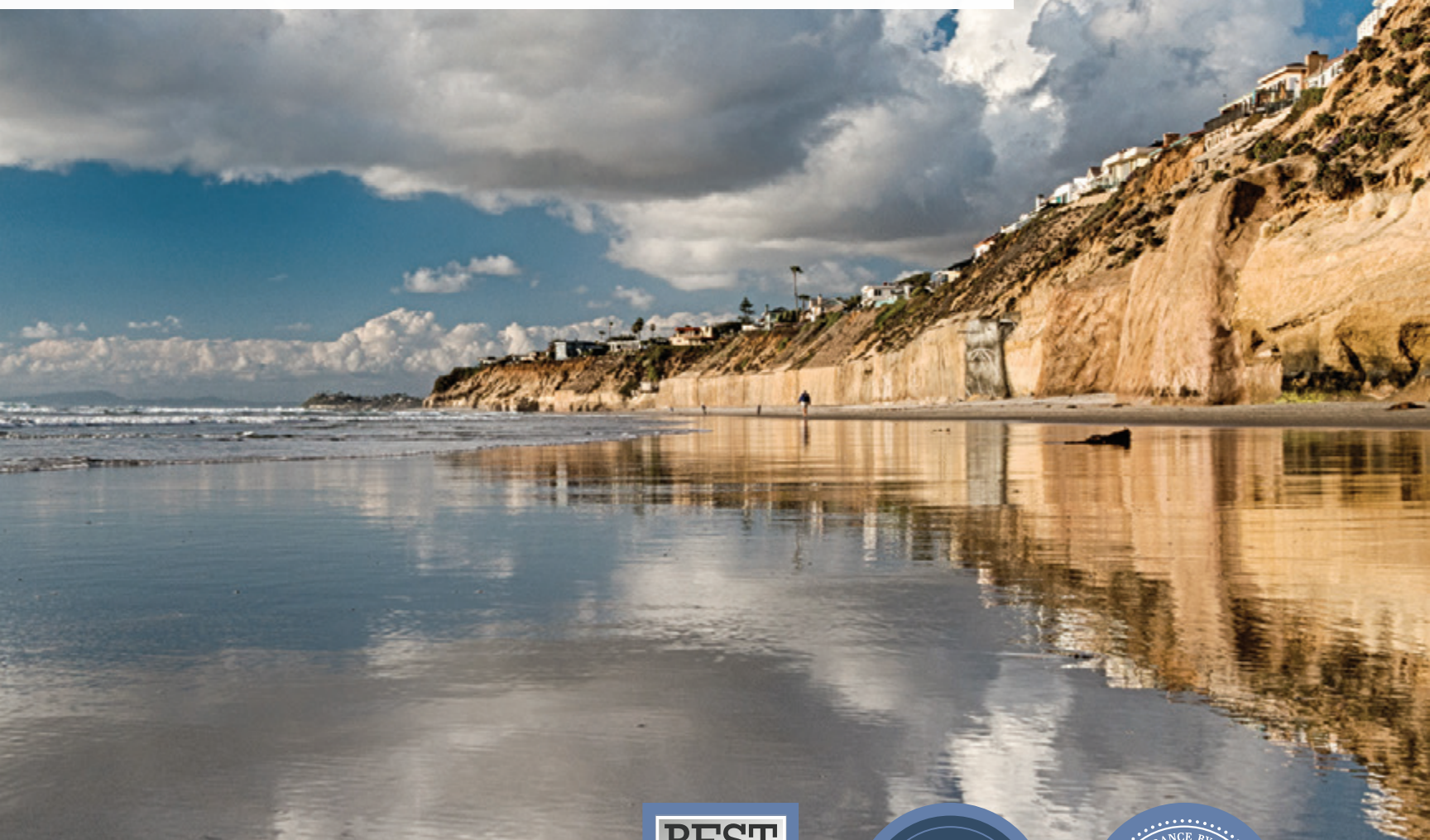




2021 Sharp Direct Advantage®

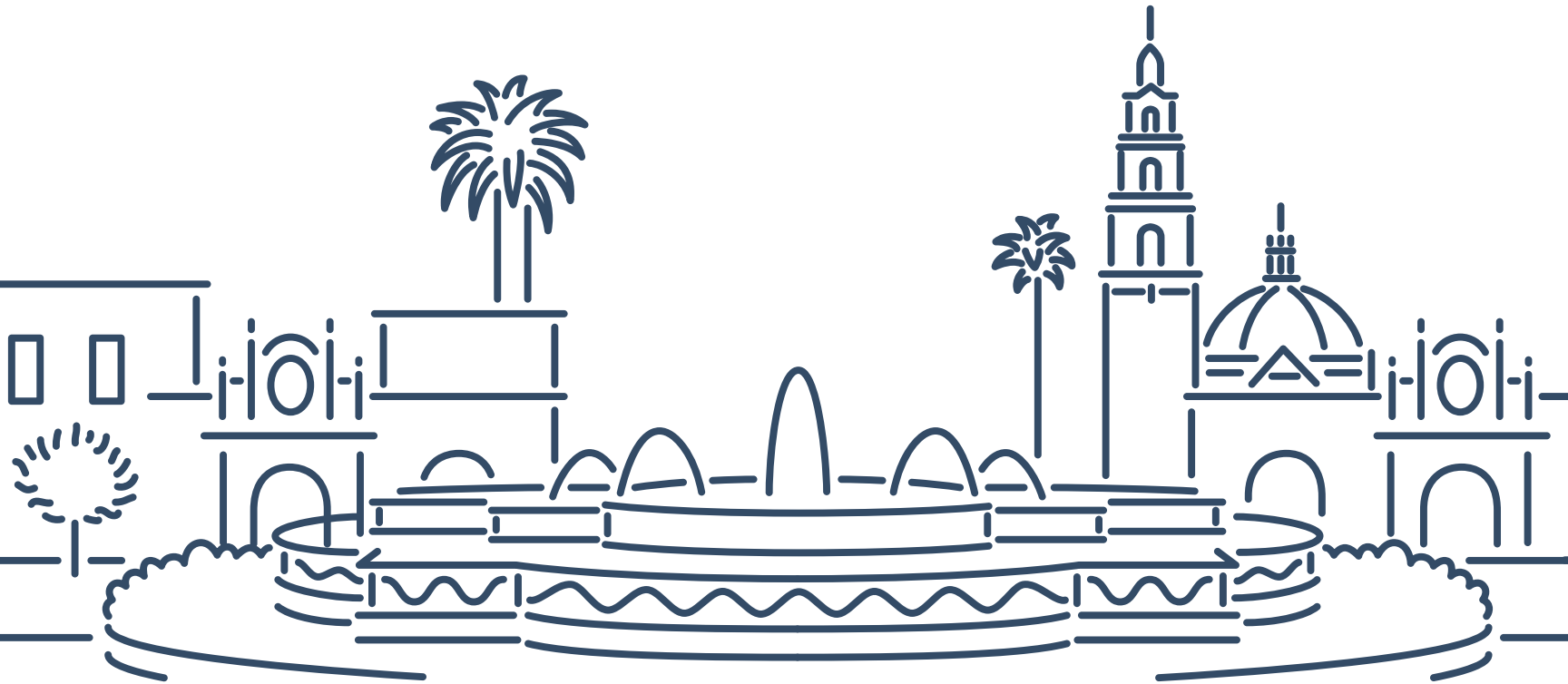
Medicare Member Resource Guide

Effective Jan. 1, 2021



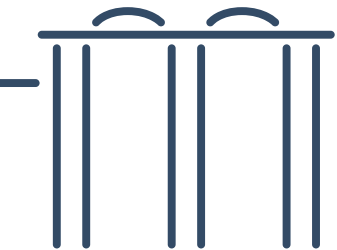
Hello!

At Sharp Health Plan, our members are our top priority.
We're dedicated to making your health care experience an unforgettable one,
and we're honored you've chosen us.



What's inside

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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 Medicare Advantage plans are designed specifically to do just that.



Affordable

Save money and get more



Direct

Delivering The Sharp Experience, from card to care



Local

Medicare by San Diegans, for San Diegans



Simple

Find what you need, when you need it



For the 2021 coverage year, Sharp Health Plan earned an overall star rating of 4.5 out of 5 stars from the Centers for Medicare & Medicaid Services!*

Visit [medicare.gov](https://www.medicare.gov) to learn more about Medicare's Star Ratings.

