



# 2019 Sharp Direct Advantage<sup>SM</sup> Member Resource Guide



Helpful information for Medicare members

Mission Bay



# Welcome to Sharp Direct Advantage<sup>SM</sup>



At Sharp Health Plan, our members are our first priority.  
Our team is passionate about making health care better,  
and we're honored you've chosen us.



# The Sharp Direct Advantage difference

As part of the Sharp HealthCare family, we provide direct access to The Sharp Experience, from Card to Care. We believe San Diegans deserve more, so our Medicare Advantage plans are designed specifically with you in mind.



Affordable

Save money and get more



Direct

Get The Sharp Experience, from Card to Care



Local

Medicare by San Diegans, for San Diegans



Simple

Find what you need, when you need it

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## We're here to help

Our customer service team, also known as Customer Care, 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](http://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 steps to get the most out of your plan

## 1 Carry your member ID card

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. Always present your Sharp Direct Advantage ID card — not your red, white and blue Medicare card — when accessing medical services or picking up prescriptions.

## 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](https://sharpmedicareadvantage.com/sharpconnect) to create an account with your new 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! 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.

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### 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.

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# Sharp Direct Advantage Network

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 and Sharp Community Medical Group, both awarded "Elite" status<sup>1</sup>, the highest possible rating for Standards of Excellence, in addition to our regional partner, Greater Tri Cities IPA. 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+ Primary Care and Specialty Care Physicians



7 Hospitals



3 Medical Groups



25+ Urgent Care Locations



375+ Pharmacies



375+ Vision Providers



600+ Dental Providers<sup>2</sup>

<sup>1</sup> Recipients of "Elite" status in the 2018 national Standards of Excellence™ survey by America's Physician Groups.

<sup>2</sup> Only Platinum Card members and members who added dental to their plan have access to plan dental providers.

# Your personal doctor

Your personal doctor, also known as your primary care physician or PCP, is who you will see if you need a check-up or routine care, want advice about a health problem, or get sick or hurt. They make sure you get care as soon as you need it, and it's their job to explain things in a way that is easy to understand. Your PCP will also provide referrals to other plan providers. We have several plan medical groups (PMGs) from which you choose your PCP. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG.

## Find or change your PCP

- 1 Click** Finding a new PCP is only a click away. Simply visit [sharpmedicareadvantage.com/findadoctor](http://sharpmedicareadvantage.com/findadoctor) for a full listing of doctors in the Sharp Direct Advantage network.
- 2 Search** You can search by plan network, specialty, language preference, gender, location or name. PCPs specialize in family medicine, general practice, internal medicine or pediatrics. Be sure to search for PCPs in the Sharp Direct Advantage network.
- 3 Choose** Once you choose your PCP, make it official by logging in to your Sharp Connect account at [sharpmedicareadvantage.com/login](http://sharpmedicareadvantage.com/login). You can also make the change by emailing [customer.service@sharp.com](mailto:customer.service@sharp.com) or calling 1-855-562-8853 (TTY/TDD 711). In most cases, the change will be effective the first day of the following month. Then you'll receive an updated member ID card with your new PCP and PMG.

## Partner with your PCP

Your PCP is your partner in health. It's their job to listen carefully to what you have to say, and spend enough time with you so you feel well taken care of. Here are a few things to know:

- Call your PCP first for all of your health care needs. If you are a new patient, be sure to transfer any existing referrals, prescriptions and medical records.
- Make sure to tell your PCP about your health history, current treatments, medical conditions, medications you are taking and about other doctors treating you.
- If you have never been seen by your PCP, you should make an appointment for an initial visit.
- In the event you have a clinical concern outside of business hours, you can contact your PCP's office 24 hours a day. If your PCP is not available, or if it is after their regular business hours, leave your name and phone number with their answering service to receive a call back from a physician or qualified health care professional within 30 minutes.
- If you need immediate advice or guidance after hours and on weekends, you can also call our After-Hours Nurse Advice line at 1-800-359-2002 to talk to a registered nurse.

# Appointment checklist

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

- 1 Your Sharp Direct Advantage member ID card
- 2 Any medical records you have
- 3 A list of medications you are taking (including over-the-counter medications and supplements), or bring your medications with you.
- 4 If you have completed your Wellness Assessment, please bring your results. (See page 13 if you haven't taken your Wellness Assessment.)
- 5 A list of questions you'd like to ask your doctor — don't be shy.



# The right care, as soon as you need it

As a Sharp Direct Advantage member, we're here to help you understand the many care options available to you. Here are a few different ways you can get the care you need, as soon as you need it.



