



Broker 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 partnering with Sutter Health Plus on your clients' health plan coverage needs. This guide is your resource to helpful information about Sutter Health Plus that you can use and share with your clients.



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Scan the QR code or visit sutterhealthplus.org/membervideos to watch our videos highlighting convenient options available to members, from same-day walk-in care to virtual care from home using a phone or computer.

IMPORTANT CONTACT INFORMATION

Broker Services

For broker-specific inquiries about commissions, broker appointments, and broker-of-record changes.

855-325-5200

Available Monday through Friday, 8 a.m. to 7 p.m.

shpbroker@sutterhealth.org

Account Services

For broker inquiries regarding your existing clients, including changes in ownership or contact information.

855-325-5200

Available Monday through Friday, 8 a.m. to 7 p.m.

- **New group submissions**
shpsales@sutterhealth.org
- **Existing small groups and individual and family plans (IFP)**
shpaccountservices@sutterhealth.org
- **Existing large groups**
Please contact your Account Manager
- **IFP account submissions and services**
shpifp@sutterhealth.org
Fax: 916-736-5090

Initial Premium Payments



ONLINE

Clients can pay their initial premium through the Sutter Health Plus Online Payment center at sutterhealthplus.org/binderpayment.



CHECK

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

Monthly Premium Payments



ONLINE

After registering for a Sutter Health Plus portal account, clients can pay their monthly premium through their portal account and the Sutter Health Plus Online Payment Center.

- **Employer groups**
shplus.org/employerportal
- **IFP subscriber**
shplus.org/memberportal



CHECK

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

For information about other payment methods, see Sutter Health Plus payment options on pages 6 and 7.

Billing Questions

For billing questions about invoices, reconciliations, payments and more, please email:

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

shpenrollmentmailbox@sutterhealth.org

Fax: 916-736-5426

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

Electronic Data Interchange (EDI) Support

shpedi.support@sutterhealth.org

Quoting Tools, Private Exchange and General Agents

Quotes are available for IFP and small group plans through HealthConnect (healthconnectsystems.com) and Quotit (quotit.com). Small group quotes are also available on Zywave (zywave.com).

Sutter Health Plus offers small group plans through CaliforniaChoice®. For more information, please contact CaliforniaChoice Monday through Friday, 8 a.m. to 5 p.m. at 800-558-8003, or visit calchoice.com.

We also partner with general agencies AMWINS Connect (amwinsconnect.com), BenefitMall (benefitmall.com), Word & Brown (wordandbrown.com), Rogers Benefit Group (rbgcal.com), and Warner Pacific (warnerpacific.com) to offer small group plans.

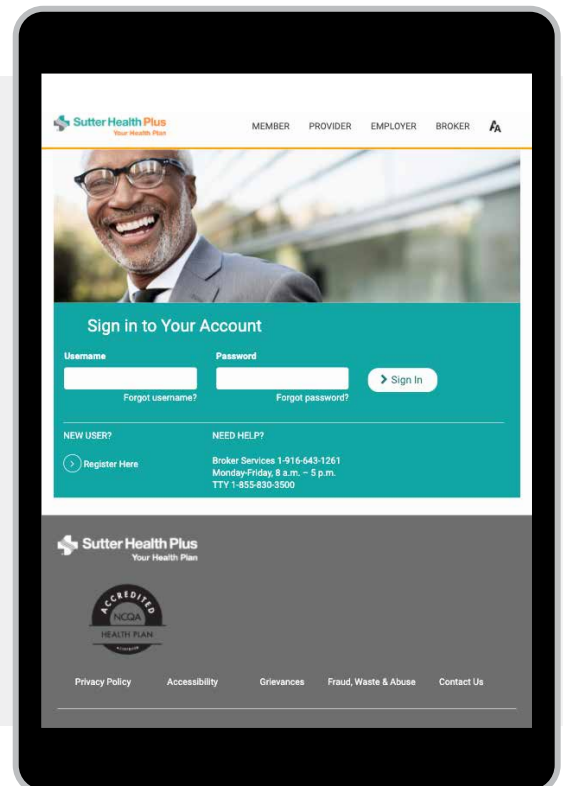
To view the current Sutter Health Plus product portfolio, visit sutterhealthplus.org/benefits.

