



Great Coverage Starts Here

Sutter Health Plan options for CalPERS members are subject to regulatory approval.



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**
833-674-2334
(TTY 833-674-2336)
Monday through Friday,
8 a.m. to 7 p.m.

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

 **Online**
sutterhealthplan.org/calpers
  



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About Sutter Health Plan

Choosing a health plan is a big decision — that's why it's important to review your options and see why Sutter Health Plan could be the right fit for you and your family's healthcare needs.

When you choose Sutter Health Plan, you're choosing access to high-quality comprehensive coverage that's easy to understand and access to an award-winning network of trusted doctors, hospitals and advanced specialty services across Northern California.

Care and Coverage You Can Count On

- **Comprehensive medical benefits and resources**

Preventive care services at no out-of-pocket cost, health coaching, urgent and emergency care coverage, a 24/7 nurse advice line, behavioral health, complex case management, wellness resources and more to help you and your family stay health at every stage.

- **Connected care and coverage**

Your doctors, care teams and plan work together, making it easier to manage your health so you can spend more time on what matters most.

- **Convenient Access**

Choose from same-day appointments, video visits, urgent care and conveniently located care centers to get the care you need.

- **Simple and secure digital tools**

Check benefits, view claims, message your care team and manage appointments online wherever you are.



Have Questions?

Our CalPERS dedicated Customer Service team can answer your benefit questions and help you navigate your care.

Call **833-674-2334** (TTY 833-674-2336) Monday through Friday, 8 a.m. to 7 p.m.

Getting Started

1 Get to Know Your Plan

Take time to review your plan details and understand your coverage, costs and how to get the most out of your health plan. Learn more at sutterhealthplan.org/calpers.

2 How Your Primary Care Physician (PCP) Works for You

When you enroll, you and your covered family members will each be assigned a PCP based on your location within the eligible enrollment counties. Think of your PCP as your healthcare partner. They will help you navigate your care and coordinate services, including referrals to specialists, X-rays, lab and services when needed.

Existing Sutter patients: If you already have a Sutter PCP, you'll keep them when you enroll. You'll also continue to have access to your medical history through My Health Online (MHO), Sutter's secure patient portal.

3 Enroll in Sutter Health Plan

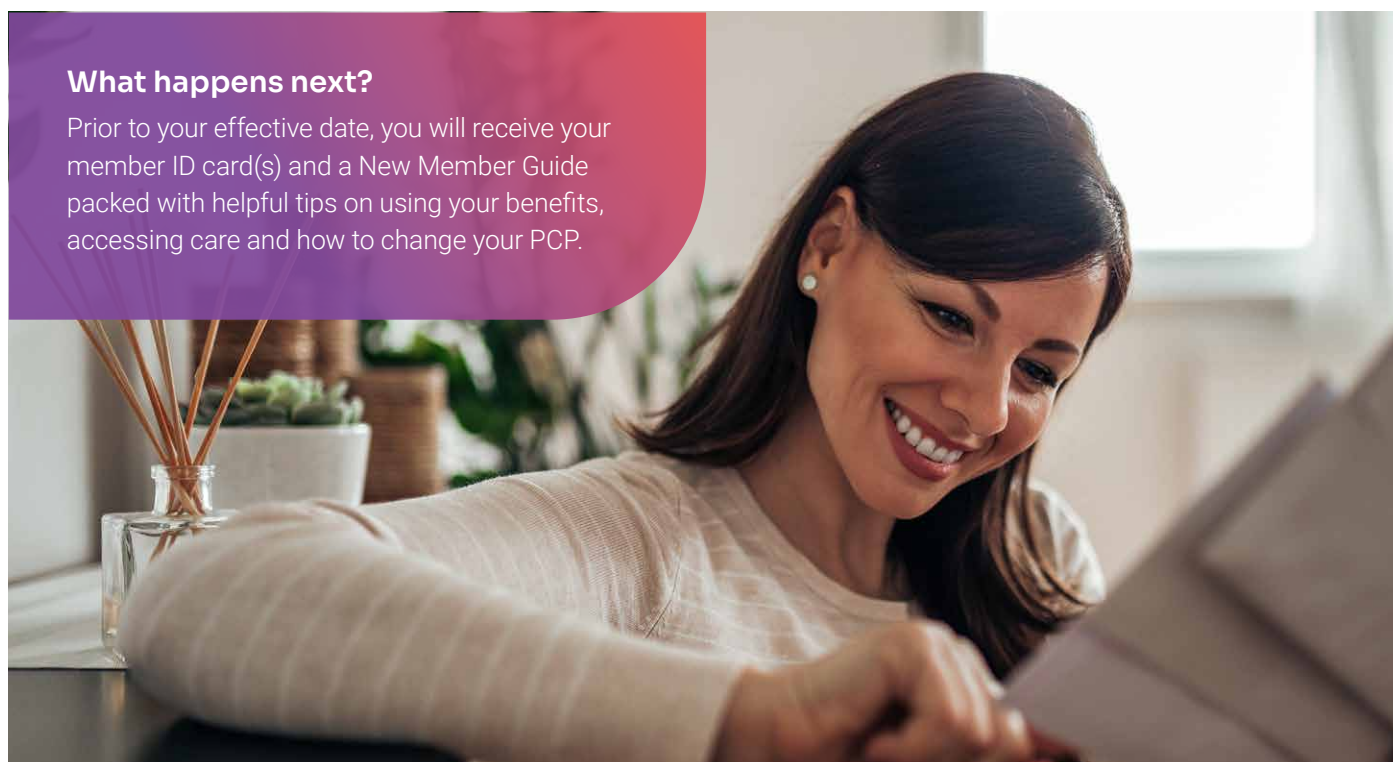
Choose Sutter Health Plan. Scan the QR code or visit calpers.ca.gov to complete your enrollment through CalPERS. Open Enrollment is September 14 through October 9, 2026. Changes take effect January 1, 2027.