## Specialist Care

Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors, and other doctors who specialize in one area of health care. They provide specialized care as soon as you need it. 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 a variety of conditions that need prompt medical attention and do not require an appointment. Urgent conditions are not emergencies. It is best to 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.



## Out-of-Area Care

You have several options for receiving care when you're outside San Diego County. 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 1-800-359-2002 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.

# Your prescription drug plan

We're here to make it easy to use your prescription drug plan to get the medicines your doctor prescribes. Prescription drug coverage is included in your plan to help cover the cost of these medications. You 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.

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### View your prescription drug benefits online

Log in to Sharp Connect at [sharpmedicareadvantage.com](https://sharpmedicareadvantage.com) to view your full prescription drug benefit information. You can also see if your medication is covered and if there are any restrictions or prior authorization (Coverage Determination) requirements for your medications.

# Filling your prescriptions

As a Sharp Direct Advantage member, you can visit hundreds of local pharmacies and almost all major national pharmacies, including:



Review your Provider and Pharmacy Directory to see a complete list of Sharp Direct Advantage pharmacies. If you get sick while traveling within the U.S and need to pay for an emergency prescription, you can submit your pharmacy receipt for reimbursement.

## Generic vs. Brand-Name Drugs

Term	Definition
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.
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.

Sharp Health Plan usually does not cover a brand-name drug when a generic one 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.

## Easily fill your prescription by mail

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.

Postal Prescription Service (PPSRx), our mail-order service provider, will ship a 90-day supply of your medication. PPSRx 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](http://sharpmedicareadvantage.com/mailorder) or call 1-800-552-6694 for more information on eligible medications and to get an application for mail-order services.

# Added benefits

We believe San Diegans deserve more. We encourage you to take advantage of these added member benefits<sup>1</sup>:



## Comprehensive Dental Coverage

We offer comprehensive dental benefits or the option to add them<sup>2</sup> through Delta Dental<sup>3</sup> to our Medicare Advantage plan members.

[deltadentalins.com](http://deltadentalins.com) | 1-800-390-3368



## Vision Care

VSP Elements is included in our plans. Benefits include routine eye exams and an allowance for glasses or contacts every 24 months. VSP has more than 500 providers throughout San Diego County to ensure that you can find care close to home. Find an eye doctor who's right for you.

[vsp.com](http://vsp.com) | 1-800-877-7195



## Hearing Aid Coverage

Members receive an allowance every 36 months toward medically necessary hearing aids. 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. Platinum Card members also have access to a supplemental acupuncture benefit through American Specialty Health.



## After-Hours Nurse Advice

When you have a health question or concern after regular business hours, a single phone call to After-Hours Nurse Advice puts you in touch with a registered nurse. This service is available through Sharp Nurse Connection® from 5 p.m. to 8 a.m., Monday to Friday and 24 hours on weekends. Just call 1-800-359-2002, and select the option to speak with a nurse.



## MinuteClinic® inside CVS Pharmacy®

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. No appointment necessary. For most members, your copay for MinuteClinic is the same as your urgent care copay.

[cvs.com/minuteclinic/clinic-locator](https://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, Assist America connects members to doctors, hospitals, pharmacies and other services.

**To contact Assist America in the U.S., please call 1-800-872-1414.**

**To contact Assist America outside of the U.S., please call 1-609-986-1234.**

They are available to assist you 24 hours a day, seven days a week. Be sure to state you are a Sharp Health Plan member and use the Sharp reference number: 01-AA-SHP-09073.



## Silver&Fit® Membership with Gym Access

We offer free access to gyms for our members. Choose from Curves, 24 Hour Fitness, Jazzercise, LA Fitness and many other facilities throughout San Diego County. And, enjoy the flexibility to change facilities monthly with no hassles. If you prefer to exercise at home, at-home fitness options are available as well. See [silverandfit.com](https://silverandfit.com) to find participating clubs in your area. Participating gyms may change during the year.

[silverandfit.com](https://silverandfit.com) | 1-877-427-4788 (TTY/TDD 711)

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

<sup>2</sup> 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.

<sup>3</sup> Delta Dental refers to Delta Dental of California.