Broker Portal

Convenient, 24/7 access to information and tools you need to manage healthcare benefits for your clients.

The Sutter Health Plus Broker Portal is designed with you in mind. The broker portal provides easy access to:

- Your account roster and your clients' *Benefits and Coverage Matrix (BCM)*, *Evidence of Coverage and Disclosure Form (EOC)*, and *Summary of Benefits and Coverage (SBC)* for medical plans and any plan documents for optional benefits elected
- Commission statements
- IFP and small group client renewal packets
- Copies of your clients' premium bills with billing detail in a PDF or Excel format
- Request Sutter Health Plus assistance for billing, terminations and changes, and plan change inquiries
- Common broker forms and resources, including previous issues of Broker Insight Plus



Broker registration is easy and takes only a few minutes.

1. Go to shplus.org/brokerportal.
2. Enter your name, Broker ID (A-XXXXXXXX), Agent ID (C-XXXXXXXX), email address, and phone number.
3. Once approved, you will receive an email notification to verify your email address, create a username and password, and provide answers to two security questions (for username or password retrieval).

All users need to have their own account. Usernames and passwords should be unique to each user for privacy and security purposes. All portal users must change their password at least once per year. If registering for multiple broker accounts, you will need to repeat these steps for each account.

Note: you must have at least one active sold account with the Sutter Health Plus to register.

Prospective Clients

Your clients have a variety of fully insured HMO health plan options with Sutter Health Plus.

Individual and Family Plans

Sutter Health Plus offers IFPs that mirror the four metal tiers available through Covered California: Platinum, Gold, Silver and Bronze. For assistance with prospective clients, contact IFP Account Services at 855-325-5200 or shpifp@sutterhealth.org.

Small Group Plans (1-100)

Sutter Health Plus offers small group health plans, including high-deductible health plans (HDHPs) that are compatible with health savings accounts (HSAs).

Benefit plan designs meet healthcare reform guidelines and many mirror the metal tiers available through Covered California. We do not offer custom plans for small groups.

Visit the Small Group Enrollment page at sutterhealthplus.org/small-group-enrollment and follow the step-by-step submission process. For easy reference, see the Small Group Submission Checklist on the broker portal to ensure timely and accurate processing for new groups.

Large Group Plans (101+)

Sutter Health Plus offers large group health plans, including HDHPs that are compatible with HSAs. Standard benefit plan designs offer a range of deductible and copay options, including zero deductible plans. A Sutter Health Plus Account Executive will work directly with you to offer plans to your large group clients. Existing large group clients will work directly with their Account Manager for all their needs.

Product Portfolio

The Sutter Health Plus product portfolio is available at sutterhealthplus.org/productportfolio to compare IFP, small group and large group plans, and see optional benefit plans. Optional acupuncture and chiropractic benefits offered through ACN Group of California, Inc. are not available with Sutter Health Plus HDHPs.





Renewals

Sutter Health Plus automatically renews an individual and family plan or employer's 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.

Individual and Family Plan Renewals

We will send you your client's renewal packet, each including a renewal rate sheet and coverage details, 15-30 days prior to the beginning of open enrollment. It will also be available on the broker portal.

We will mail your client the renewal packet for delivery at least 10 days prior to open enrollment. It will also be available on the member portal.

Your clients have the opportunity to make changes during open enrollment.

Small Group Renewals

We will send you your client's renewal packet, each including a renewal rate sheet and coverage details, 90 days prior to renewal. It will also be available on the broker portal.

We will mail your client the renewal packet for delivery at least 60 days prior to renewal. It will also be available on the employer portal.

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

Large Group Renewals

We will send you your client's renewal packet, each including a renewal rate sheet and coverage details, 135 days prior to renewal.

We will mail your client the renewal packet for delivery at least 120 days prior to renewal.

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

Reporting Membership Changes

Membership changes are effective the first day of the month following the date Sutter Health Plus receives the change request. Additionally, Sutter Health Plus will allow membership changes received in the current month, plus two months prior, not to exceed 90 days retroactively. For example, if a change request is received September 15, 2023, Sutter Health Plus will allow an effective date of July 1, 2023.

