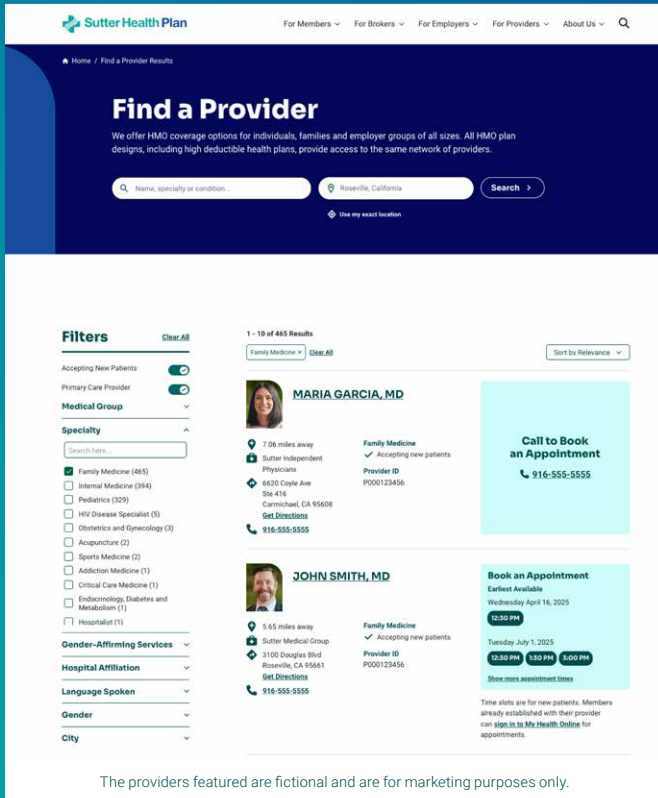
### Already a Sutter patient?

If your current PCP is part of the Sutter Health Plan network, you do not need to select a new one, even if their practice is closed to new patients. All you need to do is include the Sutter Health Plan Provider ID number, which you can find on the provider locator or in the provider directory, and confirm you are an existing patient when you complete your enrollment.

## 3 Enroll

You are now ready to enroll and are one step closer to making an important investment in your family's health. If you have any questions, call Customer Service at **855-315-5800** (TTY 855-830-3500) or visit [sutterhealthplan.org](https://www.sutterhealthplan.org).

\* See our Glossary on page 16.



## Finding Your PCP

- Go to [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider).
- Enter the name of a provider, specialty or condition and enter an address, city or ZIP code of the area you would like to search.
- Click the “Search” button.
- Once your results populate use the filters on the left hand side to further narrow your search results.
- Click “Accepting New Patients”.
- When you enroll, you need to include your PCP’s first name, last name and their Sutter Health Plan Provider ID.

### Book an Appointment\*

Finding care just got easier — members can view the earliest available appointments and book primary care visits directly from the provider’s profile. Getting the care you need has never been more convenient!

When you choose a PCP, you select their medical group and care team.

Your PCP will refer you to specialty care, X-rays, lab work and other services as needed. Your PCP will refer you in-network for most services. If in-network services aren’t available, your PCP will refer you for out-of-network services and request authorizations when necessary. Many covered services, including specialist visits, require referrals or prior authorizations. If you need specialty care and have a specific specialist in mind, check the provider directory to see what medical group the specialist is in. Make sure you choose a PCP within that medical group. Sometimes, a specialist outside your medical group in the Sutter Health Plan network may also be available by referral.

### Examples of services your PCP may refer you to include:

- ✓ Diagnostic imaging
- ✓ Lab
- ✓ Rehabilitation
- ✓ Specialty care

### Examples of services you may self-refer to include:

- ✓ Health coaching
- ✓ OB/GYN\*
- ✓ In-network provider office or virtual visits for mental health or substance use disorders through U.S. Behavioral Health Plan, California

\* Members can self-refer within their medical group for routine or annual exams.

# Pharmacy Benefits



Sutter Health Plan partners with CVS Caremark® for pharmacy benefits, including retail, mail order and specialty prescription drugs.

## Retail

Pick up your prescription drugs at most independent pharmacies and chains where you may already shop. Many network pharmacies also offer free one- to two-day delivery of eligible prescriptions.

CVS Caremark also offers the Retail-90® program. With the Retail-90 program, you can get up to a 100-day supply, as your benefit plan allows, of your maintenance prescription drugs for the cost of two retail copays at certain retail pharmacy locations, including CVS pharmacies.

