



2024
WHA MyCare
Compass (HMO)
Medicare Plan Guide



westernhealth
ADVANTAGE

..... A better health plan

WHA MyCare Compass (HMO)

Plan Guide 2024

Medical Plan Coverage		
Monthly Premium		\$20
Annual Part C Deductible (excluding prescription costs)		none
Annual Out-of-Pocket Limit		\$4,400
General Care Copays		
Primary care physician (PCP)		\$0
Specialist		\$25 per visit
Telehealth		\$0 to \$35 per visit
Urgent Care		\$25 per visit
Emergency		\$90 per visit
Inpatient Care Copays		
Inpatient hospital	Days 1-6	\$265 per day
	unlimited days after that	\$0
Skilled nursing facility	Days 1-20	\$0
	Days 21-100	\$150 per day
Outpatient Care Copays		
Hospital surgery		\$250 per visit
Ambulance		\$250 per visit
Radiological diagnostic services		\$60 per visit
Diagnostic tests		\$10 per visit
Lab services		\$0
X-rays		\$10 per visit
Wellness Copays & Benefits		
Medicare-covered preventive services		\$0
Routine vision exam (vision provider/medical provider)		\$0/\$25 per visit
Routine eyewear (contact lenses, eyeglass frames and/or eyeglass lenses)		\$100 every 2 years
Chiropractic services (annual limits apply)		\$20 per visit
Acupuncture (annual limits apply)		\$20 per visit
Fitness benefit		\$0
Meal delivery (two meals/day for four weeks)		\$0
In-home Support		60 hours per year
Over-the-counter credits		\$50 per quarter

24/7 Virtual Care

Nurse Advice: 888.656.3574

Teladoc®: 800.835.2362

Coverage includes 24/7 virtual care with our confidential nurse advice phone line; reach a doctor anytime from anywhere through a smartphone using Teladoc, for minor injuries or illnesses.

Mental/Behavioral Health

Optum Behavioral Health

855.857.9748

mywha.org/MyCareBH

Get support for diagnosis, care and treatment from qualified mental health professionals who help ensure members receive the type of assistance and care needed to relieve their concern. Create an account to view online resources and services.

Disease Management

Optum Health: 877.793.3655

mywha.org/MyCareDM

Enroll in this program for added support for managing a chronic condition, including diabetes, asthma, hypertension, CHF, and COPD. Members connect with case managers who work with experts to help reach your health goals, as well as reduce risk factors and potential complications.

Wellness Assessment

Healthyroads®

mywha.org/MyCareWellness

A personal wellness assessment is a good way to set personalized health goals, make lifestyle changes and tap resources to achieve optimal health.

.....

Prescription Drug Coverage

Annual prescription drug deductible	none		
Retail (30-day supply)	30-day	60-day	90-day
TIER 1: PREFERRED GENERIC	\$0	\$0	\$0
TIER 2: GENERIC	\$5	\$10	\$15
TIER 3: PREFERRED BRAND	\$40	\$80	\$120
TIER 4: NON-PREFERRED BRAND	\$100	\$200	\$300
TIER 5: SPECIALTY DRUGS	33%	not covered	not covered

Pharmacy Benefits

OptumRx: 800.345.3189

mywha.org/MyCareRx

Go online for details and coverage, as well as search for a network pharmacy or request a printed provider/pharmacy directory. You can also check medication cost/coverage at mywha.org/MyCareDrugList.

Vision Care

EyeMed® Vision: 844.844.0892

mywha.org/MyCareVision

Access to vision care is easy with EyeMed's \$0 eye exam, expanded network of thousands of regional retail locations for eye care services, and up to \$100 every two years for quality eye wear (lenses, contacts).

Chiropractic Care & Acupuncture

Landmark Healthplan:

800.298.4875

mywha.org/MyCareCAM

Routine acupuncture and chiropractic services (refer to plan for number of visits and types of care). Treatment of pain including neck and back, joints, arthritis, sprains and strains.

Fitness Program

Silver&Fit®: 877.427.4788

mywha.org/MyCareFitness

Enroll in this program to help keep your body flexible and active. Membership includes access to thousands of local and national fitness clubs, lifestyle coaching on nutrition, sleep, and more. There's also a home fitness kit to use along with thousands of workout videos.

Home Meal Service

Mom's Meals®: 888.942.4777

mywha.org/MyCareMeals

Following a hospital (or nursing home) stay, members may have up to 56 meals (2 meals a day for 4 weeks) or weekly orders of 14 meals, up to 4 times a year delivered to their home.

In-home Support

Papa™ Pals: 855.481.8351

mywha.org/MyCarePals

Whether you need a ride to the doctor, help managing technology, household chores support, or a workout buddy, in-home support through Papa Pals is easy to set up and schedule.

Over-the-Counter Products

Optum® Personal Care Benefits

866.582.1043

mywha.org/MyCareOTC

Over-the-counter (OTC) credits toward the purchase of health and wellness products through Optum Personal Care. At the start of each quarter (Jan, Apr, Jul, Oct), and depending on your plan, members receive a specified number of credits toward the purchase of OTC products.

Travel Assistance

Assist America®

mywha.org/MyCareTravel

For emergency assistance while traveling more than 100 miles from home, Assist America immediately connects members to qualified healthcare providers, hospitals, and pharmacies. It also provides lost luggage or document assistance and pre-trip information. A 24/7 Operations Center is just a phone call away, if members experience an illness or injury while traveling.

Get the Medicare Advantage benefits you deserve from a name you can trust.

A plan that keeps care close to home.

Western Health Advantage is committed to providing personal, local care. We're based in the Greater Sacramento region, and designed and managed by local doctors. There's no impersonal third party involved with your care decisions. Just you and the doctors who know you best.

Freedom to choose. Providence

WHA's MyCare Compass (HMO) plan is available to Medicare-eligible residents in Humboldt County with access to Providence. With a WHA Medicare Advantage plan, you choose from an extensive network of trusted physicians and hospitals.

Note: WHA's full network includes five additional medical groups.

Benefits you are looking for.

Monthly premium
\$20/month

PCP copay
\$0

Prescription drugs
as low as \$0

Learn more about Western Health Advantage today!

Call us at **888.992.7494 (TTY: 711)** Mon. - Fri., 8 a.m. to 8 p.m.
year-round plus weekends during annual enrollment period (AEP)

Join us to hear about these WHA plans during one of our free online events. Choose a date and time that's convenient for you. View our full event schedule and register at [choosewha.com/MAevents](https://www.choosewha.com/MAevents).



..... **A better health plan**

You must continue to pay your Medicare Part B premium. Western Health Advantage is an HMO plan with a Medicare contract. Western Health Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.