We're here to help

Our Customer Care team is here to give you the information and help you need! They will treat you with courtesy, respect and provide personalized help. Visit sharpmedicareadvantage.com or give us a call at 1-855-562-8853 (TTY/TDD: 711).

Hours of operation:

Oct. 1 – March 31 from 8 a.m. – 8 p.m. Pacific time, 7 days a week;

April 1 – Sept. 30 from 8 a.m. – 8 p.m. Pacific time, Monday through Friday.

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

3 ways to get the most out of your plan

1

Keep your member ID card close by

Your Sharp Direct Advantage member ID card is your key to accessing care. You will need this card whenever you seek medical services, like visiting your doctor or filling a prescription. Be sure to always present your Sharp Direct Advantage ID card — not your red, white and blue Medicare card. And remember, we're always here to help. Our Customer Care phone number is listed on back of your member ID card.

2

Get to know your plan

Read the following pages to learn how your plan works. For detailed information about your coverage, please view the Evidence of Coverage (also called Member Handbook). Now is a great time to activate your new member account, if you haven't already. Visit sharpmedicareadvantage.com/sharpconnect to create an account with your member ID number. With Sharp Connect, you can securely access your plan information, download a copy of your Evidence of Coverage and much more.

3

Start using Sharp Direct Advantage

You're now ready to start using your plan to the fullest! Sign up for Best Health and take your Wellness Assessment. In just a few minutes, you'll have a complete report on your health that you can share with your doctor. To schedule an appointment with your doctor, call the telephone number listed on the front of your Sharp Direct Advantage member ID card.

Lost your member ID card?

No worries! You can request a new ID card through our Sharp Connect member portal or by calling Customer Care.

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.

Looking for a doctor?



Find a doctor online

Visit sharpmedicareadvantage.com/find-a-doctor-or-pharmacy to use our online search tool. Ensure you are viewing the Sharp Direct Advantage Network.



Download the provider directory

Visit sharpmedicareadvantage.com/find-a-doctor-or-pharmacy and click "Download the directory."

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.



1,200+ Doctors



7 Hospitals



6 Plan medical groups



25+ Urgent care centers



400+ Pharmacies



400+ Vision providers



**MinuteClinic®
locations nationwide**



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

Get the most out of your appointments

Before your appointment, prepare a list of questions. Answering the following questions before your medical appointments will help you make the most of your time with your doctor and health care team. Asking questions about your diagnoses, treatments and medicines can improve the quality, safety and effectiveness of your health care.

Appointment Checklist		
Do you want to talk about a health problem?	<input type="radio"/> Yes	<input type="radio"/> No
If yes, what health problem/s do you want to talk about? Why?		
Do you want to change a medication?	<input type="radio"/> Yes	<input type="radio"/> No
If yes, which medication do you want to change? Why?		
Do you want to talk about a blood test, X-ray or other test?	<input type="radio"/> Yes	<input type="radio"/> No
If yes, which test do you want to talk about? Why?		
Do you want to talk about the care you got from a specialist?	<input type="radio"/> Yes	<input type="radio"/> No
If yes, what do you want to talk about? Why?		

5 Things to Bring to Your First Appointment	
Your Sharp Direct Advantage member ID card	<input type="radio"/>
Any medical records you have	<input type="radio"/>
A list of medications you are taking (including over-the-counter medications and supplements), or bring your medications with you.	<input type="radio"/>
If you have completed your Wellness Assessment, please bring your results. (See page 13 if you haven't taken your Wellness Assessment.)	<input type="radio"/>
A list of questions you'd like to ask your doctor — don't be shy.	<input type="radio"/>

The right care, as soon as you need it



Virtual care

Get care 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



Specialist care

Specialists are doctors like heart doctors, allergy doctors, skin doctors, and other doctors who specialize in one area of health care. Except for OB-GYN services, seeing a specialist requires a referral from your PCP. In most cases, you will work with your PCP to find the best solution for you.