If you have any questions, call **833-674-2334** (TTY 833-674-2336) Monday through Friday, 8 a.m. to 7 p.m.



What happens next?

Prior to your effective date, you will receive your member ID card(s) and a New Member Guide packed with helpful tips on using your benefits, accessing care and how to change your PCP.



The providers featured are fictional and are for marketing purposes only.

How to Search for a Provider

- Go to our **Find a Provider** tool on sutterhealthplan.org/calpers.
- Enter the name of a provider, address, city or ZIP code of the area you'd 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" from the filter tool.
- To search for a PCP, click "Primary Care Physician" and use the filter tool to choose the type of PCP you're looking for.

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!

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.

Services your PCP may refer you to include:

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

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 Caredon Behavioral Health of California, Inc.

* Members can self-refer within the Sutter Health Plan network for routine or annual exams.



Sutter Health Plan members and their dependents will have access to certain healthcare benefits through our plan partners, as described below effective January 1, 2027. Review your Sutter Health Plan Evidence of Coverage and Disclosure Form (EOC) and applicable addenda for more information regarding your benefits.

Carelon Behavioral Health of California, Inc.

844-398-0314

carelonbh.com/sutterhealthplan

You have access to mental health and substance use disorder (MH/SUD) services through Carelon Behavioral Health of California, Inc. (Carelon). You may self-refer for in-network office or virtual visits for MH/SUD and search for providers directly through Carelon. You can also ask your current provider if they participate in the Carelon network.

American Specialty Health (ASH)*

800-678-9133

ASH provides supplemental acupuncture and chiropractic benefits. Members can access these benefits without a referral and search for participating providers directly through ASH.

Vision Service Plan (VSP)

vsp.com

You have coverage for an annual refractive eye exam.

* Pending regulatory approval.

As a Sutter Health Plan member, you have access to programs designed to support your health and well-being — whether you're focused on prevention, managing a condition, or building healthier habits over time. These programs offer personalized support to help you address health risks early and make it easier to stay engaged in your care at no cost to you.



Virtual Health Program

The virtual health program supports weight management and helps prevent or manage chronic conditions such as diabetes, high blood pressure and high cholesterol. You will be able to connect with a multidisciplinary care team through video visits and secure in-app messaging. You will also be able to track food intake, exercise and sleep habits.



