



2019-20 Sharp Direct Advantage[®] Medicare Plan Enrollment Guide Including Summary of Benefits



Exclusively for City of San Diego Medicare-Eligible Retirees and Their Dependents



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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

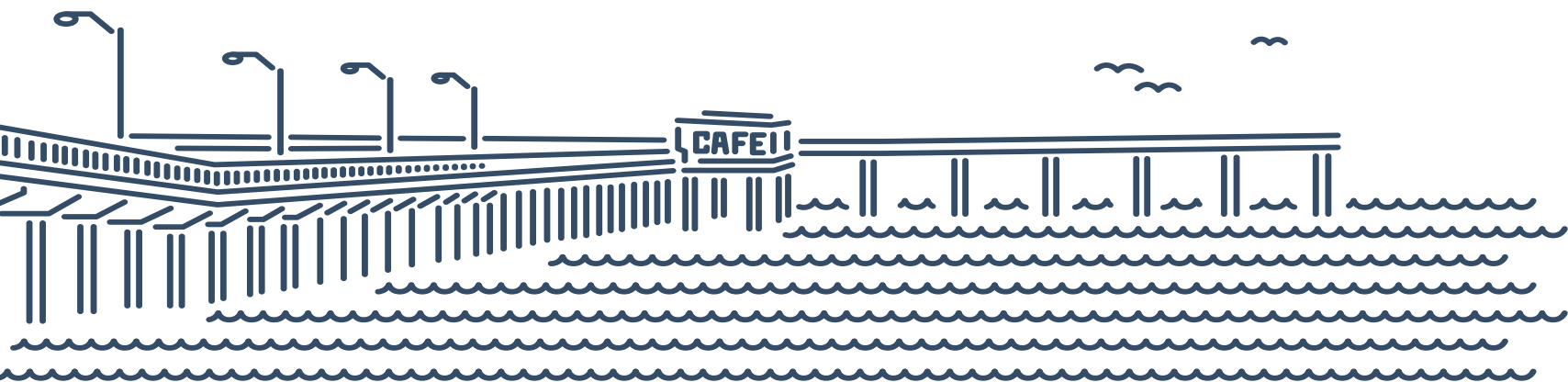
As part of the Sharp HealthCare family, we provide direct access to The Sharp Experience, from Card to Care. The Sharp Experience isn't one thing we do. It's everything we do. It's our culture, our care philosophy and our promise to transform the health care experience for each other and those we serve.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

-  **Affordable** You could save money and get more with Sharp Direct Advantage
-  **Direct** Get The Sharp Experience, from Card to Care
-  **Local** Medicare by San Diegans, for San Diegans
-  **Simple** Easy to enroll with personalized support



From Card to Care


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





You could save money and get more


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


 \$0 Select Care medications

 Gym access through Silver&Fit®


 Comprehensive wellness program with **free** health coaching


 Per day for inpatient hospital care


 After-Hours Nurse Advice

 Diagnostic radiology

 Ambulance

 \$201 monthly premium*

 \$10 copays for primary care physician visits

 Vision care and hearing aid coverage

Get to know us

Visit sharphealthplan.com/sdpeba for more information about our Sharp Direct Advantage plans or call 1-855-562-8853 (TTY/TDD: 711).



* You must continue to pay your Medicare Part B premium

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

Elite-rated¹ medical groups

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, 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+ Doctors*



7 Hospitals*



3 Medical Groups*



30 Urgent Care Centers*



400+ Pharmacies*



15 MinuteClinics®

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

Your care team

You create your care team — including your network, Plan Medical Group (PMG) and your primary care physician (PCP), who is your personal doctor — when you enroll. Knowing who's part of your team is an important first step to understanding how your health plan works.



Your network

A network is a group of doctors, hospitals, and other medical service providers associated with your unique plan. Your network is listed on the front of your member ID card.



Your PMG

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 PMG is listed on the front of your member ID card.



Your PCP

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.

Looking for a doctor?

Sharp Health Plan offers several ways to look for a PCP or specialist. Access our provider and pharmacy directory via our online search tool or as a downloadable file. If you want a provider and pharmacy directory mailed to you, or if you need help finding a network provider, please call 1-855-562-8853 (TTY/TDD: 711).