Urgent care

Urgent care centers handle conditions that need prompt medical attention and do not require an appointment. Most urgent care centers are open on weekends and holidays. Urgent conditions are not emergencies. Contact your PCP first to determine if a visit to urgent care is necessary. Check your provider directory to see which urgent care locations are affiliated with your medical group.



Emergency care

A hospital emergency room provides fast life-or-limb-saving care, 24/7. If you believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb, it is an emergency and you should call 911 or go immediately to the nearest emergency room.



After-hours & out-of-area care

- During regular business hours, it is best to call your PCP for medical advice. If you need immediate advice or guidance after hours and on weekends, you can also call our After-Hours Nurse Advice line at 1-855-562-8853 (TTY/TDD: 711) to talk to a registered nurse.
- For minor illnesses and injuries, visit any MinuteClinic®, the walk-in clinic inside select CVS Pharmacy® stores nationwide.
- When traveling out of the area, Assist America® coordinates emergency care on your behalf. You can reach them at 1-800-872-1414 inside the U.S. or 1-609-986-1234 abroad. See your Evidence of Coverage for details about the type of care that is covered when you are out-of-area.

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

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.



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. Tier-5 drugs are not available through mail order.

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.

Added benefits

We believe San Diegans deserve more, so we encourage you to take advantage of these added member benefits¹:



Comprehensive dental coverage

We offer comprehensive DHMO dental benefits or the option to add them² through Delta Dental³ for our Medicare Advantage plan members.

deltadentalins.com | 1-800-390-3368



Vision care

Vision Service Plan (VSP) Choice HMO 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 | 1-800-877-7195



Hearing aid coverage

Members receive an allowance toward medically necessary hearing aids from our preferred vendors, SDHC and HearUSA.⁴ To get started accessing this benefit, members should contact their primary care physician (PCP).



Expanded chiropractic coverage

Like all Medicare Advantage plans, Sharp Health Plan offers chiropractic benefits for spinal subluxation treatment. This is provided by referral from your PCP, and you will have a copay. In addition, Sharp Health Plan offers a supplemental chiropractic benefit. This means you can self-refer to any chiropractor in the American Specialty Health Network for any medically necessary chiropractic need. Some plans also have access to a supplemental acupuncture benefit through American Specialty Health.

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



After-Hours Nurse Advice

When you have a health question or concern after regular business hours, a single phone call to our After-Hours Nurse Line puts you in touch with a registered nurse. Our After-Hours Nurse Line is available from 5 p.m. to 8 a.m., Monday through Friday and 24 hours a day on weekends.

1-855-562-8853 (TTY/TDD: 711)



MinuteClinic®

MinuteClinic is the walk-in medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to quality medical care without an appointment. It is open 7 days a week, including evenings and weekends.⁵ For most members, your copay for MinuteClinic is the same as your PCP visit copay.

cvs.com/minuteclinic/clinic-locator



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



Free fitness resources

Choose between the following options available at no cost to you:

- 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 Fitbit® Connected! Kit, mailed directly to your home.

sharpmedicareadvantage.com/fitness

¹ This information is not a complete description of benefits. Contact the plan for more information.

² This benefit is included in the Platinum Card plan. This benefit is an optional add-on for Basic, Premium and Gold Card members and can be added during initial enrollment or during AEP for a monthly premium.

³ Delta Dental refers to Delta Dental of California.

⁴ Members can go out-of-network with an approved Prior Authorization from the Plan.

⁵ Walk-ins are temporarily unavailable due to the COVID-19 pandemic.

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 yourbesthealth.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.

