

Introducing the \$0 VIP Plan!



Sharp Direct Advantage®

2022 Medicare Enrollment Guide

Plans for Medicare-Eligible Individuals Residing in San Diego County, Including Summary of Benefits

Better Medicare Matters.



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San Diego's own 5-star Medicare Advantage health plan.



Every year, Medicare evaluates plans based on a 5-star rating system.

Based on a 92% base group in the area of members' overall rating of their health plan from the Consumer Assessment of Healthcare Providers and Systems (CAHPS) score survey conducted in 2019.

Based on the October 15, 2020 U.S. News & World Report's "2021 Best Insurance Companies for Medicare Advantage" along with 3 other insurers in California.

Voted 'Best Insurance Provider' in the 2021 San Diego Union Tribune SD Best Readers Poll.

The basics of Medicare

Have questions? We have answers! It's common for people to be confused about Medicare and how they can benefit from it. Simply put, Medicare is a federal health insurance program available to you once you turn 65 or if you have certain disabilities. There are four parts to Medicare coverage.

Part A – Hospital Insurance

Once you turn 65 or otherwise become eligible for Medicare, you can automatically receive Medicare Part A hospital insurance. For most people, Part A has no cost.

Part B – Medical Insurance

Part B covers certain doctor services, other outpatient care, medical supplies and preventive services. Part B has a monthly premium. Together, Part A and Part B are known as Original Medicare.

Part C – Medicare Advantage

Medicare Advantage plans, also known as Part C plans, are offered through private insurers and combine Part A, Part B and often Part D into one plan with more benefits than Original Medicare. **Sharp Health Plan offers Medicare Advantage/Part C plans.**





Part D – Prescription Drug Coverage

Prescription drug coverage is Medicare Part D. **Sharp Health Plan includes prescription drug coverage as part of its Medicare Advantage plans.**



The Sharp Direct Advantage difference

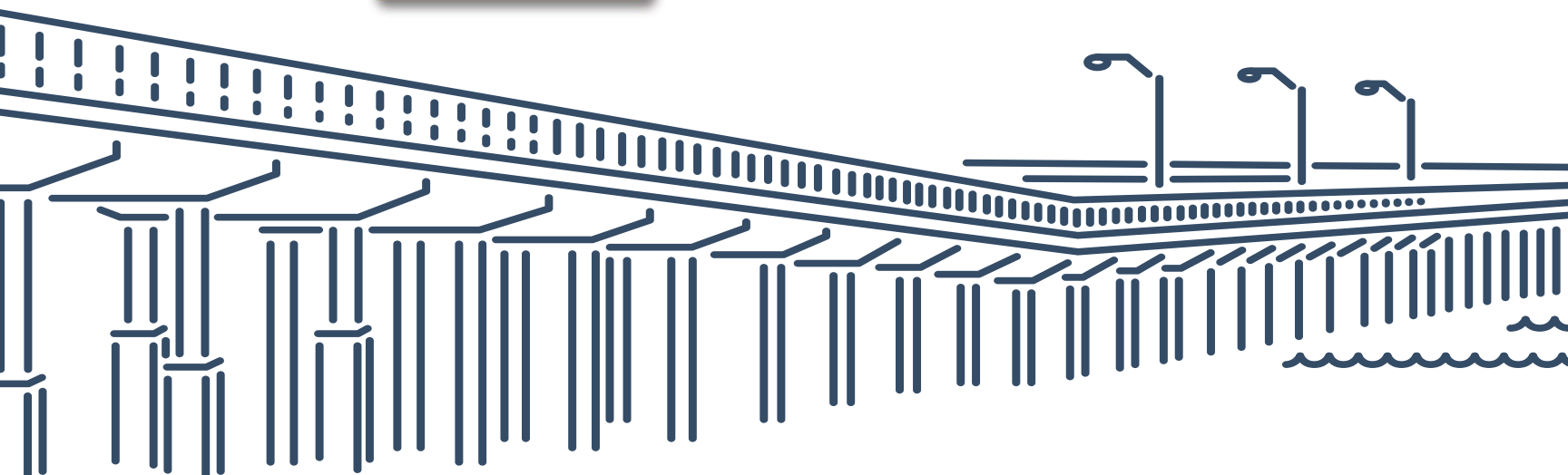
As part of the Sharp HealthCare family, we provide direct access to The Sharp Experience, from health insurance to health care. The Sharp Experience isn't one thing we do. It's everything we do. It's our culture, our care philosophy and our promise to transform the health care experience for each other and those we serve. We believe San Diegans deserve more, so our 5-star Medicare Advantage plans are designed specifically to do just that.

-  **Affordable** \$0 and low cost monthly premium plan options
-  **Direct** Delivering The Sharp Experience, from coverage to care
-  **Local** Medicare by San Diegans, for San Diegans
-  **Simple** Easy to enroll with personalized support



From coverage to care

Choose Sharp Direct Advantage for a plan you can trust, and your key to The Sharp Experience.



You could save money and get more

You've earned your Medicare benefits, now it's time to enjoy them. Sharp Health Plan members have access to extensive prescription drug benefits, a comprehensive dental plan, emergency care coverage worldwide and so much more.



\$0 monthly premium¹



Comprehensive dental coverage included²



Up to **\$100** each quarter for eligible over-the-counter health products³



Expanded chiropractic coverage



\$0 copay for primary care physician visits and specialist visits⁴



Vision care and hearing coverage



Free wellness program including personal health coaching



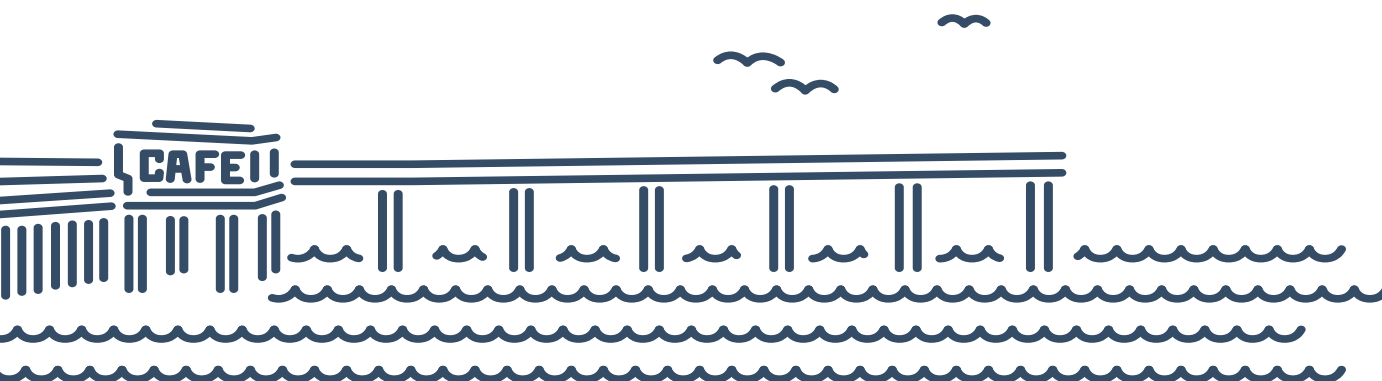
Free fitness resources through Silver&Fit[®]



Emergency Travel Services



Up to **30 acupuncture** visits per plan year at **\$10 per visit**⁵



¹ Applies to both Sharp Direct Advantage Gold Card Plan and Sharp Direct Advantage VIP Plan.

² Platinum Card and VIP Plan. ³ \$80 for Gold Card and VIP Plan and \$100 for Platinum Card plan.

⁴ VIP Plan only. ⁵ Combined with chiropractic visits.

This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information.

Your care team

Your care team includes your network, plan medical group (PMG) and primary care physician (PCP), who is your personal doctor. Every Sharp-affiliated doctor associates with one of our medical groups. This means that your PMG is set based on who you choose as your PCP. In most cases, your benefit coverage depends on whether your doctor or the place you get care is associated with your PMG or not — we only cover care you receive from doctors and facilities in your PMG, except in emergencies. Knowing who's part of your team is an important first step to understanding how your health plan works.



Your network

Sharp Medicare Advantage members are a part of the Sharp Direct Advantage Network. A network is a group of doctors, hospitals and other medical service providers associated with your unique plan.