Doula Care Program

Mahmee provides personalized support throughout pregnancy, delivery and the postpartum period. Mahmee's team includes doulas, registered nurses, mental health coaches and nutritionists, offering a range of services through virtual visits, in-person care, 24/7 support and more.

You can self-enroll by visiting mahmee.com, clicking on 'Check My Eligibility' and following the instructions, or calling Mahmee at **818-431-1118**.



Health and Wellness Site

The Health and Wellness site supports both your physical and mental health, with tools and resources designed to help you reach your health and wellness goals.

Start with a comprehensive personal health assessment to create a custom health risk report based on your health history and lifestyle. You can also print a provider version to bring to your doctor if you want to discuss your results.

After completing your assessment, you can explore 13 Action Plan modules, including Healthy Eating, Stress Management and Heart Disease Prevention. You'll also have access to a Health Library with learning centers, videos, a symptom checker and more.

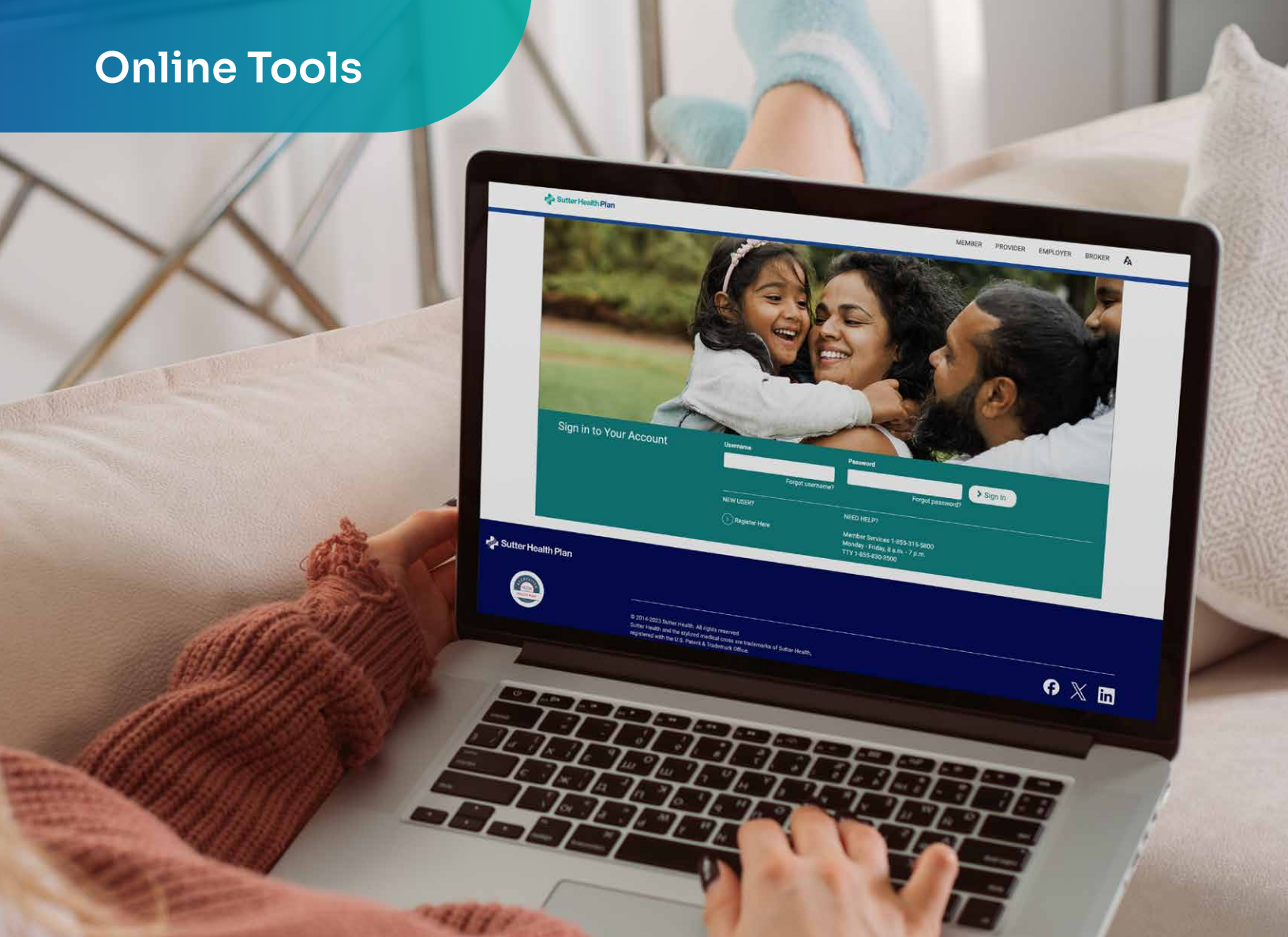
Access the Health and Wellness site through your secure Sutter Health Plan member portal at shplan.org/memberportal. Select Health and Wellness from the Quick Access toolbar.