## Mail Order

Sign up for mail order pharmacy service through CVS Caremark Mail Service Pharmacy and receive:

- Up to a 100-day supply, as your benefit plan allows, of your maintenance prescription drugs for two times your 30-day retail cost share, after any applicable deductible
- Free standard shipping of your prescription drugs

## Specialty Pharmacy

Specialty drugs must be filled through CVS Specialty®, the CVS Caremark specialty pharmacy. CVS Specialty will ship your specialty drugs to your home at no cost to you.\*

## CVS Caremark Guest Website

[info.caremark.com/oe/sutterhealthplan](https://info.caremark.com/oe/sutterhealthplan)

View sample pharmacy cost sharing for some of our most popular benefit plan designs through the guest website, as well as:

- Find a pharmacy
- Check drug costs
- View sample plan options
- Sutter Health Plan Formulary

Sutter Health Plan contracts for certain healthcare benefits that are not provided through medical groups, as described below.

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

**liveandworkwell.com — access code: Sutter**

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

---

**Sutter Health Plan offers optional benefits to small and large group employers through our plan partners below. Pediatric dental and vision essential health benefits are included in all small group plans. This does not apply to large group plans.**

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

**myoptumhealthphysicalhealthofca.com**

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

## Delta Dental

**deltadentalins.com**

Members enrolled in a small group plan or individual and family plan (IFP) have pediatric dental benefits through the end of the month in which they turn age 19. Refer to the Sutter Health Plan EOC for information regarding pediatric dental benefits provided by Delta Dental through DeltaCare® USA Network.

Delta Dental also provides coverage for adult members of small group plans when the employer group has elected optional comprehensive dental benefits. Members do not need a referral and can search for providers directly through DeltaCare USA.

## Vision Service Plan (VSP)

**vsp.com**

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

Members enrolled in a large group plan have coverage for an annual refractive eye exam. Large group plan designs do not include the pediatric vision essential health benefit. Refer to the Sutter Health Plan EOC for information regarding pediatric vision benefits and the annual refractive eye exam, if applicable.

VSP also provides 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.

You have access to a variety of programs designed to help you and your family maintain healthy lifestyles.

## Doula Care Program

Sutter Health Plan members have access to Mahmee, a dedicated team offering personalized support throughout pregnancy, delivery, and postpartum — all at no cost. With 12 months of care tailored to your needs, Mahmee is here to support you every step of the way, whether you're preparing for delivery, managing your pregnancy, or adjusting to life after baby.

Mahmee's team includes doulas, registered nurses, mental health coaches and nutritionists, offering a range of services through virtual visits, in-person care, and 24/7 support. You'll receive nurse-led monitoring for conditions like hypertension or preeclampsia, expert guidance on infant feeding, mental health support and nutritional advice — all designed to keep you and your baby healthy and well-supported.

Plus, Mahmee helps with practical needs, like transportation and housing providing you and baby with the resources and support you need.

You can self-enroll by visiting [mahmee.com](http://mahmee.com), clicking on 'Check My Eligibility' and following the instructions.

You can also call Mahmee at **818-431-1118** or email them at [hello@mahmee.com](mailto:hello@mahmee.com).

## Health and Wellness Site

Our Health and Wellness site is designed with your physical and mental health in mind — offering a variety of tools and resources to help you achieve your health and wellness goals.

Start your wellness journey with a comprehensive personal health assessment. This is a confidential, easy-to-use questionnaire about your health history and lifestyle behaviors that creates a custom health risk report.

You can also generate a provider version of your results to print and bring to your doctor appointments if you want to discuss any concerns.

After completing your PHA, you can use any of the 13 available Action Plan modules, such as Healthy Eating, Stress Management and Heart Disease Prevention, to take small steps toward your health and wellness goals. The site also offers access to a Health Library featuring Learning Centers, a Video Library, a Symptom Checker and more.

You can easily access the Health and Wellness site through your secure Sutter Health Plan Member Portal account at [shplan.org/memberportal](http://shplan.org/memberportal). Select the Health and Wellness link in the Quick Access toolbar on the homepage, then you will be automatically redirected and signed into the Health and Wellness site.