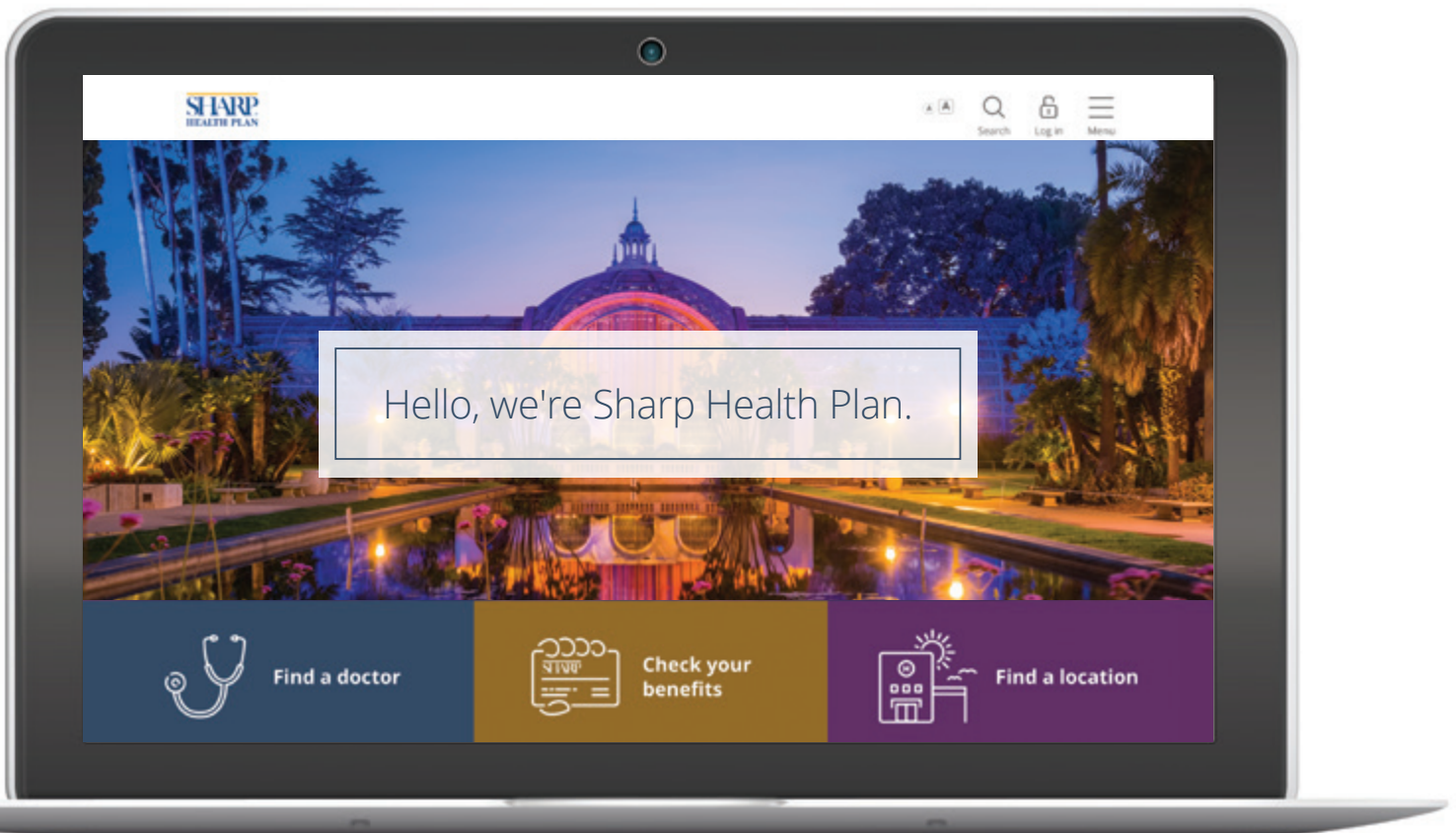
We're just a click away

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. Remember, we're just a click away!

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:

- Find a primary care physician (PCP) who is right for you
- Find an urgent care center, pharmacy or hospital near you
- See if your prescription is on our drug list
- Visit our preventive and wellness center to access health resources, news and articles
- Register for Sharp Connect



