

\$0 VIP Plan
Enhanced for 2025!

SHARP Health Plan

Sharp Direct Advantage®

2025 Medicare Enrollment Kit

Plans for Medicare-eligible individuals residing in San Diego County

Effective Jan. 1, 2025

Better health insurance matters.



Table of contents

The basics of Medicare	1
The Sharp Direct Advantage difference	2
Your care team	4
Your plan network	6
Your benefits	10
Benefits at a glance	11
Your prescription drug benefits	14
Comprehensive dental options by Delta Dental	16
Best Health wellness program	18
Get the care you need, when you need it	20
Stay connected to your coverage	22
Understanding enrollment	24
Frequently asked questions	26
Language assistance services	28
Nondiscrimination notice	30

¹ Voted “Best Health Insurance” in the San Diego’s Best Union-Tribune Readers Poll, 2021-24.



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 a Medicare Advantage / Part C plan.**

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 plan.**

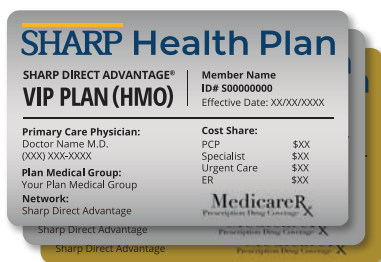


The Sharp Direct Advantage difference

San Diego's best health insurance with direct access to Sharp HealthCare.

As part of the Sharp HealthCare family, we provide direct access to The Sharp Experience, from health coverage 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 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 health coverage to health care
-  **Local** Medicare by San Diegans, for San Diegans
-  **Simple** Easy to enroll with personalized support



From health coverage to health care

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

Get the Medicare benefits you deserve

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



\$0 monthly premium¹



\$150 each quarter for eligible over-the-counter health products, now with added flexibility³



\$0 copay for primary care physician and specialist visits⁴



Free wellness program, including personal health coaching



Emergency Travel Services



\$0 comprehensive dental HMO premium or a comprehensive PPO plan option for a \$40 monthly premium²



Expanded chiropractic coverage



Vision care and **hearing** coverage



Free fitness resources through Silver&Fit[®]



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

This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information. All members must continue to pay Medicare Part B premiums.

¹ Applies to both Sharp Direct Advantage Gold Card Plan and Sharp Direct Advantage VIP Plan. ² Dental included with Platinum Card and VIP Plan; PPO buy up optional for all plans. ³ \$150 for Gold Card and VIP Plans and \$170 for Platinum Card Plan each quarter. ⁴ VIP Plan only. ⁵ Combined with chiropractic visits.



Your care team

Your care team includes your plan 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.



Plan 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.



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.



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

SHARP Health Plan

Primary Care Physician (PCP):
Doctor Name M.D.
(XXX) XXX-XXXX

Plan Medical Group (PMG):
Your Plan Medical Group Name

Plan Network:
Sharp Direct Advantage

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.



1,600+ Doctors



400+ Pharmacies



7 Hospitals



425+ Vision providers



6 Medical groups



Large behavioral health network



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 2023 Standards of Excellence™ program by America's Physician Groups. Network counts as of July 2024.



Your plan 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 — over 1,500 physicians, including PCPs and specialists — and hospitals to provide you with added flexibility.

Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 600 primary care physicians 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 PMGs offer more than 1,000 PCPs and specialists. Members can select SCMG, SCMG Arch Health Medical Group, SCMG Graybill Medical Group or SCMG Inland North Medical Group as their PMG. 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 Palomar Health Medical Group

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

- Escondido
- Poway
- Ramona
- Valley Center

SCMG Graybill North Coastal 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 100 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 plan 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

As a Sharp Health Plan member, you have access to urgent care centers affiliated with Sharp Direct Advantage and with your plan medical group. Please visit sharpmedicareadvantage.com/urgentcare to locate the right urgent care for you.



Behavioral health

We believe your mental health is just as important as your physical health. That's why we're proud to partner with Magellan Healthcare, Inc.² to provide behavioral health benefits to our members, making it easy to access 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).