## Sutter Health Care Management Program

### Health Coaching Program

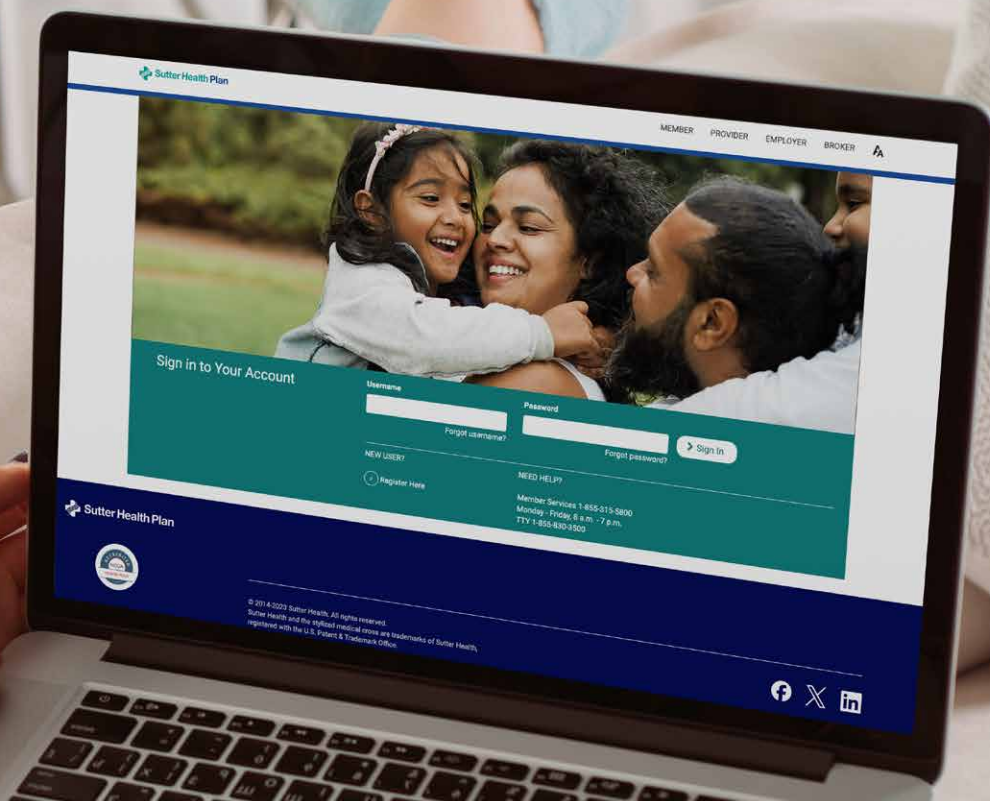
You have access to the Health Coaching Program to help with healthy weight, tobacco cessation and stress management — all at no cost to you. This program combines life coaching with personal accountability, engaging with you to effectively manage your health condition or achieve wellness goals. You will work one-on-one with a coach to uncover barriers to self-management, link behaviors to personal values, and set goals to make healthier lifestyle choices.

Participation is easy. Coaching appointments are confidential by phone and the first call lasts no more than 20 minutes. You and your coach decide how to work together to address your needs, concerns and preferences.



### Online Health and Wellness Resources

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



## Member Portal

After you register for the portal, you will have easy access from your smartphone, tablet or computer to:

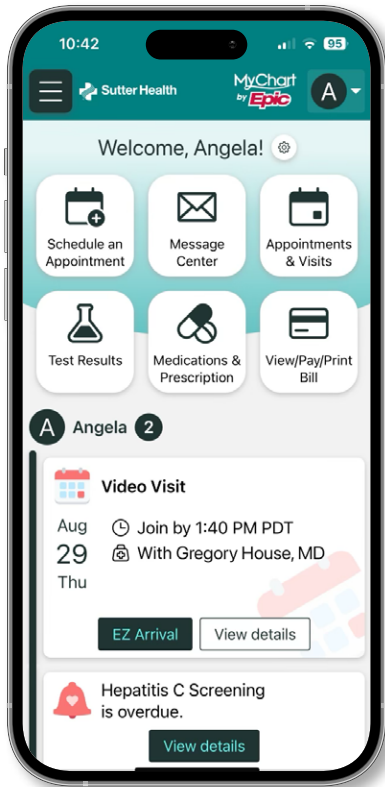
- ✔ Change your PCP
- ✔ Request or print member ID cards
- ✔ Check your eligibility, benefits, cost sharing and claims information
- ✔ View, save and print a summary of individual and family deductibles and out-of-pocket maximum (OOPM) balances
  - Receive monthly statements with balance details; you can also use the Member Portal to opt out of receiving these statements
- ✔ View correspondence
- ✔ Review your Benefits and Coverage Matrix (BCM), Evidence of Coverage and Disclosure Form (EOC) and Summary of Benefits and Coverage (SBC) for your medical plan and any of your optional benefits elected
- ✔ Navigate to the Health and Wellness site
- ✔ Find Sutter Health Plan forms and resources