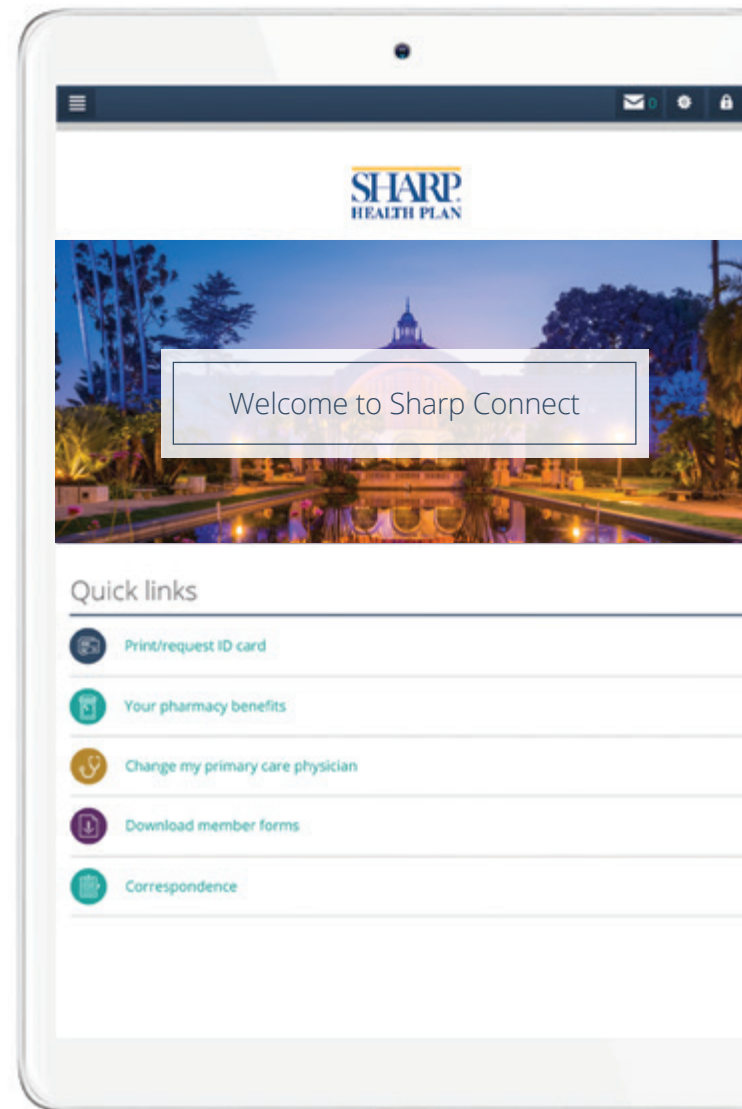
Sharp Connect, your member portal

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

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.



Preventive care at no additional cost

Your health is our top priority. That's why we encourage you to take advantage of our many preventive care services. Preventive care services are available at no additional cost when you schedule with an in-network provider, and when the services are separate from an appointment for other care or treatment.

Benefits for members

The following are examples of benefits covered for every member, with no copayment or deductible:

Copay	Preventive Care
\$0	Wellness exam, immunizations ¹ and related screenings
\$0	Routine gynecological exams, immunizations and related screenings
\$0	Screenings: <ul style="list-style-type: none"> • Breast cancer • Cervical cancer • Cholesterol • Colorectal cancer • Depression • Diabetes • Hypertension • Obesity • Prostate cancer • Sexually transmitted infections • Tobacco and alcohol use / misuse

Important: Preventive care vs. treatment

- When you schedule an appointment with your PCP, let them know it's for a preventive care wellness visit. You will need to schedule a separate office visit to address other issues or concerns that fall outside of preventive care services.
- If medical symptoms, concerns or conditions are discussed at a preventive care wellness visit, it could be considered a medical treatment. This may require a copayment.



Preventive care checklists

No matter how healthy you are today, having a discussion with your doctor about preventive care can make a difference in the long run — for you and the people you care about. Discuss your checklist with your doctor to develop your own personalized preventive care plan. Your doctor will help you determine which tests and health screenings are best for you based on your age, gender, health status and family history.²