Find a doctor online

Use the online search tool on our website at sharpmedicareadvantage.com/findadoctor, and select "Sharp Advantage" as the network in the drop-down menu.



Download the provider and pharmacy directory

Visit sharpmedicareadvantage.com/findadoctor to easily search our provider and pharmacy directory. Click on "Access Medicare provider directories," then click on "Downloadable provider and pharmacy directories" to select your Group Plan directory.

The Sharp Direct Advantage Network



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.

Sharp Rees-Stealy Medical Group

This medical group offers more than 500 physicians, including primary care physicians and specialists. Admitting hospitals include Sharp hospitals listed on page 9. Sharp Rees-Stealy physicians are located throughout San Diego County, including:

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



Sharp Community Medical Group (SCMG)

This medical group offers more than 1,000 physicians, including primary care physicians and specialists. Admitting hospitals include Sharp HealthCare facilities and Palomar Medical Centers listed on page 9. SCMG, SCMG Inland North, SCMG Graybill and SCMG Arch Health Medical Group physicians are located throughout San Diego County, including:

- Alpine
- Campo
- Carlsbad
- Chula Vista
- Clairemont
- College Area
- Coronado
- Del Cerro
- Downtown San Diego
- East San Diego
- El Cajon
- Encinitas
- Escondido
- Fallbrook
- Hillcrest
- Imperial Beach
- Kearny Mesa
- La Jolla
- La Mesa
- Lakeside
- Linda Vista
- Mira Mesa
- Mission Valley
- National City
- Oceanside
- Point Loma
- Poway
- Ramona
- San Diego
- San Marcos
- Santee
- University City
- Vista

Greater Tri Cities IPA

This medical group offers more than 400 physicians, including primary care physicians 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 are located primarily in northern San Diego County, including:

- Carlsbad
- Encinitas
- Escondido
- Oceanside
- Solana Beach
- Vista

The Sharp Direct Advantage Network, continued



Hospitals

Sharp Direct Advantage provides extensive coverage with access to a broad selection of hospitals across San Diego, including:

Sharp hospitals

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

Additional network hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



Urgent care centers

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





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 to find a pharmacy near you.



Our 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.

View your prescription drug benefits online

Log in to Sharp Connect at sharpmedicareadvantage.com to view the 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. To view the formulary online, select “Pharmacy” from the Members menu, then click “Formulary information.”

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.



Filling your prescriptions

When you become a Sharp Direct Advantage member, you can fill your prescriptions at your favorite local pharmacy or major national pharmacy — or get your ongoing prescriptions mailed right to your door. Plus, 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.

A 90-day supply of your medication can be shipped to any address you specify in the United States. Standard shipping is free for prescribed medication orders. Visit sharpmedicareadvantage.com/mailorder or call 1-800-552-6694 for more information on eligible medications and to get an application for mail-order services.

Benefits at a glance*

To see the Summary of Benefits, flip to pages 27 through 32.

	Sharp Direct Advantage (HMO)
Monthly Plan Premium	\$201
Deductible	\$0
Annual Out-of-Pocket Maximum (medical)	\$1,500
Inpatient Hospital Care	\$0 per day
Outpatient Hospital Care	\$50
Primary Care Physician Visit	\$10
Specialist Physician Visit	\$10
Preventive Care	\$0
Emergency Room	\$50 (waived if admitted to the hospital)
Urgently Needed Services	\$10
Diagnostic Radiology Services (such as MRIs, CT scans)	\$0
Lab Services / X-rays	\$0
Hearing Aid	\$1,000 maximum allowance every 3 years
Routine Eye Exam (every 12 months)	\$20
Skilled Nursing Facility	\$0 per day for days 1-100
Ambulance	\$0
Durable Medical Equipment	\$0
Acupuncture and Chiropractic care	\$10 (up to 30 acupuncture and/or chiropractic visits per year)
Retail Prescriptions (up to 30 days)**	
Preferred Generic / Generic	\$10 / \$10
Preferred Brand / Non-preferred	\$20 / \$20
Specialty / Select Care	25% / \$0
Mail-Order Prescriptions (up to 90 days)**	
Preferred Generic / Generic	\$20 / \$20
Preferred Brand / Non-preferred	\$40 / \$40
Specialty / Select Care	Not offered / \$0

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

** Drug Tiers: Preferred Generic / Generic / Preferred Brand / Non-preferred / Specialty / Select Care

Sharp Direct Advantage benefits

Our Sharp Direct Advantage plan includes all of these benefits, and much more!*

- 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.