## Cost Estimator

Sutter Health Plan provides a real-time benefit cost estimator tool on the Member Portal. It helps members compare personalized out-of-pocket costs for covered in-network services with individual-specific accumulators. Please note, the tool only shows claims paid to date. Access it by logging into the Member Portal and clicking the Cost Estimator link.



To register for an account, visit [sutterhealthplan.org/members/portal](https://sutterhealthplan.org/members/portal).



## My Health Online

[mho.sutterhealth.org](https://mho.sutterhealth.org)

As a Sutter Health Plan member, you can enroll in MHO\*, a convenient way to manage your health when and where you want. With MHO, it's easy to stay connected with your care team and have 24/7 access to your health information. You can:

- ✔ Book a video visit
- ✔ Message your care team
- ✔ Make an appointment
- ✔ Sign up for text reminders
- ✔ Join the waitlist to be notified about earlier appointments
- ✔ Request prescription renewals
- ✔ View test results
- ✔ Update your health history
- ✔ Pay bills and your copays online
- ✔ Complete EZ Arrival for contactless check-in
- ✔ View your hospital stay through Bedside Mobile
- ✔ Invite family or caregiver for proxy access
- ✔ Navigate to your Sutter Health Plan Member Portal
- ✔ Access an advance care planning tool to guide future healthcare decisions



### Communication Preferences

You can set your communication preferences to receive automated appointment reminders. This allows you to confirm your appointment or reschedule if needed. Additionally, you can join the waitlist to receive a text or email notification if an earlier appointment time becomes available.

### Care Companion

Members have access to interactive plans through My Health Online, including task reminders, analyzing health data and offering education to help manage their care.

**Care Companion – Healthy Pregnancy** is for expectant members who are seeing a maternity care provider who participates in MHO. This feature, designed for low-risk pregnancies, offers a personalized care plan that guides members through their pregnancy journey.

**Care Companion for New Babies** provides timely tips for parents navigating life with a newborn, including breastfeeding and immunizations. Babies are automatically enrolled when discharged from a Sutter hospital or after their first Sutter appointment is scheduled.

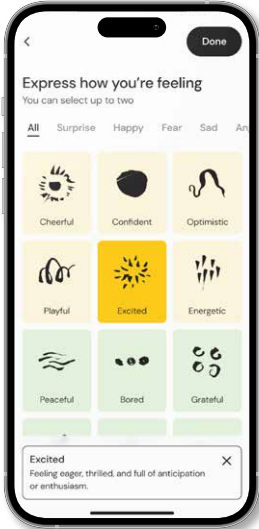
For more information, please visit [sutterhealth.org/care-companion](https://sutterhealth.org/care-companion).

\* You have access to view lab and test results from Sutter facilities, schedule Sutter Walk-In Care, urgent care or video visits, and other MHO features. If your PCP does not participate in MHO, you cannot schedule an appointment or message your PCP through MHO. Refer to page 11 for a list of medical groups with providers that participate in MHO.

The My Health Online App is powered by MyChart® licensed from Epic Systems Corporation, ©1999–2025.

# Mental Wellness Tools

As a member, you have access to online tools and resources you need to support your mental health and substance use journey.

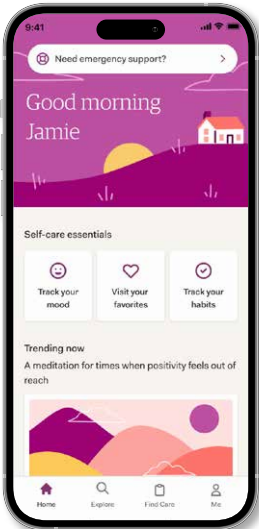


## Scout by Sutter Health

**For ages 13–22 | Access code: SCOUTSHP**

Scout a personalized digital program, is available at no cost to help teens and young adults, ages 13 through 22, build resilience to manage everyday mental health. It's also for their champions (parents, caregivers and families) so they can better understand and support the young people they care about.