Men's preventive care checklist

Exams		
Periodic Well Visit with your PCP (schedule at least 2 months in advance)	18 and older	<input type="radio"/>
Vaccines		
Flu Shot (every fall)	18 and older	<input type="radio"/>
Hepatitis B ^{3,4}	19 and older	<input type="radio"/>
Pneumococcal (pneumonia)	65 and older	<input type="radio"/>
Tetanus, Diphtheria, Pertussis (Td/Tdap) (every 10 years) ⁴	18 and older	<input type="radio"/>
Shingrix (shingles) ^{3,4}	50 and older	<input type="radio"/>
Screenings		
Blood Pressure	18 and older	<input type="radio"/>
Blood Sugar (diabetes) ³	18 and older	<input type="radio"/>
Body Mass Index (BMI)	18 and older	<input type="radio"/>
Cholesterol ³	20 and older	<input type="radio"/>
Colon Cancer (colonoscopy, sigmoidoscopy, stool test)	50 – 75	<input type="radio"/>
Depression	18 and older	<input type="radio"/>
Fall Prevention	65 and older	<input type="radio"/>
Tobacco and Alcohol Use Counseling	18 and older	<input type="radio"/>
Tuberculosis ³	18 and older	<input type="radio"/>

¹ Part D vaccines may have an associated cost.

² The information in this guide includes recommendations adapted from the following sources as of September 2019 and is subject to change: preventive services with a rating of A or B from the U.S. Preventive Services Task Force; immunization for children, adolescents and adults recommended by the Centers for Disease Control and Prevention; and preventive care screenings for infants, children, adolescents and women supported by the Health Resources and Services Administration.

³ Based on risk factors, and as advised by your doctor.

⁴ This is a Part D vaccine and may have an associated cost. Please refer to your Evidence of Coverage and plan formulary (drug list).

Women's preventive care checklist

Exams		
Periodic Well Visit with your PCP (schedule at least 2 months in advance)	18 and older	<input type="radio"/>
Vaccines		
Flu Shot (every fall)	18 and older	<input type="radio"/>
Hepatitis B ^{1,3}	19 and older	<input type="radio"/>
Pneumococcal (pneumonia)	65 and older	<input type="radio"/>
Tetanus, Diphtheria, Pertussis (Td/Tdap) (every 10 years) ³	18 and older	<input type="radio"/>
Shingrix (shingles) ^{2,3}	50 and older	<input type="radio"/>
Screenings		
Blood Pressure	18 and older	<input type="radio"/>
Blood Sugar (diabetes) ²	18 and older	<input type="radio"/>
Body Mass Index (BMI)	18 and older	<input type="radio"/>
Breast Cancer (mammogram) ²	40 – 74	<input type="radio"/>
Cervical Cancer (pap smear, HPV test)	21 – 65	<input type="radio"/>
Cholesterol ¹	20 and older	<input type="radio"/>
Colon Cancer (colonoscopy, sigmoidoscopy, stool test)	50 – 75	<input type="radio"/>
Depression	18 and older	<input type="radio"/>
Fall Prevention	65 and older	<input type="radio"/>
Osteoporosis ¹	65 and older	<input type="radio"/>
Tobacco and Alcohol Use Counseling	18 and older	<input type="radio"/>
Tuberculosis ¹	18 and older	<input type="radio"/>

¹ Based on risk factors, and as advised by your doctor.

² Or Zostavax at age 60 or older (discuss with your doctor)

³ This is a Part D vaccine and may have an associated cost. Please refer to your Evidence of Coverage and plan formulary (drug list).

Diabetes and hypertension preventive care checklist

Exams		
Periodic Well Visit with your PCP (schedule at least 2 months in advance)	18 and older	<input type="radio"/>
Medication Review (with an RN, pharmacist or your PCP)	18 and older	<input type="radio"/>
Vaccines		
Flu Shot (every fall)	18 and older	<input type="radio"/>
Pneumococcal (pneumonia)	65 and older	<input type="radio"/>
Screenings		
Blood Pressure	18 and older	<input type="radio"/>
Body Mass Index (BMI)	18 and older	<input type="radio"/>
Cholesterol ¹	20 and older	<input type="radio"/>
Depression	18 and older	<input type="radio"/>
Tobacco and Alcohol Use Counseling	18 and older	<input type="radio"/>
Blood Sugar (HbA1c; diabetes) ¹	18 and older	<input type="radio"/>
Visual Foot Inspection (diabetes)	18 and older	<input type="radio"/>
Dilated Eye Exam (diabetes) ¹	18 and older	<input type="radio"/>
Kidney Function (diabetes) ¹	18 and older	<input type="radio"/>
Program Referral		
Health Coaching Program ¹	18 and older	<input type="radio"/>
Disease Management Program ¹	18 and older	<input type="radio"/>