Your plan medical group

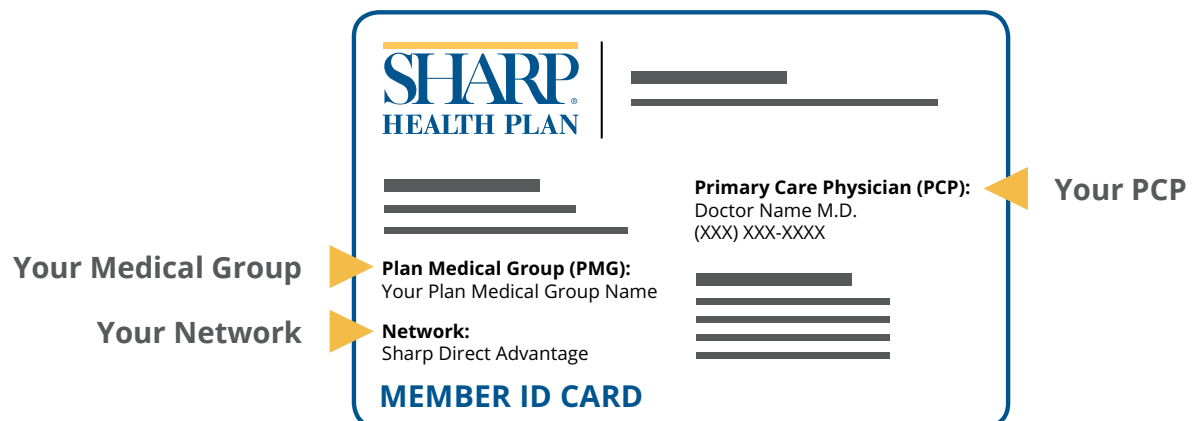
A PMG is a designated group of doctors and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals and prior authorizations do not transfer between PMGs. You have access to only one PMG at a time.



Your primary care physician

Your PCP is who you will see if you need a checkup or routine care, want advice about a health problem or get sick or hurt. They provide care as soon as you need it, listen carefully and explain things in a way that is easy to understand. Your PCP will also coordinate the care you receive from other providers, including specialists. When you choose your PCP, you are choosing to receive care exclusively from hospitals, specialists, urgent care centers and other providers or locations that are associated with your PCP's PMG.

Your Member ID card



Elite-rated medical groups

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. In addition to our regional partner, Greater Tri Cities IPA, we offer affordable access to Sharp's award-winning medical groups, Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.¹ Providers are located throughout San Diego County, so no matter where you are, from Chula Vista to El Cajon to Del Mar, we've got you covered.



1,300+ Doctors



400+ Pharmacies



7 Hospitals



400+ Vision providers



6 Medical groups



Behavioral Health services



25+ Urgent care centers



MinuteClinic® locations nationwide

Find a doctor online

Visit sharpmedicareadvantage.com/doctor, where you can download our provider directory or use our online search tool (just ensure you are viewing the Sharp Direct Advantage network).



¹ Recipients of "Elite" status in the 2020 national Standards of Excellence™ survey by America's Physician Groups.

Your network



Plan Medical Groups

As a member, you'll join a family of award-winning medical groups, physicians and hospitals dedicated to meeting your health care needs. The Sharp Direct Advantage Network offers access to more physicians and hospitals to provide you with added flexibility, giving you access to more than 1,200 physicians, including primary care physicians and specialists.

Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 400+ PCPs and specialists. Admitting hospitals include Sharp HealthCare facilities listed on page 8. Sharp Rees-Stealy Medical Group physicians serve:

- Carmel Valley
- Chula Vista
- Del Mar
- Downtown San Diego
- Frost Street / Frost Street North
- Genesee
- La Mesa
- Mira Mesa
- Murphy Canyon
- Otay Ranch
- Point Loma
- Rancho Bernardo
- San Diego
- Santee
- Scripps Ranch
- Sorrento Mesa



Sharp Community Medical Group (SCMG)

These plan medical groups offer more than 1,000 primary care physicians and specialists. Members can select Sharp Community Medical Group (SCMG), SCMG Arch Health Medical Group, SCMG Graybill Medical Group or SCMG Inland North Medical Group as their plan medical group. SCMG admitting hospitals are listed on page 8 under Sharp Hospitals.

- Alpine
- Campo
- Chula Vista
- Clairemont
- College Area
- Coronado
- Del Cerro
- Downtown San Diego
- East San Diego
- El Cajon
- Hillcrest
- Imperial Beach
- Kearny Mesa
- La Jolla
- La Mesa
- Lakeside
- Linda Vista
- Mira Mesa
- Mission Valley
- National City
- Point Loma
- San Diego
- Santee
- Spring Valley
- University City

SCMG Arch Health Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Poway
- Ramona
- Valley Center

SCMG Graybill Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Fallbrook
- Oceanside
- Ramona
- Rancho Bernardo
- San Marcos
- Vista

SCMG Inland North Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Poway

Greater Tri Cities IPA

This PMG offers more than 350+ PCPs and specialists. The admitting hospital is Palomar Medical Center Escondido. This network also includes Vista Community Clinic, a Federally Qualified Health Center. Greater Tri Cities IPA physicians serve:

- Carlsbad
- Escondido
- Oceanside
- San Marcos
- Vista

Your network, continued



Hospitals

Sharp Direct Advantage offers access to a broad selection of hospitals across San Diego, including:

Sharp Hospitals¹

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital
- Sharp Grossmont Hospital
- Sharp Mary Birch Hospital for Women & Newborns
- Sharp Memorial Hospital

Additional Hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



Urgent care centers

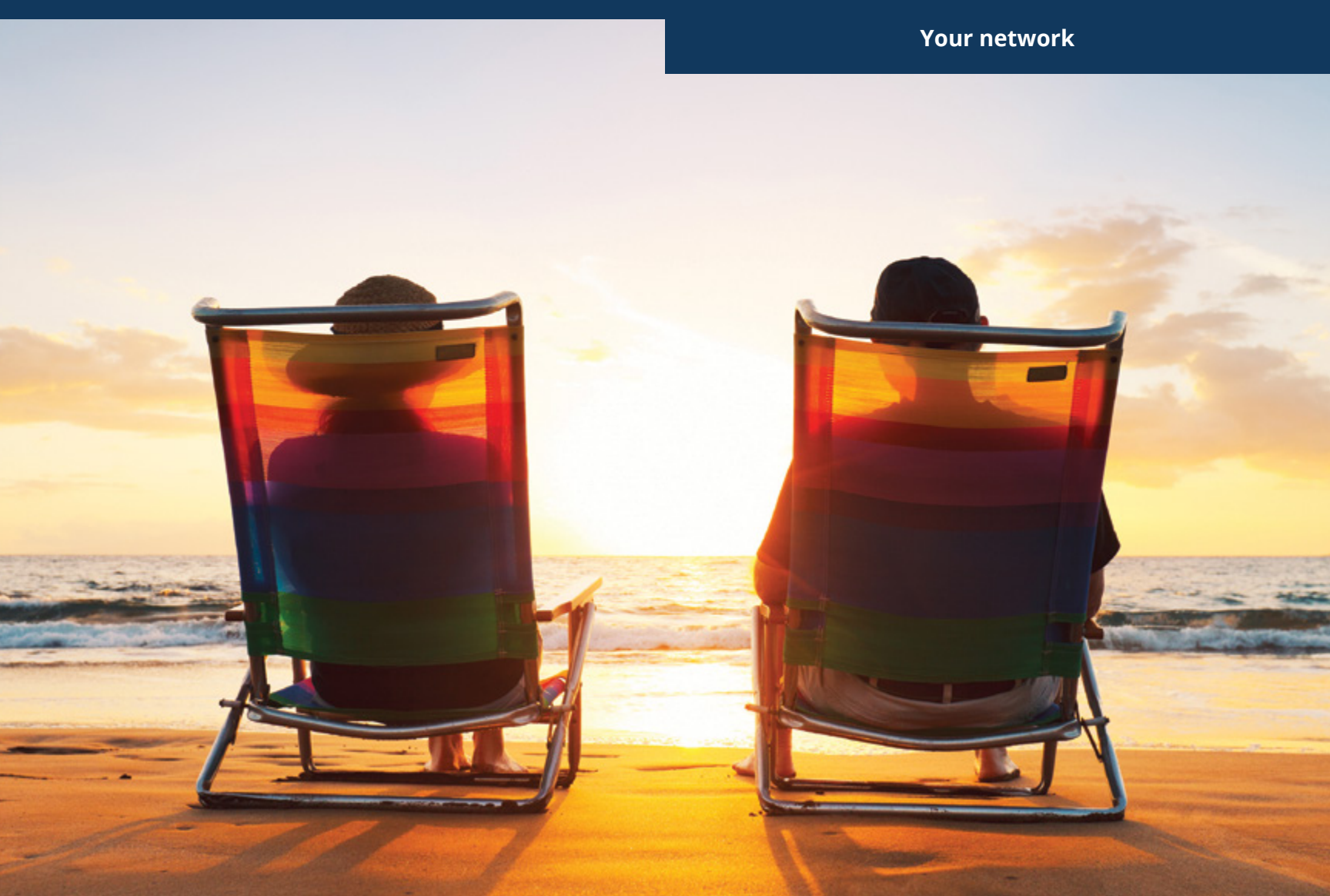
Sharp Health Plan members have access to urgent care centers across San Diego. Please visit sharpmedicareadvantage.com/urgentcare to search the urgent care centers affiliated with Sharp Direct Advantage and with your plan medical group.