Added benefits

We believe San Diegans deserve more. That's why our Sharp Direct Advantage plan includes these additional member benefits:



Acupuncture and chiropractic care

- Up to 30 acupuncture and/or chiropractic visits per year for \$10 copay



Vision

- \$20 annual routine eye exam
- \$130 allowance for frames or contacts every two years



Hearing aid

- \$1,000 maximum allowance every 3 years



Free Silver&Fit gym access

- Participating clubs include 24 Hour Fitness, Curves, Jazzercise, LA Fitness and more
- At-home fitness options available



Get the care you need, as soon as 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.



Video and phone visits

If you have a medical concern or need a follow-up appointment — and you'd like to save a trip to the doctor's office — a video or phone visit might be the ideal option. Plus, you'll be able to have your appointment from wherever is most convenient for you.¹

Call your PCP or visit sharpmedicareadvantage.com/videoandphonevisits



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/findadoctor



Urgent care

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

sharpmedicareadvantage.com/urgentcare



Emergency room

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

sharpmedicareadvantage.com/hospitals



MinuteClinic®

MinuteClinic is the walk-in medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care without an appointment.³

Visit cvs.com/minuteclinic to learn more



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



Mental health support

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

sharpmedicareadvantage.com/mentalhealth



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

¹ Select doctors offer this service.

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 Your share of the cost for a MinuteClinic visit is equal to what you pay for an urgent care visit. There is no copayment for flu vaccinations.

Best Health[®] 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 sdpeba.yourbesthealth.com to get started.

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.





Personalized coaching

- Get personalized, one-on-one advice from health and lifestyle coaches.
- Join simple, 30-minute sessions over the phone for 6 weeks.
- Help you understand and fully take advantage of your benefits.
- Serve as your point of contact for questions you might have throughout the year.



Mobile app

- Access your favorite trackers and tools from your smartphone.
- 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.
- Track exercise progress online by connecting to your wearable fitness device or app.
- 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.