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



## Self Care by AbleTo

**For ages 13\* and older**

Self Care by AbleTo offers on-demand mental wellness support, self-care techniques, coping tools, meditations and more for members age 13 and older. Completely confidential, AbleTo is available online and via mobile app at no extra cost as part of your behavioral health benefits through USBHPC, a subsidiary of Optum.

For more information, visit [ableto.com/begin](https://ableto.com/begin).

\* Members must be age 18 or older to access the eight-week therapy program offered by AbleTo.

## Ria Health

Ria Health is a confidential online alcohol treatment program that provides evidence-based care from the comfort of your home. It is available for members age 18 years and older and offers medications, counseling and support to help achieve lasting results.



For more information or to self-refer, visit [riahealth.com/optum](https://riahealth.com/optum).

# The Sutter Health Plan Network



With the Sutter Health Plan network, you can take advantage of conveniently located neighborhood offices, care centers and facilities in your community. This includes access to high-quality primary care doctors, physicians, specialists, labs and diagnostic imaging centers, urgent care, hospitals and other healthcare services. Accessing the care you need should be simple.

To view all providers and facilities in the service area, please visit:

-  [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider)
-  [sutterhealthplan.org/find-location](https://sutterhealthplan.org/find-location)

# 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

**Stanford Health Care Tri-Valley**  
Pleasanton

### CONTRA COSTA COUNTY

**Sutter Delta Medical Center**  
Antioch

### SAN FRANCISCO COUNTY

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

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

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

**California Pacific Medical Center**  
– Pacific 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

When you choose a PCP, you are also choosing their 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.

## BAY AREA

**Affinity Medical Group**  
Alameda and Contra Costa counties

**Brown & Toland Physicians\*†**  
San Francisco 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, Nevada, Placer, Sacramento, Solano, Sutter and Yolo counties

**Sutter Medical Group\*\***  
El Dorado, Nevada, Placer, Sacramento, Solano, Sutter and Yolo counties

**Sutter Medical Group – Solano\*\***  
El Dorado, Nevada, Placer, Sacramento, Solano, Sutter and Yolo counties

\* Select providers may offer MHO

\*\* Sutter and select community providers offer MHO

† Specialist physician services only. These physicians may be available by referral from your PCP and authorization from your medical group.



## Care Centers

In many communities, you 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, specialty care, lab and X-ray.**



## Video Visits

You have access to video visits through MHO for most of your healthcare needs, from routine to complex health issues.

- **With a PCP**  
Members age 3 months and older can book video visits with their PCP<sup>1</sup>. Please check with your PCP for availability.
- **With a Sutter Clinician**  
Members age 18 months and older can book video visits with a Sutter clinician.

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



## Sutter Walk-In Care

In the Greater Sacramento Area, you have access to Sutter Walk-In Care for everyday health needs:

- Colds, flu and strep throat
- Allergies, ear and sinus infections
- Sprains and strains
- Flu shots and other immunizations

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



## Urgent Care

You have convenient access to urgent care services<sup>2</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 near you, visit [sutterhealthplan.org/urgent](https://sutterhealthplan.org/urgent).



## Hospital Care

You 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 near you, visit [sutterhealthplan.org/find-location](https://sutterhealthplan.org/find-location).

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

<sup>2</sup> Coverage includes urgent care services at in-network facilities while in the Sutter Health Plan service area. Coverage also includes urgent care services at any facility when outside of the Sutter Health Plan service area.

<sup>3</sup> Coverage includes worldwide emergency care.

<sup>4</sup> For nonemergency care, you can access hospital services with a referral or prior authorization through your PCP or specialist.

# Alternate Geographic Access Standards

The Sutter Health Plan service area includes 16 counties.

Many providers are concentrated in the more populous areas of the counties. Members residing in the following ZIP codes may need to travel to access a participating PCP and nonemergency hospital services.