Behavioral health support

We believe your mental health is just as important as your physical health. That's why we make it easy for you to access behavioral health care, with a large network of behavioral health providers across the county, plus telehealth visits. You don't need a referral from your primary care physician for outpatient therapy with a provider in your network. However, only services offered through plan providers will be covered (unless approved by Sharp Health Plan).

¹ General acute care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center.



Pharmacies

Sharp Health Plan members have access to Sharp Rees-Stealy Pharmacies, independently contracted neighborhood pharmacies and almost all major national pharmacies, including the locations below. Please visit sharpmedicareadvantage.com/findapharmacy to find a pharmacy near you.

CVS/pharmacy[®]



Walgreens

VONS[®]



Walmart 

Your benefits

As a Part C Plan, Sharp Direct Advantage includes all of these benefits and much more!¹

- All of your Original Medicare benefits (Part A and Part B).
- Medicare Part D prescription drug coverage to help cover the cost of the medications that your doctor prescribes. Covered outpatient drugs must be obtained from Sharp Health Plan-contracted pharmacies. You also have the option of using mail-order pharmacy services for maintenance medications.

Over-the-counter allowance

Sharp Direct Advantage members receive an allowance each quarter for eligible over-the-counter (OTC) health products through our OTC catalog. For convenience, you can place your order online, over the phone, or purchase OTC items directly from select CVS Pharmacy® stores. Delivery orders will be delivered at no cost to you. The allowance can be used for:

- Pain relievers and sleep aids
- Common cold medications
- First aid and medical supplies
- Vitamins and supplements
- Eye, ear and dental care
- Skin and personal care
- And more!

To find an OTC Health Solutions (OTCHS) enabled CVS Pharmacy® near you, visit sharpmedicareadvantage.com/otc or call OTCHS at 1-888-628-2770 (TTY: 711). At checkout, inform the cashier you have OTC Health Solutions and present your Sharp Health Plan member ID card.

Please note, purchases are limited to the available benefit dollars. At the beginning of each quarter, any unused allowance will reset to the quarterly benefit limit.



Benefits at a glance

To find additional information surrounding the benefit plans, flip to the Summary of Benefits on pages 28-39¹

	Sharp Direct Advantage VIP Plan (HMO)
Monthly Plan Premium	\$0
Deductible	\$0
Annual Out-of-Pocket Maximum (medical)	\$2,900
Inpatient Hospital Care	\$225 per day for days 1 – 7 \$0 per day for days 8 +
Outpatient Hospital Care	\$100
Primary Care Physician Visit (in-person or telehealth)	\$0
Specialist Physician Visit	\$0
Preventive Care	\$0
Emergency Room	\$90
Urgently Needed Services	\$30
Diagnostic Radiology Services (e.g., MRIs)	\$75
Lab Services / X-rays	\$0 / \$10
Hearing Aids (every 36 months)	\$3,000 allowance
Comprehensive Dental Coverage	\$0, Included
Routine Eye Exam (every 12 months)	\$0
Frames/Contacts (every 24 months)	\$350 allowance
Skilled Nursing Facility	\$0 per day for days 1 – 20 \$125 per day for days 21 – 41 \$0 per day for days 42 – 100
Ambulance	\$250
Durable Medical Equipment	20% of the cost
Supplemental Chiropractic Care	\$10, limit 30 visits per year (combined)
Supplemental Acupuncture Care	
Over-the-Counter (OTC) Allowance	\$80 per quarter
Retail Prescriptions (up to 30 days)	
Preferred Generic / Generic	\$2 / \$8
Preferred Brand / Non-preferred	\$40 / \$95
Specialty / Select Care	33% of the cost / \$0
Mail-Order Prescriptions (up to 90 days)	
Preferred Generic / Generic	\$0 / \$0
Preferred Brand / Non-preferred	\$80 / \$190
Specialty / Select Care	not offered / \$0

¹ This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information.

Added benefits

We believe San Diegans deserve more. That's why our Sharp Direct Advantage plans include these added member benefits.



Vision care

Vision Service Plan (VSP) Choice is included in our plans. Benefits include annual routine eye exams and an allowance for glasses or contacts every 24 months. VSP has more than 400 providers throughout San Diego County to ensure that you can find care close to home.

vsp.com | 1-855-492-9028



Chiropractic and acupuncture coverage

Like all Medicare Advantage plans, Sharp Direct Advantage offers chiropractic benefits for spinal subluxation treatment. In addition, Sharp Direct Advantage offers a supplemental chiropractic and acupuncture benefit through American Specialty Health. This means you can self-refer to any specialist in the network for up to 30 visits per year with a \$10 copay.¹

ashlink.com/ASH/SharpHP | 1-800-678-9133



Emergency Travel Services

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, our partner connects members to doctors, hospitals, pharmacies and other services. Our members are guaranteed to receive hospital admission if needed. We also offer prescription assistance, referrals for interpretation and legal services, pre-trip information, as well as assistance with lost luggage, documents and personal belongings while you're on your trip.

sharpmedicareadvantage.com/travel





Hearing aid coverage

Members receive a \$3,000 – \$3,500 maximum allowance every 36 months toward medically necessary hearing aids from our preferred hearing aid vendors, San Diego Hearing Centers and HearUSA. To access this benefit, members should contact their PCP for prior authorization.²



MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.³

sharpmedicareadvantage.com/minuteclinic



Free fitness resources

You have the following resources, available at no cost:

- Fitness Center Access: Enjoy access to a single fitness facility of your choice among a broad network of participating locations.
- Home Fitness Kit: Choose from 35 available options, including the new Stay Fit Kits, mailed directly to your home.

sharpmedicareadvantage.com/fitness



After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

5 p.m. – 8 a.m., Monday to Friday and 24 hours on weekends
1-855-562-8853 (TTY/TDD: 711), select the option to speak with a nurse

This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information.

¹ Subject to medical necessity review.

² \$3,000 for Gold Card and VIP Plan members and \$3,500 for Platinum Card members. Members can go out-of-network with an approved Prior Authorization from the plan.

³ MinuteClinic does not treat all medical conditions, but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations.

Your prescription drug benefits

Prescription drug coverage is included to help cover the cost of the medications that your doctor prescribes. Our list of covered drugs is called a formulary or “drug list.” You can obtain covered outpatient prescription drugs from Sharp Health Plan-contracted pharmacies located throughout San Diego County. You also have the option of using mail-order pharmacy services for maintenance medications.

What is prior authorization?

Some medications require prior authorization before you can pick them up from a pharmacy. This means a physician must complete a prior authorization request form and submit it with relevant medical information to Sharp Health Plan. The health plan will evaluate the information submitted and make a decision based on established clinical criteria for that drug. This is called a Coverage Determination.

Manage your prescription drug benefits online

As a member, you will be able to view your full pharmacy benefits, locate pharmacies, view costs, refill or request prescriptions, track orders, view prescription history and more. Visit [caremark.com](https://www.caremark.com) to create your account or log into your account.



Filling your prescriptions

As a Sharp Direct Advantage member, you can visit hundreds of local pharmacies and almost all major national pharmacies. Review your Provider and Pharmacy Directory to see a complete list of Sharp Direct Advantage pharmacies. If you get sick while traveling and need to pay for an emergency prescription, you can submit your pharmacy receipt for reimbursement.

Generic vs. Brand-Name Drugs

Term	Definition
Generic Drug	A drug that is referred to by its chemical makeup without advertising. Generics are required to have the same active ingredient, strength, dosage form and route of administration as their brand-name equivalents.
Brand-Name Drug	A drug that has a trade name used for marketing and advertising. These drugs are patented and can only be sold by the company with the patent.