Sutter Care Management Program

The Sutter Care Management Program includes health coaching to support healthy weight, tobacco cessation and stress management. This program combines practical coaching with personal accountability to help you manage a health condition or work toward wellness goals.

You'll work one on one with a coach to identify barriers, connect behaviors to personal values, and set realistic goals. Coaching appointments are confidential and held by phone. The first call lasts no more than 20 minutes, and you and your coach decide how to work together based on your needs and preferences.



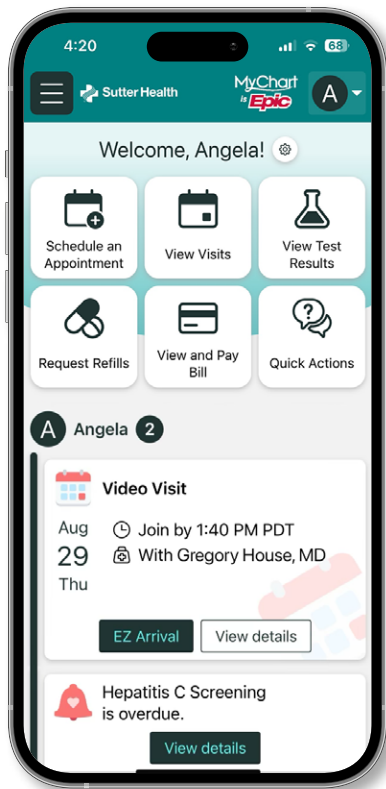
Member Portal

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

- ✓ Change your primary care physician (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
 - You will receive monthly statements with balance details. Use the member portal to opt out of receiving these statements.
- ✓ View correspondence
- ✓ Review your 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



To register for an account, visit
sutterhealthplan.org/members/portal.



My Health Online mho.sutterhealth.org

As a Sutter Health Plan member, you can enroll in My Health Online (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:

- ✓ Start an on-demand video visit**
- ✓ 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 personalized care plans and health management resources 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.

*Features may vary by user.

** You must be physically located in California at the time of your Video Visit.

The My Health Online App is powered by MyChart® licensed from Epic Systems Corporation, ©1999–2026.

The Sutter Health Plan Network

Once enrolled in Sutter Health Plan, you will have access to conveniently located neighborhood offices, care centers and facilities in your community that are part of the Sutter Health Plan network. This includes access to high-quality primary care doctors, clinicians, 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, visit sutterhealthplan.org/calpers.

Hospitals

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

AMADOR COUNTY

Sutter Amador Hospital
Jackson

CONTRA COSTA COUNTY

Sutter Delta Medical Center
Antioch

LAKE COUNTY

Sutter Lakeside Hospital
Lakeport

MERCED COUNTY

Memorial Hospital Los Banos

PLACER COUNTY

Sutter Auburn Faith Hospital
Sutter Roseville Medical Center

SACRAMENTO COUNTY

Sutter Medical Center, Sacramento

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 JOAQUIN COUNTY

Dameron Hospital
Stockton

St. Joseph's Medical Center
Stockton

Sutter Tracy Hospital

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

SOLANO COUNTY

Sutter Solano Medical Center
Vallejo

SONOMA COUNTY

Novato Community Hospital

Sutter Santa Rosa Regional Hospital

STANISLAUS COUNTY

Memorial Medical Center
Modesto

SUTTER COUNTY

Sutter Surgical Hospital North Valley
Yuba City

YOLO COUNTY

Sutter Davis Hospital



Accessing Care



Care Centers

In many communities, you may have access to multispecialty outpatient care centers that provide a wide variety of services in one convenient location, including primary and specialty care, lab and X-ray.