Group Changes

If an employee or dependent has a demographic, benefit or sub-account change, your client can download the Employee Enrollment/Change Form from the employer portal or sutterhealthplus.org/forms and send the completed form to:

shpenrollmentmailbox@sutterhealth.org
Fax: 916-736-5426

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

Group Terminations

The coverage termination date is the first day a member is not covered, e.g. if the termination date is January 1, 2023, the last minute of coverage was on December 31, 2022, 11:59 p.m. Coverage for all covered dependents ends when the subscriber's coverage ends. The client is required to inform the subscriber before coverage terminates.

Your clients can submit employee or dependent terminations using the Termination Form found on the employer portal or sutterhealthplus.org/forms, and send the completed form to:

shpenrollmentmailbox@sutterhealth.org
Fax: 916-736-5426

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

Individual and Family Plan Changes

If a subscriber or dependent has a demographic or benefit change, your client can download the Individual and Family Plan Application/Enrollment/Change Form at sutterhealthplus.org/forms and send the completed form to:

shpifp@sutterhealth.org
Fax: 916-736-5090

Individual and Family Plan Termination

A member is no longer covered as of the termination effective date. If we receive a member's notice on or before the last day of the month, their termination will be the first of the following month. For example, if the termination date is January 1, 2023, the last minute of coverage was on December 31, 2022, 11:59 p.m. Coverage for dependents ends when the subscriber's coverage terminates.

Your clients can submit a request to terminate coverage using the Individual and Family Plan Termination Form on sutterhealthplus.org/forms and send the completed form to:

shpifp@sutterhealth.org
Fax: 916-736-5090

Terminating Group Coverage

Voluntary Termination

A client may terminate coverage by giving at least 30 days written notice 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 a group's agreement for:

- Nonpayment
- No longer meeting eligibility criteria as listed in the Sutter Health Plus Underwriting Guidelines
- Providing fraudulent information
- Other reasons in compliance with federal and state regulations

Client Billing and Payments

Billing cycle

Sutter Health Plus generates client invoice summaries monthly without the billing detail. Invoice summaries, including premiums for any optional benefits selected, are typically available on the employer portal by the fifteenth of the month.

If the group's effective date is prior to the purchase date, the 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 a 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 the client may receive a Notice of Start of Grace Period stating that their account is delinquent.

There is 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 Sutter Health Plus may terminate coverage. If we receive 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

Sutter Health Plus premium bills are due the first day of the coverage period. The client's invoice summary reflects all payments received through the last business day prior to the statement date. The address for the premium payment varies by method of payment. Your clients should use the following information for paying premiums:

Initial Premium Payment

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

Online Bill Pay

Your clients also have the choice to pay their premium online once they've created a Sutter Health Plus portal account.

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

Bill Pay

The following information is for online banking bill pay service with a bank or credit union.

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

Check

Checks should be made payable to Sutter Health Plus and mail to the appropriate address. Clients should include their Sutter Health Plus account name, account ID number and sub-account (if applicable) with payment.

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

ACH

The following information is for ACH payments. Clients should contact their bank or credit union directly, or consult their 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.

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

Wire

The following information is for wire transfers. Clients should contact their bank or credit union directly, or consult their online banking service about wire transfers and any associated fees.

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

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

Broker Commissions

Sutter Health Plus calculates and pays broker commissions based on payments we receive from clients for completed coverage periods.

Agent Compensation Schedule

The following Compensation Schedule for Agents Receiving Commission Compensation is an exhibit in your individual agent agreement. The compensation for sales of these Sutter Health Plus healthcare coverage products is current as of January 1, 2023, and commission to agents is paid as follows:

Agent Commission	
Healthcare Coverage Product	New and Renewing Business
Individual	3% of paid monthly premium
Small Group (1-50)	6.5% of paid monthly premium
Small Group (51 –100)	5% of paid monthly premium
Large Group (101+)	To be negotiated based on paid monthly premium

Calculation of Commission Payments

1. No compensation shall be payable to Agent with respect to: (i) for group business, any subscriber that does not live, work or reside in the Sutter Health Plus service area (as described in Section 6.2), or (ii) for individual business, any individual that does not live or reside in the Sutter Health Plus service area (each as reasonably determined by Sutter Health Plus). In no event shall compensation be paid hereunder with respect to any business that does not conform to Sutter Health Plus' underwriting guidelines.
2. "Paid Monthly Premium" means: Premium paid on billed amount based on individual or group coverage. Commission calculation is based on the amount remitted by the individual, or the group on behalf of its subscribers.