Sharp Health Plan usually does not cover a brand-name drug when a generic is available. If for some reason you cannot use the generic version of a medication, your physician will need to submit a prior authorization (Coverage Determination) request form to request the brand-name drug and explain why you cannot use a generic drug.

Prescription drug mail order

Mail order is a convenient, cost-effective way to obtain maintenance drugs. A maintenance drug is prescribed to treat or stabilize a chronic condition such as diabetes or hypertension. Maintenance drugs are available for a 90-day supply through our mail-order program.

CVS Caremark, our mail-order service provider, can mail your medications to any address you specify in the United States. Standard shipping is free for prescribed medication orders. Visit sharpmedicareadvantage.com/mailorder or call 1-855-222-3183 for more information on eligible medications and to get an application for mail-order services.

Prescription and pharmacy help is just a call away

Our dedicated pharmacy helpline is staffed by experts who are available to answer your pharmacy and prescription questions 24/7. Call 1-855-222-3183 (TTY: 711), anytime!

Comprehensive dental option by Delta Dental

We are proud to offer a comprehensive dental HMO plan to our VIP Plan, Gold Card and Platinum Card members, Dental Advantage by Delta Dental of California. And with low copays and no hidden costs for dental services, we think that's something to smile about.



With Dental Advantage by Delta Dental, you'll enjoy:



Your choice of dentist
From the DeltaCare® USA HMO network



No waiting period
With dental benefits that kick in with your Medicare Advantage benefits



Comprehensive coverage
Including fillings, crowns and dentures



Unlimited smiles
With dental coverage you can count on

Dental is included for no additional cost with our Sharp Direct Advantage Platinum Card and VIP Plan members. The monthly premium is \$13 for our Sharp Direct Advantage Gold Card members.¹ To see a full list of benefits and to find a network dentist in your area, visit sharpmedicareadvantage.com/dental anytime. Members will be auto-assigned a network dentist in their area. If a member would like to change to another network provider, they can do so by contacting Delta Dental.

Some of the benefits covered under Dental Advantage by Delta Dental include:	Member Copay
Office Visit	\$5
X-rays, complete series, 1 every 24 months	\$0
Cleaning, 1 every 6 months	\$15
Filling, 1 surface	\$55
Crowns	\$125 – \$425
Complete Denture	\$395 – \$495
Partial Denture	\$300 – \$475
Root Canal	\$180 – \$375

¹ Dental benefit is optional for Sharp Direct Advantage Gold Card members. Please note, Gold Card members can only add the dental benefit during the annual election and open enrollment periods.

Best Health[®] wellness program

Best Health is a comprehensive wellness program available to Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit shpbesthealth.com or download the Best Health app to learn more.

Wellness Assessment

The first step to getting healthy and staying healthy is to complete your Wellness Assessment online. Your Wellness Assessment will help you identify opportunities for improving your health, get a baseline for measuring your progress and access resources that are customized to your individual needs. You can also share your results with your doctor.

Wellness & Health Promotion Accreditation



Best Health is one of a select group of health plan wellness programs nationally to receive NCQA accreditation.





Best Health Coaching

- Get free personalized, one-on-one coaching in a six-week, phone-based program designed to support you in becoming and staying your healthiest.
- Define your personal wellness goals and co-create a health action plan to eat healthier, increase physical activity, manage stress, quit tobacco use and achieve a healthy weight.
- Make positive changes during weekly 30-minute sessions with our Nationally Board Certified Health Coaches.



Mobile app

- Access all the Best Health online tools from your mobile device.
- Complete your Wellness Assessment and receive customized recommendations from the Wellness Advisor.
- Build your Wellness To-Do List to promote action and self-accountability.
- Connect a variety of compatible physical activity trackers, like Apple Health, Fitbit, Garmin and more.



Online learning modules

- Learn about stress management, healthy eating, sleep, emotional health, exercise and more on the Best Health website or app.
- Engage in a variety of interactive activities to increase your health IQ.

Get the care you need, as soon as you need it

We make it easy for you to access care, whether it's after hours, with a specialist, outside of San Diego or beyond.



Video and phone visits

Get the care you need from wherever you are with a video or phone visit, also known as telehealth. Call your PCP's office for the latest telehealth service information.¹

▶ [Call your PCP or visit sharpmedicareadvantage.com/telehealth](https://sharpmedicareadvantage.com/telehealth)



Specialist care

In most cases, when you need specialty care your PCP will refer you to a specialist in your PMG. You can access OB-GYN care within your PMG without a referral from your PCP.

▶ sharpmedicareadvantage.com/doctor



Urgent care

If you need medical attention right away and your life is not in danger, you can most likely be treated at an urgent care center within your PMG.²

▶ sharpmedicareadvantage.com/urgentcare



Emergency room

If your life is in danger or you are at risk of being permanently disabled, it is an emergency. Call 911 or go to the nearest emergency room right away.

▶ sharpmedicareadvantage.com/hospitals



MinuteClinic[®]

MinuteClinic is the medical clinic located inside select CVS Pharmacy[®] stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.³

▶ sharpmedicareadvantage.com/minuteclinic

¹ Select doctors offer this service. Please note, telehealth is available for primary care services only.

² You may need prior authorization from your primary care physician. You must use an urgent care facility within your plan medical group unless you are traveling outside San Diego County.

³ MinuteClinic does not treat all medical conditions, but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations.



After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

- ▶ 5 p.m. – 8 a.m., Monday to Friday and 24 hours on weekends
1-855-562-8853 (TTY/TDD: 711), select the option to speak with a nurse



Behavioral health support

We cover treatment of severe mental illness for all members. Coverage of non-severe behavioral health issues may vary based on your benefit plan.

- ▶ sharpmedicareadvantage.com/bh



Emergency Travel Services

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, we connect you to doctors, hospitals, pharmacies and other services.

- ▶ sharpmedicareadvantage.com/travel

Need community resources?

2-1-1 San Diego is a free, 24-hour, confidential phone and online service that connects you to more than 6,000 resources across San Diego, from COVID-19 and legal assistance to financial and senior services. Learn more at 211sandiego.org, or simply dial 211.