Home safety checklist

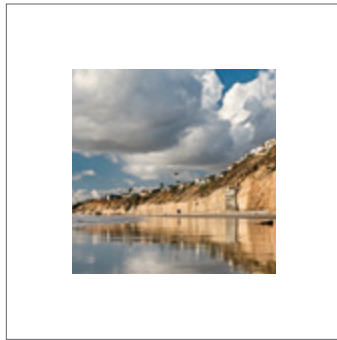
We've developed this handy home safety checklist to ensure your home is as safe as can be. Some hazards may be obvious, and others not as much. Please note, the items listed here are not covered by Sharp Direct Advantage.

Bathroom	
Install grab bars on walls, near the toilet or along bathtub / shower	<input type="checkbox"/>
Place a slip-resistant rug next to bathtub / shower	<input type="checkbox"/>
Put a sturdy plastic shower chair in bathtub / shower	<input type="checkbox"/>
Set nonskid adhesive textured strips on floor of bathtub / shower	<input type="checkbox"/>
Mount a liquid soap dispenser on wall of bathtub / shower	<input type="checkbox"/>
Bedroom	
Remove clutter from the floor to avoid walking hazards	<input type="checkbox"/>
Keep a lamp, flashlight and telephone within reach of your bed	<input type="checkbox"/>
Place night lights on path from bedroom to bathroom	<input type="checkbox"/>
Buy a raised mattress to make it easier for you to get in and out of bed	<input type="checkbox"/>
Living Room	
Arrange furniture for a clear walking path	<input type="checkbox"/>
Remove low-level coffee tables / ottomans from paths used by walkers or crutches	<input type="checkbox"/>
Install illuminating light switches	<input type="checkbox"/>
Keep electrical appliance cords out of the way	<input type="checkbox"/>
Check for loose wood floorboards	<input type="checkbox"/>
Kitchen	
Store food, dishes and cooking equipment at waist level	<input type="checkbox"/>
Use nonskid floor wax to prevent slipping	<input type="checkbox"/>
Purchase a step stool with handrail to help you reach into higher cabinets	<input type="checkbox"/>

Health insurance terms and definitions

We know health insurance terms can be confusing. We've created this chart with common terms and definitions to help you better understand your plan and how it works.

Term	Definition
Coinsurance	You pay coinsurance after you have paid your deductible. Using a 20% coinsurance example, if Sharp Health Plan's contract rate for an office visit is \$100, your coinsurance payment of 20% would be \$20.
Copayment / Copay	A fixed amount you pay when you receive covered health care services. For example, you might have a \$10 copay to see your primary care physician.
Coverage Gap (Medicare prescription drug coverage)	A period of time in which you pay higher cost sharing for prescription drugs until you spend enough to qualify for catastrophic coverage. The coverage gap (also called the "donut hole") starts when you and your plan have paid a set dollar amount for prescription drugs during that year.
Network	The group of medical service providers associated with your unique plan. Sharp Health Plan Medicare members are all on the Sharp Direct Advantage Network.
Out-of-Pocket Maximum (medical only)	The most you have to pay for covered services in a calendar year. After you spend this amount on copayments and coinsurance, your health plan pays 100% of the costs of covered benefits. Premium payments and Part D drug costs do not contribute to the out-of-pocket maximum.
True Out-of-Pocket Costs (TrOOP)	Amounts you pay for covered Part D drugs that count toward your drug plan's out-of-pocket threshold. Your coinsurance or copayments, and what you pay in the coverage gap all count toward this out-of-pocket limit. The limit doesn't include the drug plan's premium.
Plan Medical Group (PMG)	The group of doctors, specialists, urgent care centers and hospitals associated with your network. Your PMG is listed on the front of your member ID card.
Premium	The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including copayments and coinsurance.
Preventive Care	Health care services you receive when you are well, like checkups, vaccinations and certain screening tests.
Primary Care Physician (PCP)	Your primary doctor and main point of contact for all of your health care needs.



View of Solana Beach
Photo Credit: Evgeny Yorobe, San Diego



**Consider us your personal
health care assistant®**

sharpmedicareadvantage.com
customer.service@sharp.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).