Timing of Commission Payments

1. Commissions will be paid to Agent on a monthly basis, postmarked within 10 business days following the end of the month for which the individual (IFP) or group coverage is effective and for which premium has been received.
2. Commission rates will be paid to Agent as long as the IFP or group coverage remains in force.

Incentive Payments

Sutter Health Plus in its sole discretion, may offer incentive payments from time to time. Such incentive payments, when offered, will be subject to all terms and conditions of your individual agent agreement. Notwithstanding the foregoing, incentive payments will be subject to the specific payment terms and conditions set forth in the applicable incentive payment announcement issued by Sutter Health Plus.

Solicitor Firm Compensation Schedule

The following Compensation Schedule for Solicitor Firms Receiving Commission Compensation is an exhibit in your solicitor firm agreement. The compensation for sales of these Sutter Health Plus healthcare coverage products is current as of January 1, 2023, and commission to solicitor firms is paid as follows:

Solicitor Firm Commission	
Healthcare Coverage Product	New and Renewing Business
Individual	3% of paid monthly premium
Small Group (1-50)	6.5% of paid monthly premium
Small Group (51 –100)	5% of paid monthly premium
Large Group (101+)	To be negotiated based on paid monthly premium

Calculation of Commission Payments

1. No compensation shall be payable to Agent with respect to: (i) for group business, any subscriber that does not live, work or reside in the Sutter Health Plus service area (as described in Section 6.2), or (ii) for individual business, any individual that does not live or reside in the Sutter Health Plus service area (each as reasonably determined by Sutter Health Plus). In no event shall compensation be paid hereunder with respect to any business that does not conform to Sutter Health Plus' underwriting guidelines.
2. "Paid Monthly Premium" means: Premium paid on billed amount based on individual or group coverage. Commission calculation is based on the amount remitted by the individual, or the group on behalf of its subscribers.

Timing of Commission Payments

1. Commissions will be paid to Agent on a monthly basis, postmarked within 10 business days following the end of the month for which the individual (IFP) or group coverage is effective and for which premium has been received.
2. Commission rates will be paid to Agent as long as the IFP or group coverage remains in force.

Incentive Payments

Sutter Health Plus in its sole discretion, may offer incentive payments from time to time. Such incentive payments, when offered, will be subject to all terms and conditions of your solicitor firm agreement. Notwithstanding the foregoing, incentive payments will be subject to the specific payment terms and conditions set forth in the applicable incentive payment announcement issued by Sutter Health Plus.

Plan Partners

Sutter Health Plus partners 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 | Access code: Sutter