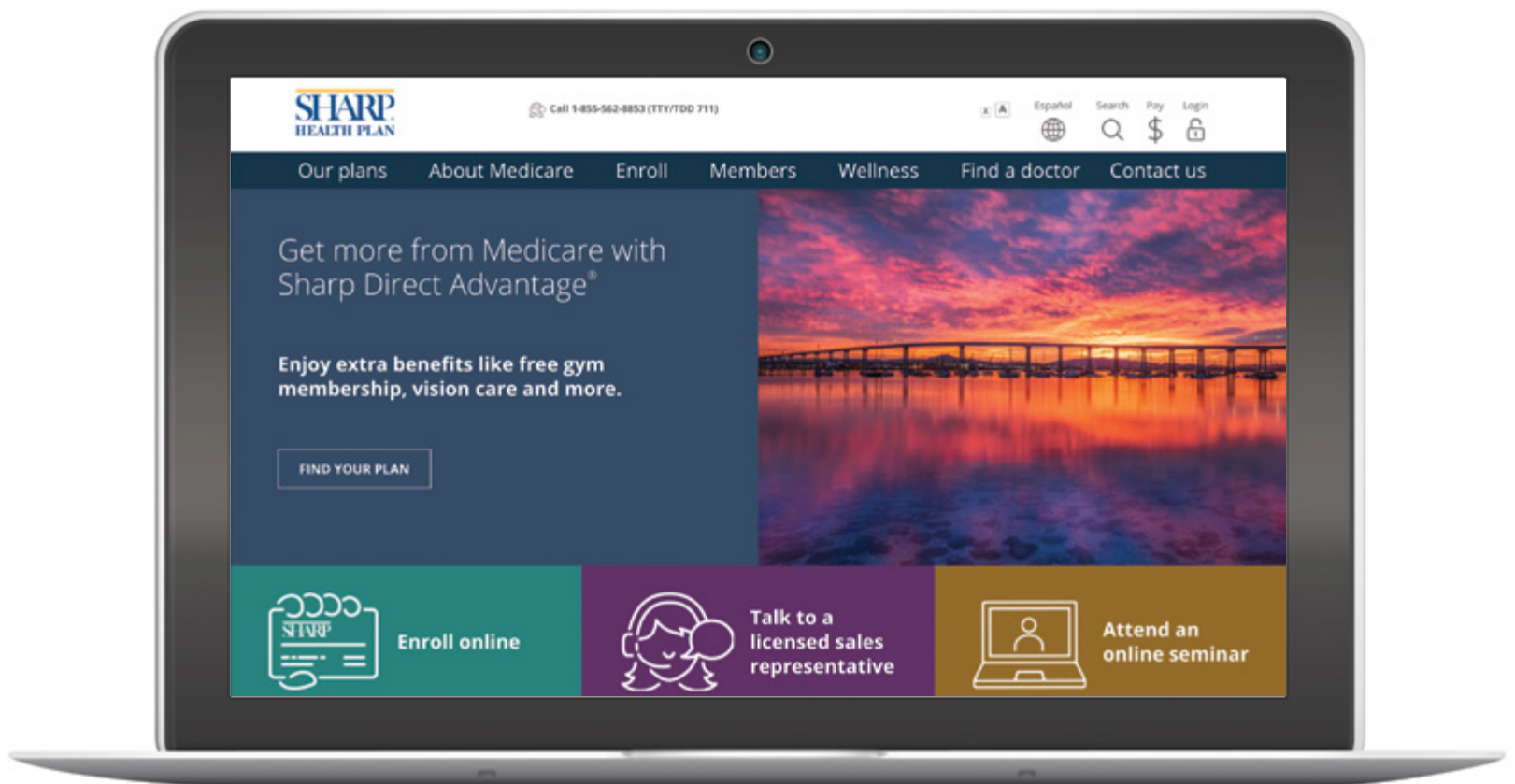
We're just a click away

Health care concerns can arise at any time, which is why we have resources in place to connect you to the information you need, when you need it. sharpmedicareadvantage.com, at your service!

Your personal health care assistant

We're dedicated to providing updates and important information in a way that is most convenient for you. From sharpmedicareadvantage.com you can:

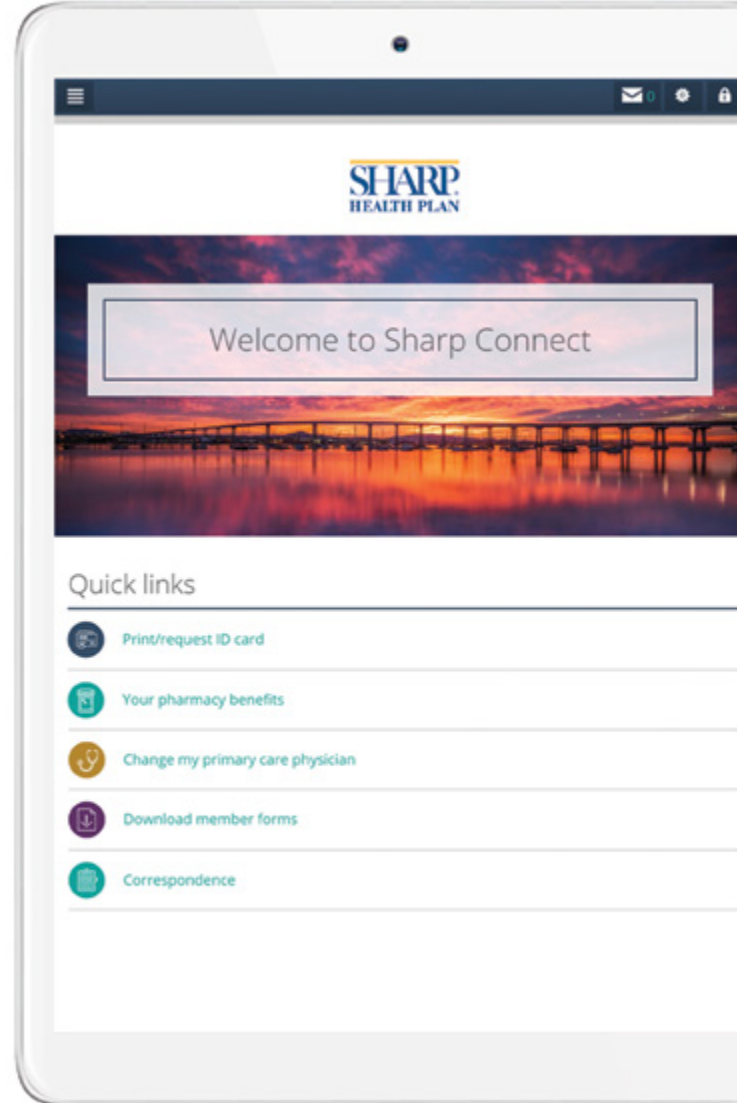
- Learn more about Medicare
- Register for a free Sharp Direct Advantage Seminar
- Request a virtual appointment with a licensed sales representative
- Enroll in a Sharp Direct Advantage plan
- Find a primary care physician (PCP) who is right for you
- Find an urgent care center, pharmacy or hospital near you
- Visit our preventive and wellness center to access health resources, news and articles
- See if your prescription is on our drug list
- Register for Sharp Connect



Sharp Connect, your member portal

Easily manage your plan through our member portal, Sharp Connect. By creating an account, you can securely access your complete plan information, including information about your PCP, prescription details and estimated costs, and so much more.

- Securely access details of your coverage
- Check benefits, eligibility and costs
- Choose or change your PCP
- Update your contact information
- View or print your member ID card
- Download member forms and view correspondence
- View drug list / costs



Plans for all ages

Do you have a spouse or dependent who's not eligible for Medicare? Sharp Health Plan offers 5-star¹ Covered California plans for as low as \$0 a month.² Call us to learn more.

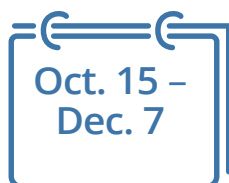
¹ Based on the Summary Quality Rating from Covered California.

² Based on eligibility.

Understanding enrollment

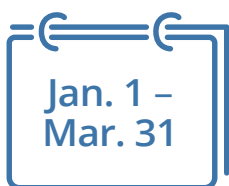
Understand when you can enroll

You can enroll in Sharp Direct Advantage during the following periods:



Annual Election Period (AEP), Oct. 15 – Dec. 7

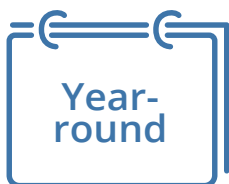
During this time, you may make changes to your current Medicare plan and those changes will take effect on Jan. 1.



Open Enrollment Period (OEP)

You can join from Jan. 1 – March 31. If you are enrolled in a Medicare Advantage plan, you'll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare)
- Drop your stand-alone Medicare Part D Prescription Drug Plan



Special Enrollment Period (SEP)

You may be able to join our plan when special life events happen. These include situations such as, but not limited to:

- Retiring from your job if you're over 65
- Moving to a different area not covered by your plan
- Losing your current coverage
- When your current plan changes its contract with Medicare
- Receiving Extra Help paying for your Medicare prescription drug coverage

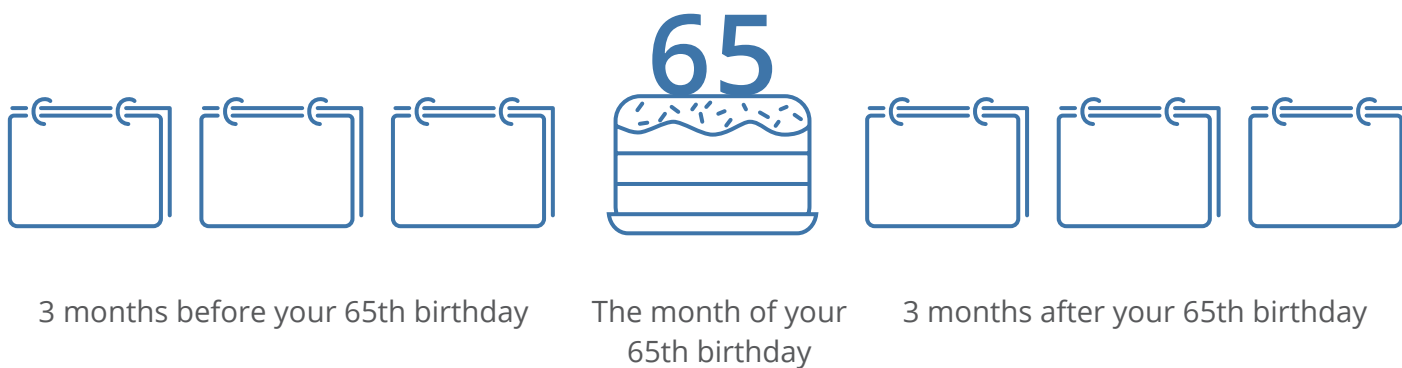
Medicare-eligible for the first time?