Here's what's covered in your plan:

- Inpatient hospital services
- Outpatient hospital services
- Outpatient therapy
- Autism services
- Video visits³

If you or someone you care about is experiencing a suicidal or mental health crisis, please call or text the National Suicide Prevention Lifeline at 988 or dial 1-800-273-TALK (8255). If emergency medical care is needed, call 911 or go to the emergency room of the nearest hospital.

¹ General acute care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center. ² In California, Magellan is doing business as Human Affairs International of California, Inc. ³ Select doctors offer this service.



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 with funds added to their Sharp Health Plan Advantage Card. We've made it even more convenient to shop, with a wider selection of eligible products and the ability to shop at many major retailers, such as Walmart, CVS and Rite Aid to name a few. Home delivery is also an option!

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) pharmacy near you, visit mybenefitscenter.com or call 1-855-788-3466. Use your Sharp Health Plan Advantage Card when shopping at participating retailers to access your OTC benefit. 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 glance¹

	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 Surgery	\$100
Primary Care Physician Visit (in-person or telehealth)	\$0
Specialist Physician Visit	\$0
Outpatient Mental Health Care (Individual or Group Therapy Visit)	\$20
Preventive Care	\$0
Emergency Room	\$90
Urgently Needed Services	\$30
Diagnostic Radiology Services (e.g., MRIs)	\$75 / \$0 for diagnostic mammography
Lab Services / X-rays	\$0 / \$10
Hearing Aids (every 36 months)	\$3,800 allowance
Comprehensive Dental Coverage	\$0 DHMO premium or \$40 PPO premium
Routine Eye Exam (every 12 months)	\$0
Frames/Contacts (every 12 months)	\$400 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	\$150
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	\$150
Retail Prescriptions (up to 30 days)	
Preferred Generic / Generic	\$2 / \$8
Preferred Brand / Non-preferred	\$40 / \$90
Specialty / Select Care	33% of the cost / \$0
Mail-Order Prescriptions (up to 100 days)	
Preferred Generic / Generic	\$0 / \$0
Preferred Brand / Non-preferred	\$80 / \$180
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.



Sharp Direct Advantage extra 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) Advantage is included in our plans. Benefits include an annual routine eye exam and an allowance for glasses or contacts every 12 months. VSP has more than 450 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

sharpmedicareadvantage.com/chiroacu | 1-800-678-9133



Emergency Travel Services

When you're 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, and 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 an allowance every three years 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.



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.²

cvs.com/minuteclinic/clinic-locator



Free fitness resources

You have the following resources, available at no cost:

- Fitness center access: Enjoy access to 18k+ fitness centers nationwide.
- Home fitness kit: Choose from 11 available options, mailed directly to your home. Kits are subject to change.

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

¹ Subject to medical necessity review. ² 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.

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** to create or log in to your account.



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!

Filling your prescriptions

As a Sharp Health Plan 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

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.

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.

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.

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 up to a 100-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 (TTY: 711) for more information on eligible medications and to get an application for mail-order services.

Comprehensive dental options by Delta Dental



We are proud to offer our Sharp Direct Advantage members options for their dental coverage. The VIP Plan includes a comprehensive DHMO dental package, but you also have the choice to select a PPO plan for an additional premium. No matter which option you choose, you'll have low copays and no hidden costs, and we think that's something to smile about.¹



With Delta Dental, you'll enjoy:



Comprehensive coverage

Including fillings, crowns and dentures



No waiting period

With dental benefits that kick in with your Medicare Advantage benefits



Your choice of dentist

From Delta Dental Medicare Advantage DHMO or any dentist you choose with our dental PPO option



Discounts on dental products

Take advantage of special offers and discounts to keep you smiling

Some of the benefits covered under Delta Dental Medicare Advantage DHMO and PPO 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

Learn more

To see a full list of benefits and to find a network dentist in your area, visit sharpmedicareadvantage.com/dental anytime. DHMO 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.

¹ Delta Dental refers to Delta Dental of California. Dental benefits are provided through the Delta Dental Medicare Advantage (HMO) program offered by Delta Dental of California. Dental benefit is included for Platinum Card and VIP Plans, and is optional for SDA Gold Card members for an additional \$13 premium. DHMO 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. PPO dental buy-up is available for all individual plans for an additional premium of \$40 a month. Please note, members can enroll in optional dental benefits by selecting it on the enrollment application or within 90 days of the effective date of their plan.