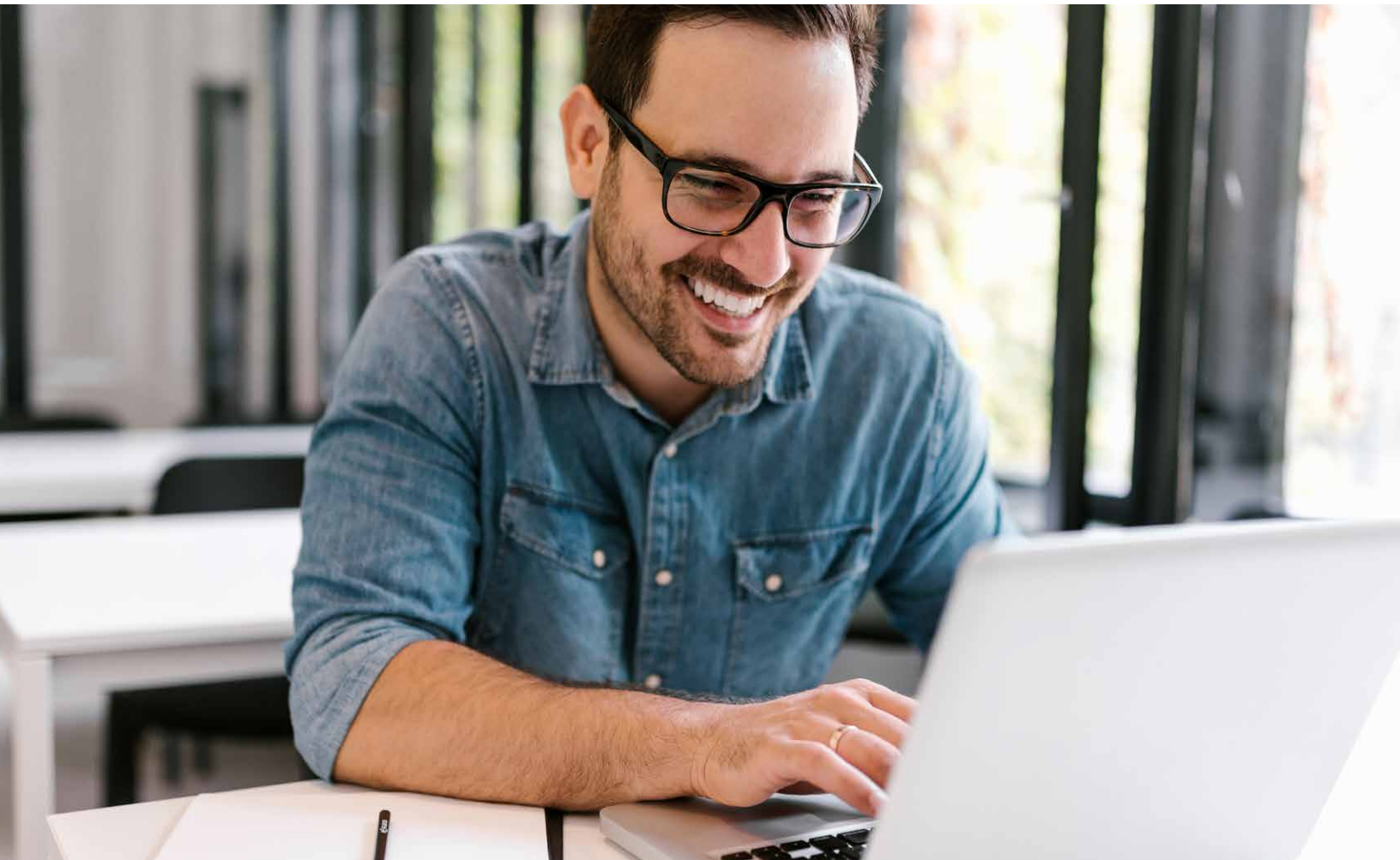
All members have access to mental health and substance use disorder (MH/SUD) services through USBHPC. Members may self-refer for confidential in-network office or virtual visits for mental health or substance use disorder and can search for providers directly through USBHPC. Members can also ask their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

Members also have access to Sanvello—a mobile application offering help for stress, anxiety and depression—anytime, anywhere. Completely confidential, the Sanvello app is available at no extra cost as part of the behavioral health benefits through USBHPC.

CVS Caremark®

844-740-0635 | info.caremark.com/oe/sutterhealthplus

All members have prescription benefits, including retail, mail order and specialty prescriptions, through CVS Caremark. For more information about prescription benefits, visit the CVS Caremark 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

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

Members enrolled in a small group plan or IFP 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

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.

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 benefits and the annual refractive 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.



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

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, 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 offer MHO

** Offers MHO

† Specialist physician services only. These physicians may be available by referral from the member’s PCP and authorization from their medical group.