Initial Enrollment Period (IEP)

IEP is the period when you first sign up for Medicare. There are two ways to become eligible through IEP.

Eligibility by disability: You can join during the 7-month period that runs 3 months before your 25th month of getting disability benefits to 3 months after your 25th month of getting disability benefits. Your coverage will begin the first day of the month after you enroll. If you join during one of the 3 months before you first get Medicare, your coverage will begin the first day of your 25th month of entitlement to disability payments.

Eligibility by birthday: You can join during the 7-month period that runs 3 months before the month you turn 65 to 3 months after the month you turn 65. Your coverage will begin the first day of the month after you enroll. If you join before you turn 65, your coverage will begin the first day of the month you turn 65.



Enroll today!

Visit sharpmedicareadvantage.com
 or call Customer Care at 1-855-562-8853
 (TTY/TDD: 711) to join.

Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Care representative at 1-855-562-8853 (TTY/TDD: 711).

Understanding the benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit sharpmedicareadvantage.com or call 1-855-562-8853 (TTY/TDD: 711) to view a copy of the EOC.
- Review the provider and pharmacy directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the provider and pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments / coinsurance may change on January 1.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider and pharmacy directory).



Enrolling is as easy as 1-2-3

1

Check your eligibility for Sharp Health Plan

To join Sharp Health Plan's Medicare plans you must:

- Must be in an eligible enrollment period
- Reside in San Diego County
- Be enrolled in Medicare Part A & Part B

2

Enroll in Medicare Part B

If you have not already enrolled, you can enroll online at ssa.gov/medicare.

You may also visit your local Social Security office or call 1-800-772-1213.

TTY users call 1-800-325-0778. If you are already receiving Social Security benefits or if you are receiving Railroad Retirement Board benefits, you will be automatically enrolled in Medicare.

3

Join Sharp Health Plan today

If you are eligible for Medicare and Sharp Health Plan, call us toll-free at 1-855-562-8853 (TTY/TDD: 711) for personal assistance, visit our website at sharpmedicareadvantage.com or email us at medicaresales@sharp.com.

Hours of operation:

Year-round hours of operation are 7 a.m. to 8 p.m., 7 days per week.

Calling after hours will direct you to our voicemail system and a Customer Care representative will return your call the next business day.

Everything you need to enroll now

Here's a checklist with the information you'll need to enroll:

- The Medicare number and Part A and Part B effective dates from your red, white and blue Medicare ID card.
- The name of your Sharp Direct Advantage Network primary care physician (PCP). You'll need to list your doctor when you enroll. If you don't have a PCP, we will assign one to you. You may change your PCP at any time by contacting Customer Care. Visit sharpmedicareadvantage.com/doctor to find a doctor.

2022 Summary of Benefits

Jan. 1 - Dec. 31, 2022

Things to know about Sharp Health Plan (HMO)



Sharp Health Plan's Medicare website

sharpmedicareadvantage.com



Customer Care

1-855-562-8853 (TTY/TDD: 711)
customer.service@sharp.com



Medicare sales email

medicaresales@sharp.com



Hours of operation

7 a.m. to 8 p.m., 7 days per week.
Calling after hours will direct you to our voicemail system and a Customer Care representative will return your call the next business day. Customer Care also has free language interpreter services available for non-English speakers.



Who can enroll?

To join the Sharp Health Plan (HMO) plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area, which is San Diego County.



H5386_2022 INDV SUMMARY OF BENEFITS



Which doctors, hospitals and pharmacies can I use?

Sharp Health Plan (HMO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers that are not in our network, the plan may not pay for these services. **Some services may require prior authorization and may require a referral from your PCP.** You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

- You can see the complete plan provider and pharmacy directory on our website at sharpmedicareadvantage.com/doctor or call us for more information.



How will I determine my drug costs?

Our plan groups each medication into one of six “tiers.” You will use the Sharp Health Plan formulary to determine the tier your drug is on and the associated cost. The amount you pay depends on the drug’s tier and the pharmacy you use. The amount you pay also depends on the benefit stage you are in: Initial Coverage, Coverage Gap and Catastrophic Coverage. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. These are explained later in this document beginning on page 38.

- You can see the complete plan formulary (list of Part D prescription drugs) and the Evidence of Coverage on our website at sharpmedicareadvantage.com/druglist, or call us for more information.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

This information is not a complete description of benefits. Contact the plan for more information.

Sharp Health Plan is an HMO plan with a Medicare contract. Enrollment in Sharp Health Plan depends on contract renewal.

This document is available in other formats, such as large print.

2022 Summary of Benefits

This is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
How much is the monthly premium? You must continue to pay your Medicare Part B premium.	\$0 per month	\$0 per month	\$58 per month
How much is the deductible?	These plans do not have deductibles.		
Is there any limit on how much I will pay for my covered services?	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost sharing for your Part D prescription drugs.</p>		
	\$2,900 yearly limit for services you receive from in-network providers	\$2,900 yearly limit for services you receive from in-network providers	\$2,900 yearly limit for services you receive from in-network providers
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.		
Inpatient Hospital Coverage ^{1,2}	<p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in an SNF) for 60 days in a row. If you go into a hospital or an SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. Our plan covers an unlimited number of days for an inpatient hospital stay.</p>		
	\$225 per day for days 1 through 7 \$0 per day for days 8 +	\$225 per day for days 1 through 7 \$0 per day for days 8 +	\$150 per day for days 1 through 8 \$0 per day for days 9 +

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Outpatient Hospital Coverage ^{1,2}	\$0-\$100 copay	\$20-225 copay	\$20-175 copay
Ambulatory Surgical Center (ASC)	\$100 copay	\$225 copay	\$175 copay
Doctor Visits	Primary care physician visit: \$0 copay Specialist visit: \$0 copay ^{1,2} Telehealth visits: \$0 copay ⁴	Primary care physician visit: \$5 copay Specialist visit: \$20 copay ^{1,2} Telehealth visits: \$5 copay ⁴	Primary care physician visit: \$5 copay Specialist visit: \$20 copay ^{1,2} Telehealth visits: \$5 copay ⁴
Preventive Care ^{1,2,3}	\$0 Our plans cover many preventive services, including: <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse screenings & counseling • Bone mass measurements (bone density) • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screening • Colorectal cancer screenings (colonoscopy¹, fecal occult blood test, flexible sigmoidoscopy) • Depression screenings • Diabetes screenings • HIV screening • Lung cancer screening • Mammograms (screening) • Nutrition therapy services • Obesity screenings & counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening & counseling • Tobacco use cessation counseling • Vaccines, including flu, hepatitis B, pneumococcal and COVID-19 vaccines • “Welcome to Medicare” preventive visit (one-time) • Yearly “Wellness” visit 		
Emergency Care	\$90 copay If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.		

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

³ Some of these exams, vaccines and screenings may require a copayment.

⁴ Telehealth visits are available for primary care services only.

2022 Summary of Benefits, continued

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Urgently Needed Services	\$30 copay \$90 copay for worldwide urgent care and emergency coverage. Copayment is waived if you are admitted into the hospital within 24 hours.		
Diagnostic Tests, Lab and Radiology Services, and X-rays (costs for these services may vary based on place of service) ^{1,2}	Diagnostic radiology services (such as MRIs, CT scans): \$75 copay Diagnostic tests and procedures: 15% of the cost Lab services: \$0 copay Outpatient X-rays: \$10 copay Therapeutic radiology services (such as radiation treatment for cancer): \$60 copay	Diagnostic radiology services (such as MRIs, CT scans): \$75 copay Diagnostic tests and procedures: 15% of the cost Lab services: \$0 copay Outpatient X-rays: \$10 copay Therapeutic radiology services (such as radiation treatment for cancer): \$60 copay	Diagnostic radiology services (such as MRIs, CT scans): 15% of the cost Diagnostic tests and procedures: 15% of the cost Lab services: \$0 copay Outpatient X-rays: \$0 copay Therapeutic radiology services (such as radiation treatment for cancer): 15% of the cost
Hearing Services ^{1,2}	Exam to diagnose and treat hearing and balance issues: \$0 copay Hearing aid fitting / evaluations: \$0 copay Hearing aid: Our plan pays up to \$3,000 every 3 years.	Exam to diagnose and treat hearing and balance issues: \$5 copay Hearing aid fitting / evaluations: \$5 copay Hearing aid: Our plan pays up to \$3,000 every 3 years.	Exam to diagnose and treat hearing and balance issues: \$5 copay Hearing aid fitting / evaluations: \$5 copay Hearing aid: Our plan pays up to \$3,500 every 3 years.
Dental Services ¹	Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth): \$35 copay	Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth): \$35 copay	Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth): \$30 copay