Best Health[®] wellness resources

Reach your health goals with your choice of tools from our comprehensive wellness program at no extra cost.

► sharpmedicareadvantage.com/wellness

Health coaching

Join a six-week health coaching program for personalized one-on-one coaching over the phone with a nationally board-certified health coach:

- Choose a program to eat healthier, increase physical activity, manage stress, quit tobacco use or achieve a healthy weight.
- Connect with your health coach in weekly 30-minute sessions.
- Define your personal wellness goals and create a health action plan.

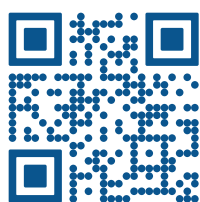
► sharpmedicareadvantage.com/healthcoaching

Health library

Look up common health conditions and browse practical tools and information:

- Assessments, calculators and quizzes
- Fitness, nutrition and wellness tips
- Health articles and recipes

► sharpmedicareadvantage.com/healthlibrary



Free Silver&Fit[®] fitness program

Scan here to learn more about the tools and resources that are part of the Silver&Fit program. silverandfit.com

Wellness webinars

Watch prerecorded webinars by our Best Health team on topics including:

- Healthy eating at home
- Living financially well
- Self-care to prevent and manage stress
- And more!

▶ sharpmedicareadvantage.com/wellnesswebinars



Sharp Health Plan offers wellness discounts!

Take advantage of the deals available to you.
sharpmedicareadvantage.com/discounts



Get the care you need, when you need it

Whether you're looking for care after hours, with a specialist or outside of San Diego, we offer several options for you. Visit sharpmedicareadvantage.com/getcare for more information on when and where to get care.



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 or visit the URL below for the latest telehealth service information.¹

▶ 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 but 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 and behavioral health services. 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 believe your mental health is just as important as your physical health. Behavioral health care services are a covered benefit for members of all ages. No referral is needed to access outpatient therapy from a provider in your plan network.

- ▶ 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?

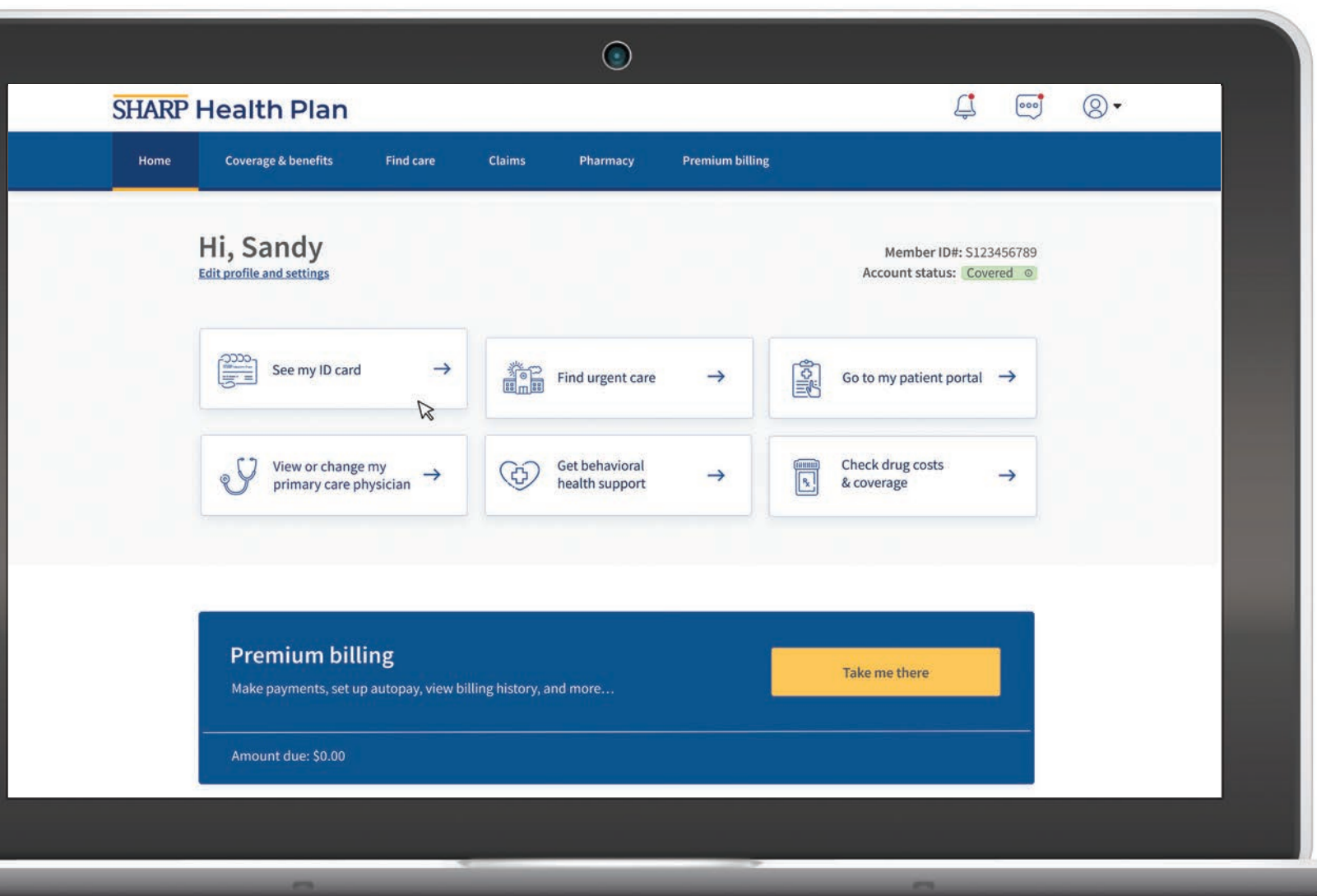
211 San Diego is a free, 24-hour, confidential phone and online service that connects you to more than 6,000 resources across San Diego, from COVID-19 and legal assistance to financial and senior services. Learn more at 211sandiego.org, or simply dial 211.