Licensed Service Area

Alameda County	All ZIP codes											
Contra Costa County	All ZIP codes											
El Dorado County (partial)	95614	95635	95651	95664	95672	95682	95762					
Nevada County (partial)	95949	95602										
Placer County (partial)	95602	95603	95604	95626	95631	95648	95650	95658	95661	95663	95668	
	95677	95678	95681	95703	95713	95722	95736	95746	95747	95765		
Sacramento County	All ZIP codes											
San Francisco County	All ZIP codes											
San Joaquin County	All ZIP codes											
San Mateo County	All ZIP codes											
Santa Clara County (partial)	94022	94024	94040	94041	94043	94085	94086	94087	94089	94301	94303	
	94304	94305	94306	95002	95008	95013	95014	95030	95032	95033	95035	
	95050	95051	95053	95054	95070	95076	95110	95111	95112	95113	95116	
	95117	95118	95119	95120	95121	95122	95123	95124	95125	95126	95127	
	95128	95129	95130	95131	95132	95133	95134	95135	95136	95138	95139	
	95140	95148	95192									
Santa Cruz County	All ZIP codes											
Stanislaus County	All ZIP codes											
Solano County	All ZIP codes											
Sonoma County (partial)	94926	94927	94928	94931	94951	94952	94953	94954	94955	94972	94975	
	94999	95401	95402	95403	95404	95405	95406	95407	95409	95419	95421	
	95425	95430	95436	95439	95441	95442	95444	95446	95448	95450	95452	
	95462	95465	95471	95472	95473	95486	95492					
Sutter County (partial)	95645	95668	95659									
Yolo County	All ZIP codes											

Some ZIP codes span more than one county. In that case, both the ZIP code and the county must be within the licensed service area for a member to enroll.



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 MHO¹ account.

- **With a Primary Care Physician (PCP)**
Video visits with a PCP¹ 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 11 a.m. to 7 p.m. daily with a Sutter provider.

For more information, visit 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 throat²
- 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.



Urgent Care

Members have convenient access to urgent care services³, 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.



Hospital Care

Members have access to a comprehensive network of hospitals providing 24/7 emergency care³ and a variety of outpatient and acute care services⁴, including:

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

For a list of hospitals, visit sutterhealthplus.org/providersearch.

¹ 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.

² 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.

³ Coverage includes worldwide out-of-area urgent and emergency care.

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

Welcoming New Employer Clients



We recognize managing health plan benefits through multiple carriers may pose a challenge for employers—that's why we created the Employer Guide. This guide is designed to help your clients navigate Sutter Health Plus and understand the features and benefits of Sutter Health Plus. Details include:

- Enrollment
- Membership changes
- Group coverage changes
- Billing and payments
- COBRA and Cal-COBRA
- Member Health and Wellness programs
- Frequently asked questions

Whether your clients have worked with Sutter Health Plus for several years, or are newly offering the health plan to their employees, they will find this guide to be a handy resource. New clients receive the Employer Guide in the mail, and all clients can access it anytime on the employer portal.

Welcoming New Members



We also 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

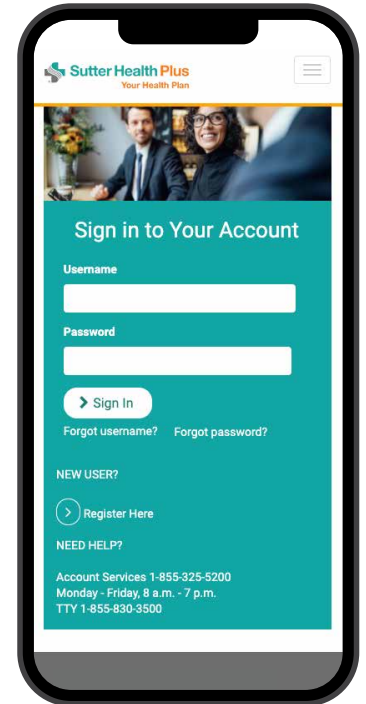
Online Tools for Employers and Members

Employer Portal

We offer an employer portal for easy and convenient access for your clients to manage healthcare benefits for their employees. Our secure, mobile-friendly employer portal allows users to:

- View and export their employee roster and details
- View correspondence, *SBCs*, *BCMs* and *EOCs*
- 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 their premium through the Sutter Health Plus Online Payment Center
- Request member ID cards for employees
- Access small group plan renewal packets
- Request assistance for billing inquiries
- Navigate to optional benefit partner information

Employers can visit shplus.org/employerportal to register or access their account.