# sharpmedicareadvantage.com, at your service

Health care concerns can arise at any time. 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

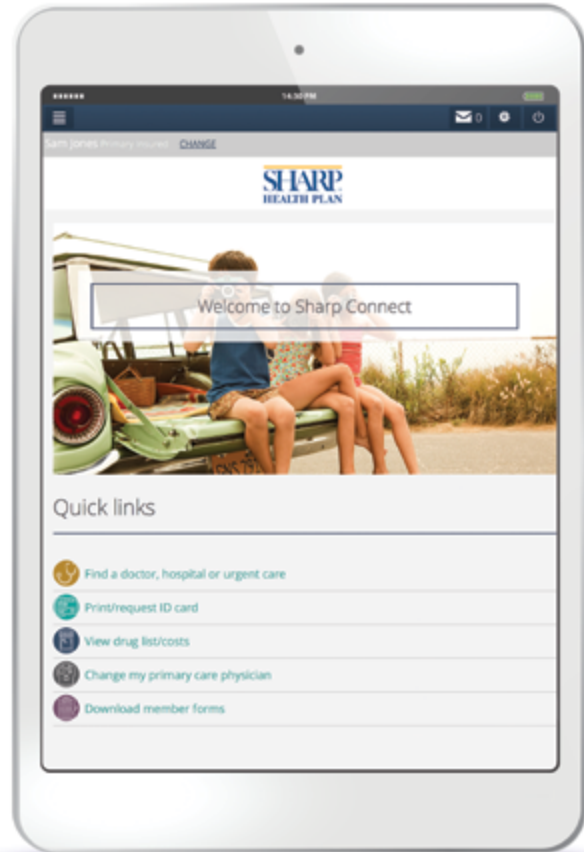
We're dedicated to providing updates and important information in a way that is most convenient for you. From [sharpmedicareadvantage.com](http://sharpmedicareadvantage.com), you can:

- Find a PCP who is right for you
- Find an urgent care center, pharmacy or hospital near you
- Visit our preventive care and wellness center
- Utilize health and wellness resources
- 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, print or request your member ID card
- Download member forms and view correspondence
- View drug list / costs



# Best Health<sup>®</sup> wellness program

Best Health is a comprehensive wellness program available to all Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive workshops, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit [shpbesthealth.com](http://shpbesthealth.com) to register.

## 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.

## Personalized coaching

Sharp Health Plan members have direct access to personal health and lifestyle coaches. Coaching is completely customized to your unique needs at no additional cost to you. Your coach will:

- Help you understand and take full advantage of your benefits
- Serve as your point of contact for questions you might have throughout the year
- Help you reach personal health goals, such as:
  - Losing weight
  - Developing an exercise routine
  - Creating a meal plan
  - Quitting smoking

## Wellness & Health Promotion Accreditation

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





## Interactive online tools and resources



### Mobile App

- Access your favorite trackers and tools from your smart phone.
- Manage risk factors like blood pressure and cholesterol.
- View and celebrate your progress.



### Healthy Eating Plans

- Create healthier, personalized meal plans.
- Track calories using your personal food log.
- Choose from hundreds of healthy recipes and grocery lists.



### Exercise Tools

- Get the benefits of a personal trainer without the cost. Choose from a variety of multi-week fitness plans or create your own.
- Connect your wearable fitness device or app to Best Health to conveniently track your exercise progress.
- Use the Cardio Log to track all your activities, from gardening to dancing to yoga.



### Wellness Workshops

- Choose from a variety of topics like nutrition or exercise routines.
- Complete interactive activities to help increase your health IQ.

# 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:

- Cardiovascular disease risk reduction visit
- Annual wellness visit, immunizations and related laboratory services
- Immunizations, including flu shots, hepatitis B vaccine, pneumonia vaccine
- Screenings for:
  - Breast cancer
  - Cervical cancer
  - Colorectal cancer
  - Depression
  - Diabetes
  - Hypertension
  - Obesity
  - Prostate cancer
  - Tobacco and alcohol use / misuse
- "Welcome to Medicare" preventive visit (one-time)
- Any additional preventive services approved by Medicare during the contract year



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### Important: Preventive care vs. treatment

- When you schedule an appointment with your PCP, let them know it's for a preventive care 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 visit, it could be considered a medical treatment. This may require a copayment or deductible.

# 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. To get started, review our preventive care checklists highlighting some of the exams, vaccines, screenings, and home safety tips, to help you and your loved ones avoid or minimize potential health problems.<sup>1</sup>

## 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 <sup>2</sup>	19 and older	<input type="radio"/>
Pneumococcal (pneumonia)	65 and older	<input type="radio"/>
Tetanus, Diphtheria, Pertussis (Td/Tdap) (every 10 years)	18 and older	<input type="radio"/>
Shingrix (shingles) <sup>3</sup>	50 and older	<input type="radio"/>
Screenings		
Blood Pressure	18 and older	<input type="radio"/>
Blood Sugar (diabetes) <sup>2</sup>	18 and older	<input type="radio"/>
Body Mass Index (BMI)	18 and older	<input type="radio"/>
Breast Cancer (mammogram) <sup>2</sup>	40 – 74	<input type="radio"/>
Cervical Cancer (pap smear, HPV test)	21 – 65	<input type="radio"/>
Cholesterol <sup>2</sup>	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 <sup>2</sup>	65 and older	<input type="radio"/>
Tobacco and Alcohol Use Counseling	18 and older	<input type="radio"/>
Tuberculosis <sup>2</sup>	18 and older	<input type="radio"/>

<sup>1</sup> The information in this guide includes recommendations adapted from the following sources as of June 2017 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.