Video Visits

You have flexible options for video visits through My Health Online (MHO) for most of your healthcare needs.*

- **24/7 On-Demand With a Sutter Clinician (no appointment needed)**
Start a video visit with the next available Sutter clinician, available for members age 18 months and older.
- **Schedule With Your Primary Care Physician (PCP)¹**
Available for members age 3 months and older.
- **Book With a Sutter Clinician**
Available for members age 18 months and older.



Sutter Walk-In Care

In the Greater Sacramento Area, members 18 months and older have access to Sutter Walk-In Care for simple, everyday health needs.



Urgent Care

For same-day care that's not an emergency, urgent care² is available for mild to moderate illnesses and injuries that require immediate attention.



Hospital Care

You have access to a network of hospitals that provide advanced, comprehensive care, including 24/7 emergency care³, acute care, specialized programs, and outpatient services⁴.

* You must be physically located in California at the time of your video visit.

¹ You can log in to your My Health Online (MHO) account to see if your primary care physician (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.

² 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.

³ Coverage includes worldwide emergency care.

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

Frequently Asked Questions

1. What is the difference between Sutter Health and Sutter Health Plan?

Sutter Health is a healthcare provider network that includes doctors, hospitals, care centers, and other services.

Sutter Health Plan is a new health insurance plan option for the 2027 Open Enrollment period from September 14 through October 9, 2026. This option will be available to certain CalPERS members based on eligibility criteria.

2. How do I know if I am a CalPERS member who will be eligible to enroll in the Sutter Health Plan option?

In order to be eligible to enroll in the Sutter Health Plan option as a CalPERS member, you must:

- Live or work in one of six counties: Placer (excluding ZIP codes 95701, 95714, 95715, 95717, 96140, 96141, 96143, 96145, 96146 and 96148), Sacramento, San Joaquin, Solano, Stanislaus, and Yolo.
- Be eligible for a Basic (non-Medicare) plan.

3. Are all Sutter Health providers included in the Sutter Health Plan network?

Sutter Health Plan allows members access to comprehensive and convenient care from many of Sutter's doctors, clinicians and hospitals in Northern California. To view all providers in the service area, please visit: sutterhealthplan.org/find-provider and to view all facilities, please visit: sutterhealthplan.org/find-location.

4. Can I enroll in Sutter Health Plan if I live outside the service area?

If you live outside of the service area, in order to be eligible to enroll in the Sutter Health Plan option, you must work within in one of six counties: Placer (excluding ZIP codes 95701, 95714, 95715, 95717, 96140, 96141, 96143, 96145, 96146 and 96148), Sacramento, San Joaquin, Solano, Stanislaus, and Yolo.

Note: You must also be eligible for a Basic (non-Medicare) plan.

5. I will be new to Sutter Health Plan, but I currently have a Sutter Health primary care physician (PCP). Can I keep my current PCP?

If you already have a Sutter PCP, you'll keep them when you enroll.

6. I will be new to Sutter Health Plan but I do not have an established Sutter Health primary care physician (PCP). How do I get a PCP?

Sutter Health Plan will automatically assign a PCP for you.

7. What if I want to change my primary care physician (PCP)?

You can change your PCP any time through the Member Portal at shplan.org/memberportal (registration required), or by Customer Service at 833-674-2334.

8. I will be new to Sutter Health Plan, but I currently have a Sutter Health specialist. Can I keep my current specialist?

You can keep your current specialist if they're in the Sutter Health Plan network. You'll need to ask your new primary care physician (PCP) for a referral to the specialist.

You can use the Find a Provider tool at sutterhealthplan.org/find-provider to confirm that your specialist is in the Sutter Health Plan network.