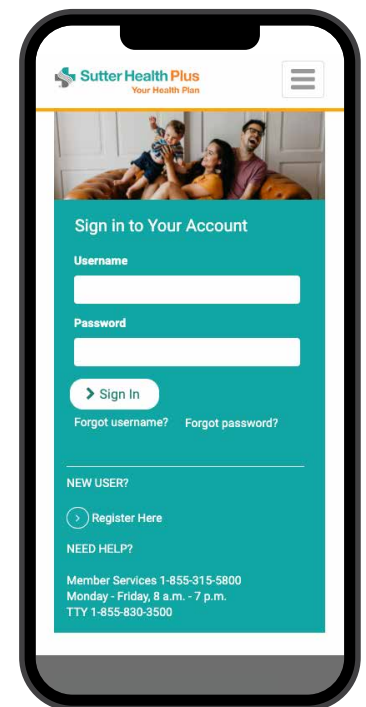


Member Portal

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
 - Receive monthly statements with balance details; members can use the member portal to opt out of receiving these statements
- View correspondence
- Pay their individual and family plan premium through the Sutter Health Plus Online Payment Center
- 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 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
- ✔ Message their care team
- ✔ Make an appointment
- ✔ Sign up for text reminders
- ✔ Sign up for Fast Pass
- ✔ View their hospital stay through Bedside Mobile
- ✔ Invite family or caregivers for proxy access
- ✔ Navigate to their Sutter Health Plus Member Portal
- ✔ Renew prescriptions
- ✔ View test results
- ✔ Update their health history
- ✔ Pay bills and copays online
- ✔ Complete eZ arrival for contactless check-in

Text Reminders, Fast Pass and Contactless Check-in

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 contactless check-in, members may be able to skip the front desk with participating Sutter clinicians by completing the eZ arrival in the MHO app.

Care Companion-Healthy Pregnancy

Members that are pregnant and seeing a maternity care provider who participates in MHO, have access to an interactive care plan called Care Companion-Healthy Pregnancy. This feature designed for low-risk pregnancies offers a personalized care plan that guides them through their pregnancy journey. For information, please visit sutterhealth.org/healthypregnancy.

** Members 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 a member's PCP does not participate in MHO, they cannot schedule an appointment or message their PCP.*

For more information, visit mho.sutterhealth.org.



The My Health Online App is powered by MyChart® licensed from Epic Systems Corporation, ©1999–2023.



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 members 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 to the site through the member portal at shplus.org/memberportal.

Sutter Health Care Management Program

Health Coaching Program

Sutter Health Plus offers members a Health Coaching Program at no 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 844-987-6095 for more information. Members can also submit a request online through the Health and Wellness site at shplus.org/memberportal, under the Health and Wellness link in the Quick Access toolbar.

Complex Case Management

Members are eligible for the Complex Case Management (CCM) program if they have chronic conditions or multiple health problems. The CCM team of registered nurse case managers, social workers, clinical pharmacists, and healthcare coordinators can assist members with coordinating care with their providers and understanding their prescription drugs.

For more information call the Sutter Health Care Management program at 844-987-6095.



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.

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 in Sutter Health Plus. 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 or see the following links for helpful information:

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

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.

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

Visit 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 they are 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 they are 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 at sutterhealthplus.org/providersearch 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 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 hospitals, physician organizations and other healthcare services are in the Sutter Health Plus service area or network. Visit 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 to see if the prescription drugs are listed.

Where can I get my annual flu shot?

Sutter Health Plus members can get flu shots at their physician's office, a 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 12, or visit sutterhealthplus.org/network.

If I live outside of the service area, can I still select 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 physically work in the Sutter Health Plus service area to be eligible for membership.

My dependent lives outside of the service area. How can they 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 provider 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.

I have an IFP plan. How do I terminate coverage?

You may terminate your Individual and Family Plan membership by completing the Individual and Family Plans Termination Form at sutterhealthplus.org/forms.

Several members in my family have their own Individual and Family Plans. Can I pay for all of our monthly premium payments with one check?

No, Sutter Health Plus cannot accept a combined check for multiple subscribers. Each subscriber must submit their own monthly premium payment and include their Sutter Health Plus member identification number with payment.

sutterhealthplus.org

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