## PCPs and Hospitals

### Within 15–30 miles

#### Contra Costa County:

- 94518 – Concord (Hospital) 16 Miles
- 94523 – Pleasant Hill (Hospital) 19 Miles
- 94597 – Walnut Creek (Hospital) 16 Miles

#### El Dorado County:

- 95762 – El Dorado Hills (Hospital) 24 Miles

#### Sacramento County:

- 95615 – Courtland (Hospital) 28 Miles
- 95624 – Elk Grove (Hospital) 19 Miles
- 95638 – Herald (PCP) 25 Miles
- 95639 – Hood (Hospital) 18 Miles
- 95641 – Isleton (Hospital) 28 Miles
- 95680 – Ryde (Hospital) 27 Miles
- 95683 – Sloughhouse (Hospital) 28 Miles
- 95693 – Wilton (Hospital) 29 Miles
- 95757 – Elk Grove (Hospital) 20 Miles
- 95759 – Elk Grove (Hospital) 18 Miles
- 95829 – Sacramento (Hospital) 19 Miles

#### San Joaquin County:

- 95215 – Stockton (Hospital) 18 Miles
- 95219 – Stockton (Hospital) 19 Miles
- 95220 – Acampo (Hospital) 26 Miles
- 95227 – Clements (Hospital) 27 Miles
- 95236 – Linden (Hospital) 28 Miles
- 95237 – Lockford (Hospital) 24 Miles
- 95240 – Lodi (Hospital) 22 Miles
- 95242 – Lodi (Hospital) 22 Miles
- 95253 – Victor (Hospital) 18 Miles
- 95336 – Manteca (Hospital) 20 Miles
- 95337 – Manteca (Hospital) 19 Miles
- 95366 – Ripon (Hospital) 19 Miles
- 95686 – Thornton (Hospital) 25 Miles
- 95690 – Walnut Grove (Hospital) 26 Miles

#### San Mateo County:

- 94021 – Loma Mar (Hospital) 25 Miles
- 94060 – Pescadero (Hospital) 29 Miles
- 94060 – Pescadero (PCP) 29 Miles

#### Santa Clara County:

- 94550 – Livermore (PCP) 23 miles
- 95035 – Milpitas (Hospital) 19 miles
- 95127 – San Jose (Hospital) 19 miles
- 95132 – San Jose S (Hospital) 20 miles
- 95140 – Mountain View (Hospital) 29 miles
- 95148 – San Jose (Hospital) 18 miles
- 95135 – San Jose (Hospital) 21 Miles

#### Santa Cruz County:

- 94060 – Pescadero (Hospital) 21 Miles
- 95005 – Ben Lomond (Hospital) 18 Miles
- 95006 – Boulder Creek (PCP) 23 Miles
- 95060 – Santa Cruz (PCP) 17 Miles
- 95060 – Santa Cruz (Hospital) 22 Miles

#### Solano County:

- 94533 – Fairfield (Hospital) 27 Miles
- 94534 – Fairfield (Hospital) 23 Miles
- 94535 – Travis AFB (Hospital) 27 Miles
- 94571 – Rio Vista (Hospital) 22 Miles
- 94585 – Suisun City (Hospital) 25 Miles
- 95625 – Elmira (Hospital) 23 Miles
- 95687 – Vacaville (Hospital) 28 Miles
- 95688 – Vacaville (Hospital) 28 Miles
- 95690 – Walnut Grove (Hospital) 28 Miles
- 95694 – Winters (Hospital) 21 Miles
- 95696 – Vacaville (Hospital) 27 Miles

#### Sonoma County:

- 94931 – Cotati (Hospital) 17 Miles
- 94952 – Petaluma (Hospital) 23 Miles
- 94954 – Petaluma (Hospital) 19 Miles
- 94972 – Valley Ford (Hospital) 24 Miles
- 94975 – Petaluma (Hospital) 19 Miles
- 94999 – Petaluma (Hospital) 18 Miles
- 95404 – Santa Rosa (Hospital) 18 Miles
- 95442 – Glen Ellen (Hospital) 25 Miles
- 95448 – Healdsburg (Hospital) 26 Miles

#### Stanislaus County:

- 95313 – Crows Landing (Hospital) 26 Miles
- 95316 – Denair (Hospital) 26 Miles
- 95323 – Hickman (Hospital) 28 Miles
- 95329 – La Grange (Hospital) 30 Miles
- 95360 – Newman (Hospital) 30 Miles
- 95361 – Oakdale (Hospital) 26 Miles
- 95380 – Turlock (Hospital) 25 Miles
- 95381 – Turlock (Hospital) 20 Miles
- 95382 – Turlock (Hospital) 21 Miles
- 95386 – Waterford (Hospital) 24 Miles
- 95387 – Westley (Hospital) 22 Miles

