

westernhealth ADVANTAGE

FCUSD
2026-27 HRA and Wellness adds

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Manage your WHA HDHP Plan with NonStop HRA

Folsom Cordova Unified School District

Welcome to your WHA High-Deductible Health Plan (HDHP)

- ✓ Comprehensive coverage for preventive care, office visits, labs, hospitalization, prescriptions, and more
- ✓ An employer-funded **Health Reimbursement Arrangement (HRA)** account
- ✓ You will receive an **HRA debit card** to pay for eligible medical expenses



What happens when you get care?



Claims are submitted to Medical Group (Dignity Health or Hill Physicians)

Adjusted Bills from Dignity Health or Hill Physicians will be sent to members for payment

Western Health: Online Member Accumulator (tracks deductibles and out-of-pocket maximum)



When visiting a provider, present your WHA member ID card — provider submits claim to WHA



WHA reviews claim and determines amount to apply to deductible and OOP maximum

That amount is sent to the provider, who will bill you, if appropriate



Compare bill to WHA's claims detail at mywha.org/accumulator



If the bill matches what you see, pay it



Contact WHA if the bill amount is not shown or you have questions

western health

What if NonStop is requesting an Explanation of Benefits (EOB) to validate a claim?

Contact Us

Contact our Member Services team for assistance:

916.563.2250 or 888.563.2250 toll-free, Monday through Friday 8:00 a.m. to 6:00 p.m. (excluding holidays).

You can also email us at MyHDHP@westernhealth.com.

Your Wellness Benefits







Stay Healthy

Manage a Chronic Condition

Innovative Programs

Wellness Benefits, Discounts + Fitness

Vitality®

Complete a Personal Health Assessment, set goals, and access resources to achieve better health!

ChooseHealthy™

ChooseHealthy® offers product discounts from 10-50% on popular health and fitness brands, and discounts on massage therapy from specialty health care practitioners.

communityfit FINDING INSPIRATION TOGETHER

Our popular CommunityFIT classes connect mind-body-spirit for holistic wellness. See online calendar for upcoming class schedule.

Active&Fit DIRECT®

Fitness memberships, local and nationwide. Access to 11,000+ Standard Fitness Centers and 4,500+ Premium Fitness Centers.

Nutritional Counseling

Support is offered to our members with weight management issues — whether dealing with obesity, eating disorders, or a needed weight gain.

For those who meet specified medical criteria and are ready for nutrition and lifestyle changes, **your PCP may refer you to a nutritionist or dietician for several sessions.**

Learn more: mywha.org/nutrition



PCP Referral needed
Office Visit Copay

Hypertension Management

For adult members living with high blood pressure (or hypertension), our plans include a hypertension management program that includes tools from **WHA's Hypertension Management Program.**

- ✓ Connected blood pressure monitor – sent to your home
- ✓ Support from coaches that can help answer questions to help improve your risk for complications
- ✓ Easy-to-use app and dashboard, so you can share it with your doctor or care team



No cost to employers or members
No PCP referral needed
Free BP Monitor
Coaching Support

Learn more: mywha.org/manageHBP

Reversing Type 2 Diabetes with Virta Health

A New Approach to Type 2 Diabetes

- Virta Health is a clinically proven program that helps reverse type 2 diabetes – without medications or surgery
- 100% virtual and personalized – members get daily support from licensed health coaches and medical providers
- Focuses on nutritional therapy and sustainable lifestyle changes
- Monitored progress with easy-to-use digital tools and lab work
- Result include reduced A1C, weight loss, and fewer medications
- Over half of the WHA participants **reduced or eliminated** their diabetes-specific medications

No cost to employers or members
No PCP referral needed
Free Ketone Meter and Supplies
Coaching Support



Learn more: mywha.org/diabetes

Chiropractic & Acupuncture



Chiropractic and Acupuncture Care

This benefit provides members with hands-on treatment for improved wellness of lower back pain, neck pain, headaches, and much more.

There's no PCP referral needed.

Just contact the contracted providers to setup appointment.

Learn more: mywha.org/cam

Behavioral Health



From diagnosis to treatment, WHA partners with Optum Behavioral Health to offer a wealth of mental health services to WHA members.

WHA plans to offer a full spectrum of mental health and substance use disorder services:

- Call 24/7 to reach a mental health professional. **PCP referral is not required** — and when you need it right away, we offer Express Care Access
- Optum's liveandworkwell.com member portal has interactive videos on types of care options, screening tools, prevention programs, self-care apps, and more

Learn more: mywha.org/bh

Stress Management

Calm Health app is now available at no extra cost. This app-based tool offers self-care programs, courses and tools designed with you in mind.

- Get better sleep
- Build skills to help with stress and anxiety
- Develop resilience to navigate life's uncertainties
- Practice mindfulness for improved focus, movement and clarity

Optum's Behavioral health coaching helps you build skills to manage stress, anxiety, and depression.