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Optional Delta Dental Services Coverage ^{1,2,3}	\$0 monthly premium \$5 office visits \$15 cleanings \$0 complete oral exams (This includes preventive and diagnostic services, basic and major dental services at fixed copays.)	\$13 monthly premium \$5 office visits \$15 cleanings \$0 complete oral exams (This includes preventive and diagnostic services, basic and major dental services at fixed copays.)	\$0 monthly premium \$5 office visits \$15 cleanings \$0 complete oral exams (This includes preventive and diagnostic services, basic and major dental services at fixed copays.)
Vision Services ^{1,2}	\$0 copayment for Medicare-covered office visits to diagnose and treat diseases and conditions of the eye. This is usually for non-routine eye care rendered by a specialist, such as an ophthalmologist. Eyeglass frames or contact lenses - plan pays up to \$350 every 2 years Eyeglass lenses - \$20 copay every 2 years	\$20 copayment for Medicare-covered office visits to diagnose and treat diseases and conditions of the eye. This is usually for non-routine eye care rendered by a specialist, such as an ophthalmologist. Eyeglass frames or contact lenses - plan pays up to \$250 every 2 years Eyeglass lenses - \$20 copay every 2 years	\$20 copayment for Medicare-covered office visits to diagnose and treat diseases and conditions of the eye. This is usually for non-routine eye care rendered by a specialist, such as an ophthalmologist. Eyeglass frames or contact lenses - plan pays up to \$250 every 2 years Eyeglass lenses - \$20 copay every 2 years

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

³ Delta Dental refers to Delta Dental of California. Dental benefits are provided through the DeltaCare[®] USA program offered by Delta Dental of California.

2022 Summary of Benefits, continued

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Inpatient Mental Health Care ^{1,2}	<p>The copay for hospital benefit is based on a benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copayment for each benefit period. There's no limit to the number of benefit periods.</p> <p>\$250 per day for days 1 through 7 \$0 per day for days 8+</p>	<p>The copay for hospital benefit is based on a benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copayment for each benefit period. There's no limit to the number of benefit periods.</p> <p>\$250 per day for days 1 through 7 \$0 per day for days 8+</p>	<p>The copay for hospital benefit is based on a benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copayment for each benefit period. There's no limit to the number of benefit periods.</p> <p>\$150 per day for days 1 through 7 \$0 per day for days 8+</p>
Outpatient Mental Health Care ^{1,2}	<p>Outpatient group therapy visit: \$20 copay</p> <p>Outpatient individual therapy visit: \$20 copay</p>	<p>Outpatient group therapy visit: \$20 copay</p> <p>Outpatient individual therapy visit: \$20 copay</p>	<p>Outpatient group therapy visit: \$20 copay</p> <p>Outpatient individual therapy visit: \$20 copay</p>
Skilled Nursing Facility (SNF) ^{1,2}	Our plan covers up to 100 days in a SNF.		
	<p>\$0 per day for days 1 – 20 \$125 per day for days 21 – 41 \$0 per day for days 42 – 100</p>	<p>\$0 per day for days 1 – 20 \$125 per day for days 21 – 41 \$0 per day for days 42 – 100</p>	<p>\$0 per day for days 1 – 20 \$125 per day for days 21 – 41 \$0 per day for days 42 – 100</p>
Ambulance ¹	\$250 copay	\$250 copay	\$250 copay
Transportation	Not covered		

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Part B Drugs (including chemotherapy drugs) ¹	20% of the cost	20% of the cost	20% of the cost
Rehabilitation Services (including Physical Therapy) ^{1,2}	Cardiac (heart) rehab services: \$0 copay Physical therapy and speech and language therapy visit: \$30 copay	Cardiac (heart) rehab services: \$20 copay Physical therapy and speech and language therapy visit: \$30 copay	Cardiac (heart) rehab services: \$20 copay Physical therapy and speech and language therapy visit: \$30 copay
Occupational therapy ^{1,2}	\$30 copay	\$30 copay	\$30 copay
Foot Care (podiatry services) ^{1,2}	Foot exams and treatment if you have diabetes-related nerve damage and / or meet certain conditions: \$0 copay	Foot exams and treatment if you have diabetes-related nerve damage and / or meet certain conditions: \$30 copay	Foot exams and treatment if you have diabetes-related nerve damage and / or meet certain conditions: \$30 copay
Medical Equipment / Supplies (wheelchairs, oxygen, etc.) ¹	20% of the cost	20% of the cost	15% of the cost
Wellness Programs	<p>\$0 Health and wellness education program</p> <p>The Silver&Fit® Healthy Aging and Exercise Program is a fitness program designed to help you achieve better health through regular physical activity.</p> <p>The following are available at no cost to you:</p> <ul style="list-style-type: none"> • Fitness Center Access: Enjoy access to a single fitness facility of your choice among a broad network of participation locations. You may change fitness centers once per month by calling Silver&Fit to transfer your membership effective the first of the following month. You also have access to a fitness center buy-up option, which offers an expanded network of options to members, each with a buy-up price. • Home Fitness Kit: You are eligible to receive one (1) home fitness kit per benefit year from a variety of fitness categories. <p>Additional benefits include online tools, like a fitness center search, on-demand videos, newsletters and more.</p>		

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Chiropractic Care	<p>Medicare-covered^{1,2} Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$10 copay</p>		
	<p>Supplemental¹ Supplemental Chiropractic through American Specialty Health: \$10 copay, maximum 30 office visits per year (Combined with Acupuncture)</p>		
Acupuncture services	<p>Medicare-covered Up to 12 sessions in 90 days with an additional 8 sessions for those patients with chronic low back pain who demonstrate improvement. Chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • Lasting 12 weeks or longer • Nonspecific, in that it has no identifiable systemic cause • Not associated with surgery or pregnancy <p>\$10 copay</p>		
	<p>Supplemental Supplemental Acupuncture through American Specialty Health: \$10 copay, maximum 30 office visits per year (combined with Chiropractic Care)</p>		
Diabetes Supplies and Services ^{1,2}	<p>Diabetes monitoring supplies: \$0</p> <p>Diabetes self-management training: \$0</p> <p>Therapeutic shoes or inserts: 20% of the cost</p>	<p>Diabetes monitoring supplies: \$0</p> <p>Diabetes self-management training: \$0</p> <p>Therapeutic shoes or inserts: 20% of the cost</p>	<p>Diabetes monitoring supplies: \$0</p> <p>Diabetes self-management training: \$0</p> <p>Therapeutic shoes or inserts: 15% of the cost</p>

Benefit	Sharp Direct Advantage VIP Plan (HMO)	Sharp Direct Advantage Gold Card (HMO)	Sharp Direct Advantage Platinum Card (HMO)
Home Health Care ^{1,2}	\$0		
Prosthetic Devices (braces, artificial limbs, etc.) ¹	Prosthetic devices: 20% of cost Related medical supplies: 20% of the cost	Prosthetic devices: 20% of cost Related medical supplies: 20% of the cost	Prosthetic devices: 15% of cost Related medical supplies: 15% of the cost
Renal Dialysis ^{1,2}	20% of the cost		
Over-the-counter (OTC) items	<ul style="list-style-type: none"> Quarterly allowance (every 3 months) for eligible over-the-counter (OTC) health products through our OTC catalog, such as aspirin, vitamins, common cold medicine and other non-prescription items. Purchases made online or by phone may not exceed your quarterly benefit limit. Other limits and restrictions may apply. Unused benefit amounts do not carry over. At the beginning of each quarter, your allowance will reset to your quarterly benefit limit. <p>This benefit is offered through OTC Health Solutions (OTCHS). You can place your order online, over the phone, or purchase OTC items directly from select CVS Pharmacy stores. To find our OTC catalog and ordering instructions, visit cvs.com/otchs/sharp or call 1-888-628-2770 (TTY: 711). To find an eligible CVS Pharmacy store participating in this benefit, visit cvs.com/otchs/sharp/storelocator or call 1-888-628-2770 (TTY: 711). There is no coinsurance, copayment or deductible for covered OTC items.</p>		
	Up to \$80 per calendar quarter	Up to \$80 per calendar quarter	Up to \$100 per calendar quarter

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Medicare Part D Drugs¹

You pay the Initial Coverage amounts until your total yearly prescription drug costs reach \$4,430. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies. These plans do not have a deductible.