#### Sutter County:

- 95659 – Nicolaus (Hospital) 27 Miles

#### Yolo County:

- 95612 – Clarksburg (Hospital) 25 Miles
- 95627 – Esparto (Hospital) 29 Miles
- 95645 – Knights Landing (Hospital) 29 Miles
- 95653 – Madison (Hospital) 24 Miles

### Greater than 30 miles

#### El Dorado County:

- 95682 – Shingle Springs (Hospital) 34 Miles

#### Sacramento County:

- 95632 – Galt (Hospital) 31 Miles
- 95638 – Herald (Hospital) 36 Miles
- 95690 – Walnut Grove (Hospital) 32 Miles

#### San Joaquin County:

- 95632 – Galt (Hospital) 32 Miles

#### Sonoma County:

- 95421 – Cazadero (Hospital) 38 Miles
- 95425 – Cloverdale (Hospital) 40 Miles
- 95441 – Geyserville (Hospital) 39 Miles
- 95450 – Jenner (PCP) 33 Miles
- 95450 – Jenner (Hospital) 44 Miles

#### Stanislaus County:

- 95230 – Farmington (Hospital) 31 Miles
- 95322 – Gustine (Hospital) 34 Miles
- 95327 – Jamestown (PCP) 40 Miles
- 95327 – Jamestown (Hospital) 51 Miles
- 95363 – Patterson (Hospital) 32 Miles

#### Sutter County:

- 95645 – Knights Landing (Hospital) 33 Miles

#### Yolo County:

- 95606 – Brooks (PCP) 41 Miles
- 95606 – Brooks (Hospital) 49 Miles
- 95607 – Capay (Hospital) 33 Miles
- 95637 – Guinda (PCP) 34 Miles
- 95637 – Guinda (Hospital) 42 Miles
- 95679 – Rumsey (PCP) 42 Miles
- 95679 – Rumsey (Hospital) 49 Miles
- 95698 – Zamora (Hospital) 31 Miles
- 95937 – Dunnigan (PCP) 36 Miles
- 95937 – Dunnigan (Hospital) 44 Miles

# Frequently Asked Member Questions

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

Sutter Health Plan mails member ID cards for each covered member a few days after the member is enrolled in Sutter Health Plan. 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 Plan, we will also send you welcome materials containing information and resources to help you navigate your healthcare.

## Where can I find more information about Sutter Health Plan?

Visit [sutterhealthplan.org](https://sutterhealthplan.org) or visit the following webpages for helpful information:

- Find providers, their bios and more: [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider)
- Find information about nearby facilities: [sutterhealthplan.org/find-location](https://sutterhealthplan.org/find-location).
- Pharmacy benefits information: [sutterhealthplan.org/pharmacy](https://sutterhealthplan.org/pharmacy)
- Health Coaching Program, tip sheets and more: [sutterhealthplan.org/wellness](https://sutterhealthplan.org/wellness)
- BCM, EOC, SBC: [sutterhealthplan.org/forms](https://sutterhealthplan.org/forms)
- Grievance Form and instructions: [sutterhealthplan.org/forms](https://sutterhealthplan.org/forms)

## Do I need to choose a PCP?

Yes. As a new Sutter Health Plan member, you must select a PCP or we will assign one to you. When you choose a PCP, you're also selecting their 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 Find a Provider tool on our website at [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider).

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

You can change your PCP by calling Customer Service at **855-315-5800** or through the Member Portal at [shplan.org/memberportal](https://shplan.org/memberportal).

## How can I find out if my current Sutter provider is included in the Sutter Health Plan network?

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

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

You can keep your current PCP if they are a Sutter Health Plan participating provider. You must select the provider as your PCP by entering the provider's name and Sutter Health Plan provider ID number on the enrollment form and check the box that indicates that you're a current patient.

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

You can keep your specialist if they are a Sutter Health Plan 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 Plan network specialist in mind, you need to select a PCP that is in the same medical group as the specialist.

Check the Find a Provider tool at [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider) to see which medical group the specialist is in. Make sure you choose a PCP within that same medical group. You need to ask your new PCP for a referral to the specialist.

In certain situations, a specialist in the Sutter Health Plan network that is outside your medical group may also be available by referral.

## **Are all Sutter providers included in the Sutter Health Plan network?**

No. Sutter Health Plan has a service area in which it offers healthcare coverage. Not all Sutter hospitals, physician organizations and other healthcare services are in the Sutter Health Plan service area or network. To view all providers in the service area, please visit: [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider) and to view all facilities, please visit: [sutterhealthplan.org/find-location](https://sutterhealthplan.org/find-location).