- Motivational coaching: 8 Digital 1:1 sessions with your dedicated coach
- An evidence-based approach: Programs that use the principles of cognitive-behavioral therapy (CBT)
- On-demand support: Instant access to resources you can use during and after your sessions

Learn more: mywha.org/stressmgmt

Fertility & Family-Building Benefits

Fertility and infertility services including consultations, examinations, diagnostic services and testing
Coverage whether performed in a physician's office, hospital, or other facility, and medications

Fertility services including consultations, basic lab work, imaging test, genetic testing, and includes:

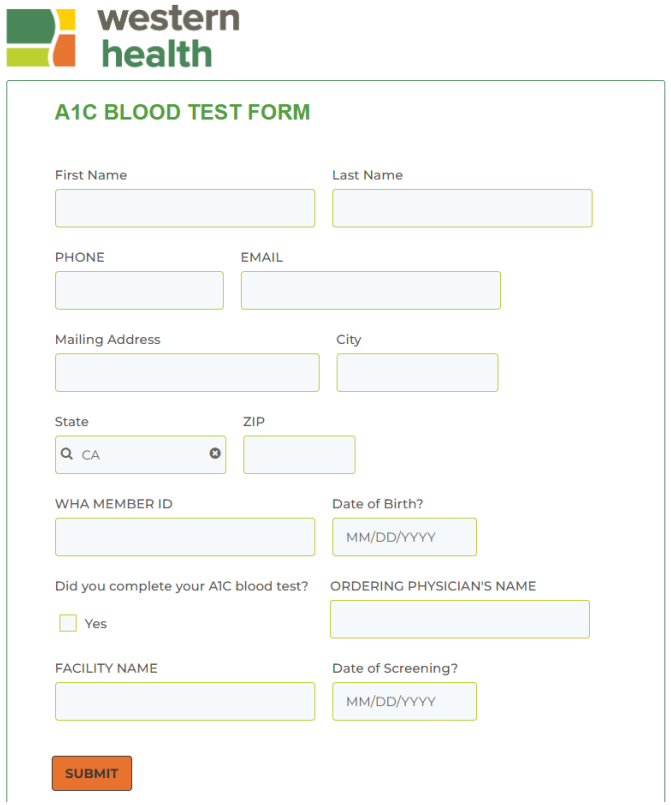
- Artificial insemination (IVI, ICI, IUI)
- Reproductive Technology (IVF, ICSI, ZIFT, GIFT, FET)
- Oral and self-injectable medications
- Pre- and post-natal care and deliver for WHA member acting as a surrogate

Copayments, deductibles, and OOPs
align with medical and Rx benefits



Preventive Care Incentives for WHA Members

- Colorectal Cancer Screening Incentive
- Controlling Blood Pressure Incentive
- A1C (Blood Sugar) Test Incentive
- Cervical Cancer Screening Incentive
- Dilated Retinal Test Incentive
- Infant (Well-Baby) Immunization Incentive



Incentives are provided via gift cards in amounts as follows:

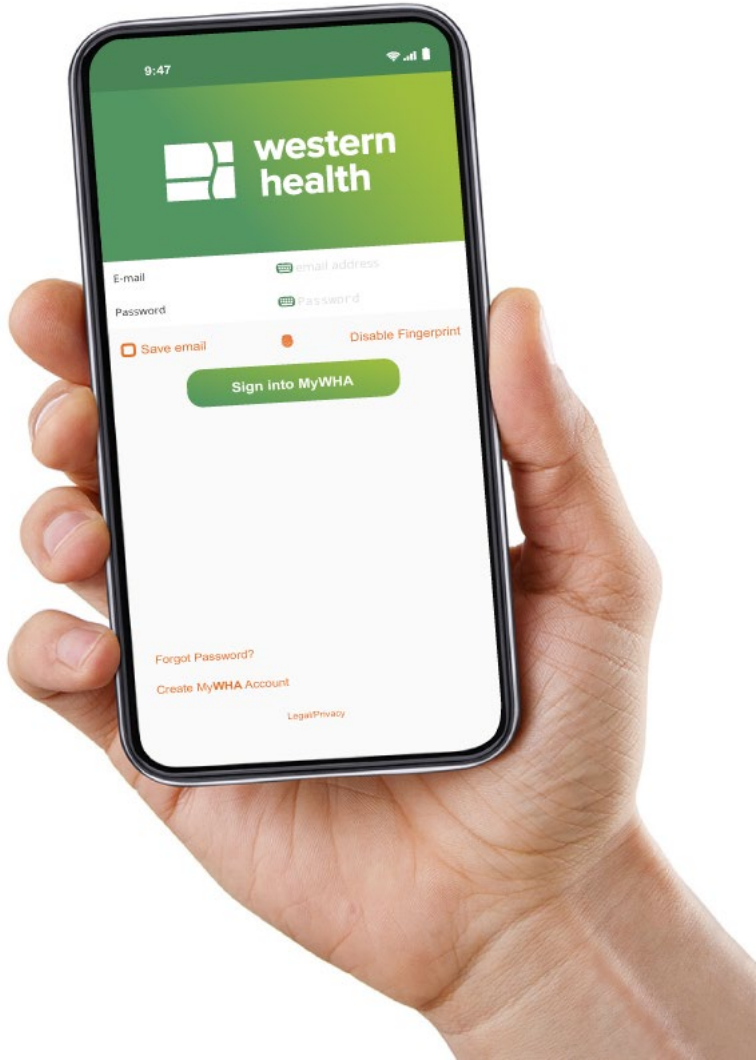
A1c $20 Colorectal $50 Blood Pressure $20 Cervical $20 Retinal $25

Anytime Access to Health Plan Information!

Easy access to plan information 24/7

- **Your MyWHA Account (desktop)** gives you the convenience of any-time access. You may look up account information, order/print ID cards and review a claims summary.
- **MyWHA mobile app** provides you instant access to your WHA member ID card, details about your plan, as well as contact information for your PCP and other service providers.

Learn more: mywha.org/apps



We're Here for You!

Member Services is available:

Monday through Friday, 8 a.m. to 6 p.m. (except holidays)

Call: 916.563.2250 or 888.563.2250 toll-free; 711 for TTY
Email: memberservices@westernhealth.com

Thank You!

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