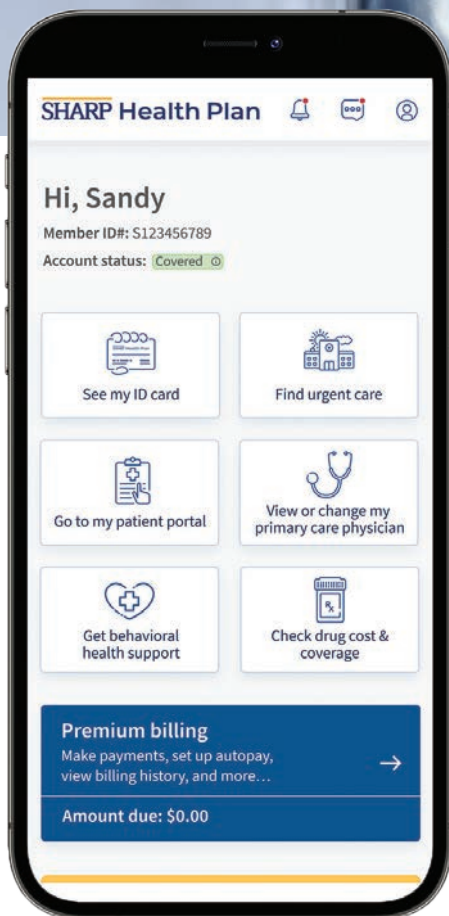
Stay connected to your coverage

One of the best ways to manage your plan is to create a Sharp Health Plan online account. Your online account will connect you to your coverage and give you quick, secure access to:

- Check benefits, balances and costs
- See claims and coverage documents
- Change a primary care physician
- View or print your member ID card
- Choose paperless options
- Update contact information
- Set communication preferences
- Share access to your account
- And much more

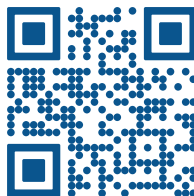
Plus, it's available on any device with internet access, including desktop and mobile. Visit sharpmedicareadvantage.com/login and follow the instructions to create an account.





Sharp Health Plan app

Designed for members, the official Sharp Health Plan app makes it easy to access your online account anytime, anywhere.