9. Can I visit a non-participating provider?

The Sutter Health Plan option allows you to see non-participating providers only in certain situations, including but not limited to:

- You have a prior authorization from your medical group.
- You need emergency medical services.
- You need urgent care services and you are out of the service area.

The Evidence of Coverage and Disclosure Form (EOC) for the Sutter Health Plan option includes additional information about situations when you may see a non-participating provider. Visit sutterhealthplan.org/about-us/service-area to view the Sutter Health Plan service area.

10. How do Sutter Health Plan network providers get my medical records?

Sutter Health Plan network providers commonly use the Sutter Health electronic health records (EHR). This EHR can typically access electronic copies of your medical records from other Sutter Health providers as well as providers from Kaiser Permanente, UC Davis Medical Group, UC San Francisco Health or Stanford Health. A fee may apply if you request these records for personal use.

If your previous provider was in the Sutter Independent Physicians medical group or another medical group that is not accessible through the EHR, you may need to submit a Medical Records Request Form to your former provider before they can release your medical records to your new provider.

Note: If you currently have an established Sutter Health primary care physician (PCP) and use My Health Online (MHO), the secure Sutter Health patient portal, you will continue to have access to your medical history.

11. My dependent is outside the Sutter Health Plan service area. How do they get care?

Your dependent will be assigned a primary care physician (PCP) in the Sutter Health Plan network within your eligible enrollment county. They can change to another in-network PCP at any time. While urgent and emergency care are covered outside the service area, all follow-up care must be received from in-network providers.

12. What information will be on my Sutter Health Plan ID card?

Your Sutter Health Plan ID card will list your primary care physician's (PCP) medical group, important contact information and more.

13. When will I receive a Sutter Health Plan member ID card?

Sutter Health Plan mails member ID cards for each covered member (you and any dependents you have) prior to your effective date.

14. Who administers the behavioral health services for CalPERS members enrolled in Sutter Health Plan?

Sutter Health Plan partners with Carelon Behavioral Health of California, Inc. (Carelon) to provide behavioral health services, including mental health and substance use disorder treatment. Carelon manages the behavioral health provider network and member support services.

Members can visit the Carelon website at carelonbh.com/sutterhealthplan to get more information.

15. How can members check whether their behavioral health provider is in the Carelon network?

You can ask your current provider if they participate in the Carelon network or you can use Carelon's provider search tool to search for your provider.

16. Who administers the prescription drug benefits for CalPERS members enrolled in Sutter Health Plan?

Outpatient prescription drug coverage is administered by CVS Caremark. For more information about prescription drug coverage, visit caremark.com/calpers or call CVS Caremark Customer Care at **833-291-3649**.

17. Where can I find more information about the health plan coverage included in the Sutter Health Plan option?

This website allows you to view plan documents, including your Evidence of Coverage and Disclosure Form (EOC) and Summary of Benefits and Coverage (SBC).

You can also access plan documents through your Sutter Health Plan Member Portal account at shplan.org/memberportal. Registration is required.

18. Who can I contact to get more information about Sutter Health Plan?

Beginning September 1, 2026, members can call Sutter Health Plan Customer Service at **833-674-2334**. Customer Service will be available from 8 a.m. to 7 p.m., Monday through Friday.

Note: Effective January 1, 2027, Customer Service will be available from 7 a.m. to 8 p.m., seven days a week.

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.

Evidence of Coverage (EOC):

Evidence of Coverage means any certificate, agreement, contract, brochure, or letter of entitlement issued to a Member setting forth the coverage to which the Member is entitled.

Embedded within the Sutter Health Plan HMO EOC is your Health Plan Benefits and Coverage Matrix — a disclosure form that provides details regarding copayments, coinsurance, deductible and out-of-pocket maximum amounts that apply to many covered services. This matrix also includes information related to additional provisions of the benefits offered by Sutter Health Plan.

Health Maintenance Organization (HMO): With an HMO your primary care physician (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).

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.



Customer Service **833-674-2334**
Visit **sutterhealthplan.org/calpers**



Sutter Health Plan