<sup>2</sup> Based on risk factors, and as advised by your doctor.

<sup>3</sup> Or Zostavax at age 60 or older (discuss with your doctor)

## 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 <sup>1</sup>	19 and older	<input type="radio"/>
Pneumococcal (pneumonia)	65 and older	<input type="radio"/>
Tetanus, Diphtheria, Pertussis (Td/Tdap) (every 10 years)	18 and older	<input type="radio"/>
Shingrix (shingles) <sup>2</sup>	50 and older	<input type="radio"/>
Screenings		
Blood Pressure	18 and older	<input type="radio"/>
Blood Sugar (diabetes) <sup>1</sup>	18 and older	<input type="radio"/>
Body Mass Index (BMI)	18 and older	<input type="radio"/>
Cholesterol <sup>1</sup>	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 <sup>1</sup>	18 and older	<input type="radio"/>



## 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 <sup>1</sup>	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) <sup>1</sup>	18 and older	<input type="radio"/>
Visual Foot Inspection (diabetes)	18 and older	<input type="radio"/>
Dilated Eye Exam (diabetes) <sup>1</sup>	18 and older	<input type="radio"/>
Kidney Function (diabetes) <sup>1</sup>	18 and older	<input type="radio"/>
Program Referral		
Health Coaching Program <sup>1</sup>	18 and older	<input type="radio"/>
Disease Management Program <sup>1</sup>	18 and older	<input type="radio"/>

<sup>1</sup> Based on risk factors, and as advised by your doctor.

<sup>2</sup> Or Zostavax at age 60 or older (discuss with your doctor)



## 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 off 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 get in and out of bed more easily	<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 glow-in-the-dark 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 for reaching into higher cabinets	<input type="checkbox"/>

# Multi-language interpreter services

## English

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-359-2002 (TTY:711).

## Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-359-2002 (TTY: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 1-800-359-2002 (TTY: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 1-800-359-2002 (TTY: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 1-800-359-2002 (TTY:711).

## 한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-359-2002 (TTY:711) 번으로 전화해 주십시오.

## Հայերեն (Armenian):

ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ջանգահարեք 1-800-359-2002 (TTY (հեռատիպ)՝ 711).

## فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-359-2002 (TTY:711) تماس بگیرید.

## Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-359-2002 (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。1-800-359-2002 (TTY:711) まで、お電話にてご連絡ください。

## آريبرعلا (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-359-2002 (رقم هاتف الصم والبكم: 711).

# Multi-language interpreter services, continued

## ਪੰਜਾਬੀ (Punjabi):

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ।  
1-800-359-2002 (TTY:711) 'ਤੇ ਕਾਲ ਕਰੋ।

## ខ្មែរ (Mon Khmer, Cambodian):

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សំដៅជំនួយអ្នកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ  
1-800-359-2002 (TTY:711)។

## Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau  
1-800-359-2002 (TTY:711).

## हिंदी (Hindi):

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।  
1-800-359-2002 (TTY:711) पर कॉल करें।

## ภาษาไทย (Thai):

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-359-2002 (TTY:711).



# 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 and you've met your deductible, 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.
Out-of-Pocket Maximum (medical only)	The most you pay during a calendar year before Sharp Health Plan pays 100% of the contract rate. This does not include premium payments or Part D drug costs.
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.
Premium	The monthly amount you pay for your health coverage.
Preventive Care	Health care services you receive when you are well, like checkups, vaccinations and certain screening tests.

# 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.

## English

If you, or someone who you are helping, has questions about Sharp Health Plan, you have the right to obtain help and information in your language without any cost to you. To speak with an interpreter, call 1-855-562-8853.

## Español (Spanish)

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Sharp Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-562-8853.

## 繁體中文(Chinese)

如果您，或是您正在協助的對象，有關Sharp Health Plan,代碼及範圍方面有疑問，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 1-855-562-8853。



We're here to help!

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

Sharp Health Plan (HMO) es un plan de salud HMO que tiene un contrato con Medicare. La inscripción en Sharp Health Plan depende de la renovación del contrato.

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).