Scan the QR code to download the Sharp Health Plan app.

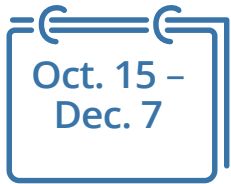


Images above may not reflect your actual benefit plan. Please review your coverage documents for plan information.

Understanding enrollment

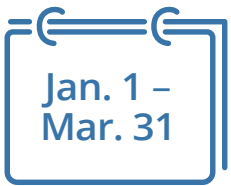
Understand when you can enroll

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 January 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

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
- Switching from your current Medicare plan to a 5-star Medicare plan

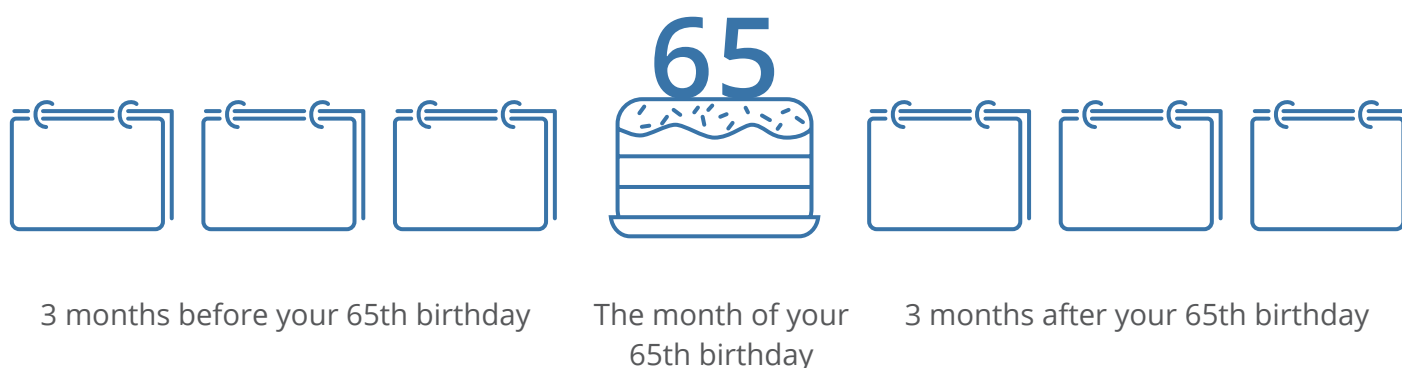
Medicare-eligible for the first time?

Initial Enrollment Period (IEP)

This is when you first sign up for Medicare. You can become eligible to enroll in two ways.

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 a Certified Enrollment Specialist at
1-858-499-8232 (TTY/TDD: 711) to join.



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.

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 and click on "View the Drug List" to view our list of covered drugs.

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

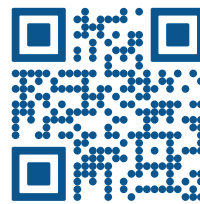
You can fill prescriptions for any covered Part D drugs, some of which may be subject to prior authorization, at any network pharmacy.

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.



Scan here for definitions to key Medicare terms!

sharpmedicareadvantage.com/definitions

Language assistance services

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-562-8853. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-562-8853. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-562-8853。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-562-8853。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-562-8853. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-562-8853. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-562-8853 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-562-8853. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-562-8853 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form Approved
OMB# 0938-1421

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-562-8853. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-855-562-8853. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-562-8853 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-562-8853. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-562-8853. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-562-8853. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-562-8853. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-855-562-8853 にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

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 1-833-346-4322.

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: 1-833-346-4322 (TTY/TDD: 711); Fax: (858) 636-2256

You can file a grievance in person, by mail or by fax, or you can complete the online Grievance/Appeal form on the Plan's website: **sharpmedicareadvantage.com**. Please call our Customer Care team at 1-833-346-4322 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 file 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, 1-800-537-7697 (TDD).

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

[illegible]

[illegible]

SHARP Health Plan

Consider us your personal health care assistant®

sharpmedicareadvantage.com | customer.service@sharp.com



La Jolla

Photo Credit: Daniel Bommarito

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-833-346-4322 (TTY/TDD: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame 1-833-346-4322 (TTY/TDD: 711).