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

Sutter Health Plan does not cover care provided by non-participating providers unless your medical group provides a referral and prior authorization. Sutter Health Plan 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 from your PCP 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, make sure you first select a PCP that is in the same medical group as the specialist you want to see. You can check which medical group they are in by using the Find a Provider tool at [sutterhealthplan.org/find-provider](https://sutterhealthplan.org/find-provider).

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

Check the Sutter Health Plan Formulary at [sutterhealthplan.org/pharmacy](https://sutterhealthplan.org/pharmacy).

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

You can get flu shots at Sutter Walk-In Care, a Flu Vaccine Clinic, network pharmacy or at your PCP's office. The flu shot is covered at no cost, but an office visit copay may still apply.

## **What is the Sutter Health Plan service area?**

You can view the full Sutter Health Plan service area on page 10, or visit [sutterhealthplan.org/about-us/service-area](https://sutterhealthplan.org/about-us/service-area).

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

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

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

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

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

If your former medical group is Kaiser Permanente, UC Davis Medical Group, UCSF Health or Stanford Health Care, your new Sutter Health Plan 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 Plan provider about the process of requesting medical records.

# Glossary

**Annual Out-of-Pocket Maximum (OOPM):** The annual OOPM is the maximum amount you could be responsible for in one year (some exceptions may apply, please refer to the EOC). Each family member has an annual OOPM; you will see this listed in your SBC. 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.

**Coinsurance:** The percent of the cost of a covered service you must pay. If your plan includes coinsurance, you will see the percent you are responsible for listed in your SBC.

**Copayment (copay):** 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.

**Deductible:** The amount you must pay each year to providers before Sutter Health Plan starts to pay part of the costs for certain covered services. If you are a member in a family of two or more members, you are only responsible for the individual family member deductible. Once the family deductible is satisfied by any combination of individual member payments, family members continue to pay copayments or coinsurance until the family OOPM is reached. If enrolled in a self-only plan, you are responsible for the self-only deductible.

**Evidence of Coverage and Disclosure Form (EOC):** The document that describes how, when and where a member can access covered healthcare services. In addition, it describes the limitations and exclusions provided for under the plan, how a member can file a complaint or grievance with the plan, as well as other important features about the plan.

**Formulary:** The complete list of self-administered, FDA-approved outpatient prescription drugs evaluated by the Sutter Health Plan Pharmacy and Therapeutics Committee for use and eligible for coverage under the Sutter Health Plan health plan. A formulary is also known as a prescription drug list.

**Health Maintenance Organization (HMO):** With an HMO your PCP provides most of your healthcare and coordinates care you need from other providers. HMO plans typically have lower monthly premiums and copays or coinsurance than Preferred Provider Organizations (PPOs).

**Health Plan Benefits and Coverage Matrix (BCM):** The disclosure form that provides details regarding copayments, coinsurance, deductible and out-of-pocket maximum amounts that apply to many covered services. The BCM also includes information related to additional provisions of the benefits offered by Sutter Health Plan.

**High Deductible Health Plan (HDHP):** A medical plan with a lower premium and a higher deductible than a traditional HMO plan. Until a member meets the deductible, they will pay 100% of the out-of-pocket cost for the covered services (except preventive care) they receive. Once deductibles are met, all covered services are covered at the applicable cost share amount until the OOPM is met. The payments for covered services accumulate toward the annual OOPM. All nonpreventive covered services in an HDHP accrue toward the deductible until it's been met. Please note, if your plan includes any optional benefits, the cost sharing does not apply toward your deductible or annual OOPM unless otherwise stated.

**Medical Group:** A group of physicians and other providers who do business together and who provide or arrange for covered services.

**Premium:** The dollar amount due to Sutter Health Plan each month for healthcare coverage. In most cases, your employer pays part of the premium and you pay the rest, usually in the form of payroll deduction.

**Summary of Benefits and Coverage (SBC):** A summary that lists clear comparisons of costs and coverage between health plans. People can compare options based on price, benefits and other features that may be important to them. Members get the SBC when they shop for coverage on their own or through their employer, renew or change coverage, or request an SBC from the health plan.



To see our full glossary, visit [sutterhealthplan.org/glossary](https://sutterhealthplan.org/glossary).





Customer Service **855-315-5800**  
Visit **[sutterhealthplan.org](https://www.sutterhealthplan.org)**