	Initial Coverage		
	Sharp Direct Advantage VIP, Gold and Platinum Plans		
	Standard Retail Cost Share		Standard Mail-Order Cost Share
	Retail 1-month supply	Retail 3-month supply	Mail Order 3-month supply
Tier 1 (Preferred Generic)	\$2 copay	\$6 copay	\$0 copay
Tier 2 (Generic)	\$8 copay	\$24 copay	\$0 copay
Tier 3 ² (Preferred Brand)	\$40 copay	\$120 copay	\$80 copay
Tier 4 (Non-preferred Brand)	\$95 copay	\$285 copay	\$190 copay
Tier 5 (Specialty)	33% of cost	Not offered	Not offered
Tier 6 (Select Care)	\$0 copay	\$0 copay	\$0 copay

Costs may differ based on pharmacy type or status (e.g., in-network/out-of-network, mail order, long-term care (LTC) or home infusion)

¹ Services may require prior authorization.

² Includes Select Insulins as part of the Senior Savings Program. Select Insulins are \$35 for a 1-month supply through the Coverage Gap.



Coverage Gap

Most Medicare drug plans have a coverage gap (also called the donut hole). This means that there is a temporary change in what you will pay for your prescription drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,430.

After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,050, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket prescription drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of:

- 5% of the cost, or
- \$3.95 copay for generic (including brand drugs treated as generic) and \$9.85 copay for all other Part D drugs



Frequently asked questions

Which doctors or hospitals accept Sharp Health Plan?

Sharp Health Plan is an HMO (health maintenance organization) that gives you access to a broad network of local doctors and hospitals. Your primary care physician (PCP) oversees your care and in general, you will need prior authorization to see a specialist.

What is a network?

A network is a group of doctors, hospitals, pharmacies and other medical service providers associated with your unique health plan.

How do I find a doctor? Is my doctor in the network?

To find a PCP or to see if your PCP is in one of our networks, visit sharpmedicareadvantage.com/doctor and click "Download the directory." Once you select a doctor, notify Sharp Health Plan and call the doctor's office directly to schedule a visit.

Your PCP will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. PCPs usually specialize in family practice, internal medicine or general practice. We have several physician groups from which you can choose your doctor. This group will be your plan medical

group (PMG). You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your PMG.

What is a plan medical group (PMG)?

A PMG is a designated group of physicians and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals or authorizations do not transfer between PMGs, and you only have access to one PMG at a time.

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. Our network includes Sharp Rees-Stealy Medical Group, Sharp Community Medical Group, SCMG Arch Health Medical Group, SCMG Graybill Medical Group, SCMG Inland North Medical Group and our regional partner Greater Tri Cities IPA. To find out which doctors are affiliated with your PMG, refer to the Sharp Direct Advantage Network Provider and Pharmacy Directory at sharpmedicareadvantage.com/doctor or call Customer Care at 1-855-562-8853 (TTY/TDD: 711).

Are emergency or urgently needed services covered?

Yes. We offer worldwide coverage for urgent and emergency health services.

What do I pay for covered doctor or hospital services?

You only have to pay your plan copayment or coinsurance for visits to an in-network doctor or hospital. If you choose to go to a doctor outside of our network, you must pay for these services yourself. Neither the plan nor Original Medicare will pay for out-of-network services except in limited situations (for example, urgent or emergency care).

Is there a limit to total out-of-pocket spending for the year?

Yes. The maximum you will have to pay out of pocket for covered medical services for the benefit year will vary depending on the plan you choose. Part D prescription drug costs are not included in this maximum.

Where can I get prescriptions filled if I join this plan?

You can fill prescriptions for any covered Part D drugs, some of which may be subject to prior authorization, at any network pharmacy.

Are prescriptions covered? Do you offer mail-order service for prescriptions?

Prescription drug coverage is included in Sharp Health Plan to help cover the cost of the medications that your doctor prescribes. You obtain covered outpatient prescription drugs from Sharp Health Plan-contracted pharmacies located throughout San Diego County and the U.S.

You also have the option of using our mail order pharmacy, CVS Caremark (sharpmedicareadvantage.com/mailorder) for maintenance medications.

At sharpmedicareadvantage.com/findapharmacy, you can use our Pharmacy Directory to find a pharmacy near you, learn more about specialty medications that may be available and find out if a specific drug is on our drug list.

How can I learn if my prescription is covered?

Visit sharpmedicareadvantage.com/druglist, click on "View the Drug List" to view our list of covered drugs.

Can I use Sharp Health Plan with a Medicare Supplement plan?

No. Your Medicare Supplement Plan, also known as a Medigap policy, can't be used while enrolled in your Medicare Advantage plan to pay your Medicare Advantage plan copayments, deductibles or premiums. If you want to cancel your Medicare Supplement Plan, contact your insurance company.

What if I'm already enrolled in a Medicare Advantage plan or prescription drug plan?

You will need to keep your Medicare Part A and B and must continue to pay your Medicare Part B premium, if you have one, and it is not paid by Medi-Cal or another third party. You can only be in one Medicare Advantage or prescription drug plan at a time. Your enrollment in this plan will automatically end your enrollment in another Medicare Advantage or prescription drug plan.

Language assistance services

English

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-562-8853 (TTY/TDD: 711).

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-562-8853 (TTY/TDD: 711).

繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-562-8853 (TTY/TDD: 711)。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-562-8853 (TTY/TDD: 711).

Tagalog (Tagalog – Filipino):

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-562-8853 (TTY/TDD: 711).

한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-562-8853 (TTY/TDD: 711) 번으로 전화해 주십시오.

Հայերեն (Armenian):

ՈՒՇԱԴՐՈՒԹՅՈՒՆՆԵՐ Երե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Զանգահարեք 1-855-562-8853 (TTY (հեռատիպ)՝ 711)։

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-855-562-8853 (TTY/TDD: 711) تماس بگیرید.

Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-562-8853 (телетайп: 711).

日本語 (Japanese):

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-562-8853 (TTY/TDD: 711) まで、お電話にてご連絡ください。

عربي (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-562-8853-1 (رقم هاتف الصم والبكم: 711).

ਪੰਜਾਬੀ (Punjabi):

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ।
1-855-562-8853 (TTY/TDD: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Mon Khmer, Cambodian):

ប្រយ័ត្ន: ប៊ីសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សំដៅជំនួយជូនកែភាសា ជាយមិនគិតឈ្នួល គឺអាចមានសំរាប់ប៊ីសិនអ្នក។ ចូរ ទូរស័ព្ទ 1-855-562-8853 (TTY/TDD: 711)។

Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau
1-855-562-8853 (TTY/TDD: 711).

हिंदी (Hindi):

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।
1-855-562-8853 (TTY/TDD: 711) पर कॉल करें।

ภาษาไทย (Thai):

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-562-88532 (TTY/TDD: 711).

Nondiscrimination notice

Sharp Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Sharp Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Sharp Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (such as large print, audio, accessible electronic formats or other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

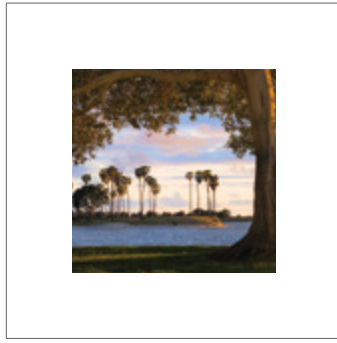
If you need these services, contact Customer Care at 1-855-562-8853.

If you believe that Sharp Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our Civil Rights Coordinator at:

- Address: Sharp Health Plan Appeal/Grievance Department
8520 Tech Way, Suite 201
San Diego, CA 92123-1450
- Telephone: 1-855-562-8853 (TTY/TDD: 711) Fax: (858) 636-2256

You can file a grievance in person or by mail, fax, or you can also complete the online Grievance/Appeal form on the Plan's website, sharphealthplan.com. Please call our Customer Care team at 1-855-562-8853 if you need help filing a grievance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at hhs.gov/ocr/complaints.



Mission Bay Park
Photo Credit: Stephen Bay, San Diego



Consider us your personal
health care assistant®
sharpmedicareadvantage.com

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you.
Call 1-855-562-8853 (TTY/TDD: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.
Llame 1-855-562-8853 (TTY/TDD: 711).

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