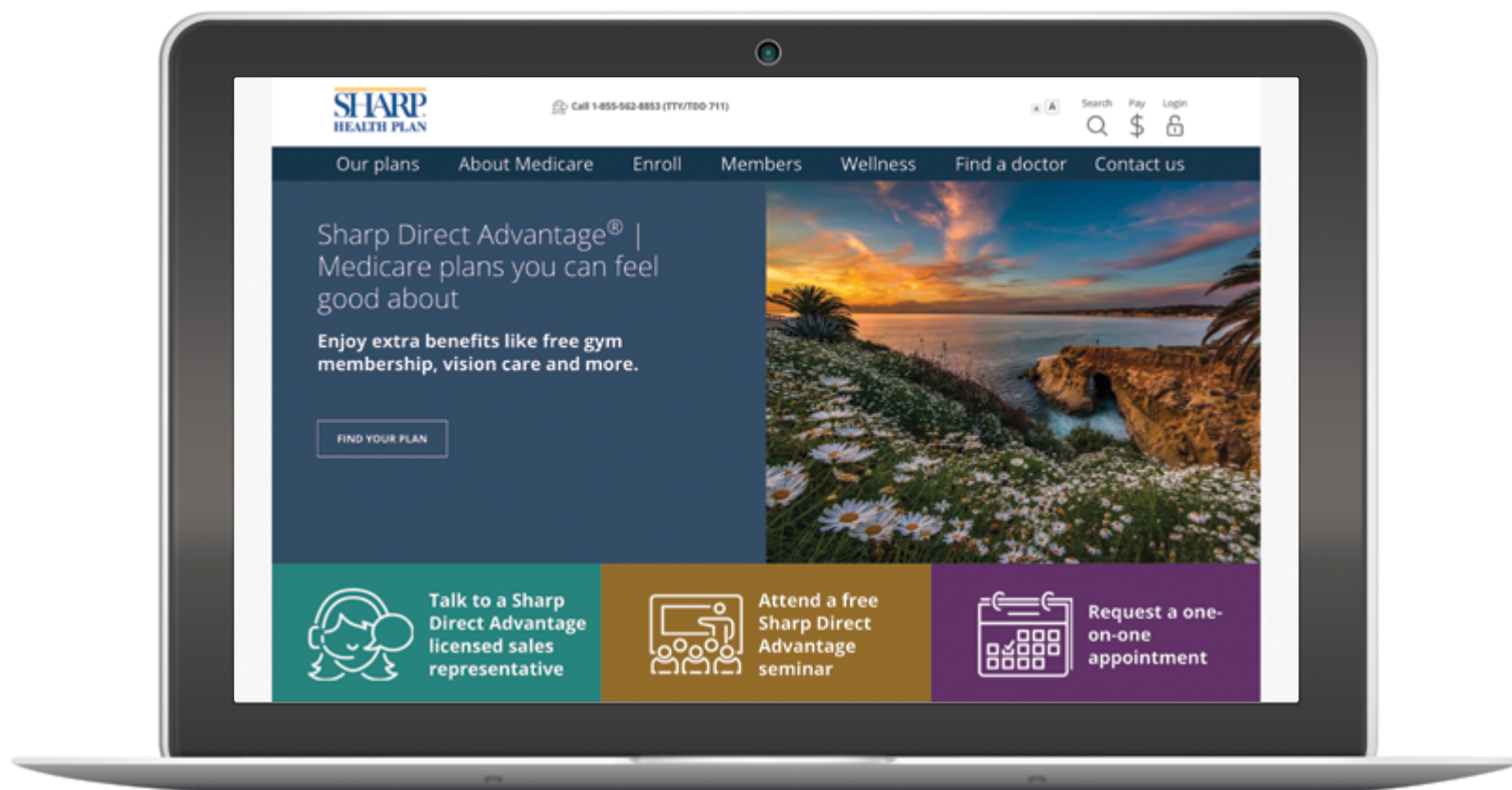
sharphealthplan.com/sdpeba, at your service

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 you can:

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



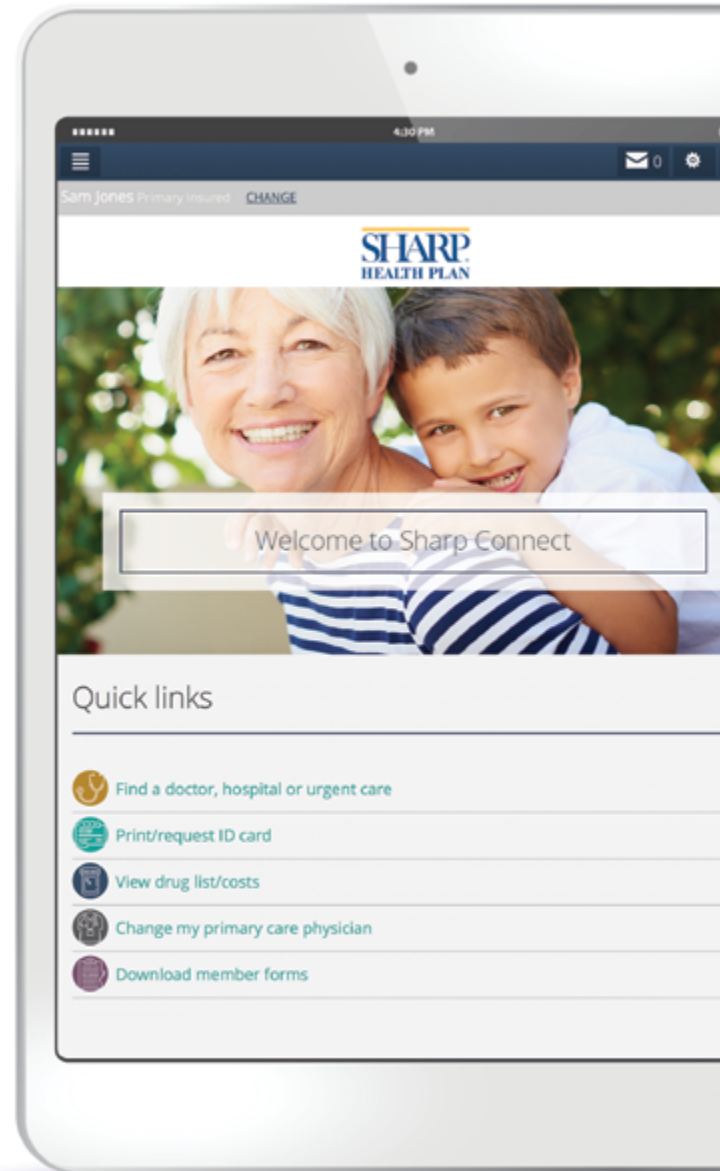
Sharp Connect, your member portal

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

- Securely access details of your coverage
- Check benefits, eligibility and costs
- 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

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 housing and legal assistance to financial and senior services. Learn more at 211sandiego.org, or simply dial 211.



Understand when you can enroll

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



Open Enrollment, June 3 – 28, 2019

Open enrollment for City of San Diego retirees is from June 3 – June 28, 2019. All eligible retirees and their Medicare-eligible spouses and dependents can enroll during this period. Coverage will begin on Aug. 1, 2019.



Special Enrollment Period (SEP)

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

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



Medicare-eligible for the first time?

Initial Enrollment Period (IEP)

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

Eligibility by 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.

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.



Enroll today!

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

Pre-enrollment checklist

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

Understanding the benefits

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

Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments / coinsurance may change on Aug. 1, 2020.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider and pharmacy directory).



Enrolling is as easy as 1-2-3

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

- Be a City of San Diego retiree or dependent and reside in San Diego County
- Be eligible for Medicare Part A and Part B

2 Enroll in Medicare Part B

If you have not already enrolled in Medicare Part B, visit [cms.gov](https://www.cms.gov) to download the Request for Employer Information Form (CMS-L564) and Application for Enrollment in Medicare Part B (CMS-40B).

Have your employer complete the Employer Information Form (CMS-L564), then drop off your forms at your local Social Security office. Be sure to ask for a receipt of your enrollment. To find your local Social Security office, call 1-800-772-1213 (TTY users call 1-800-325-0778).

3 Join today!

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

Hours of operation:

April 1 – Sept. 30 from 8 a.m. – 8 p.m. Pacific time; Monday through Friday,
Oct. 1 – March 31 from 8 a.m. – 8 p.m. Pacific time, 7 days a week.

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

Enrolling is easy! Here's a checklist with the information you'll need to enroll:

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

2019-20 Summary of Benefits

August 1, 2019 – July 31, 2020

This is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of the services we cover, call Customer Care and ask for the “Evidence of Coverage.”

Things to know about Sharp Health Plan (HMO)



Sharp Health Plan's
Medicare website
sharphealthplan.com/sdpeba



Customer Care phone number
1-855-562-8853 (TTY/TDD: 711)



Hours of operation
April 1 – Sept. 30 from 8 a.m. – 8 p.m.
Pacific time; Monday through Friday,
Oct. 1 – March 31 from 8 a.m. – 8 p.m.
Pacific time, 7 days a week.

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



Who can join?
To join the Sharp Health Plan (HMO) plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, meet the eligibility requirements established by the employer / union group sponsor's employment-based health coverage, and live in our service area, which is San Diego County.



H5386_2019 SHC Summary of Benefits

Which doctors, hospitals and pharmacies can I use?

Sharp Direct Advantage (HMO) has a network of doctors, hospitals, pharmacies and other providers. If you use providers that are not in our network, the plan may not pay for these services. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

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

How will I determine my drug costs?

Our plan groups each medication into one of six “tiers.” You will use the Sharp Direct Advantage formulary to determine the tier your drug is on and the associated cost. The amount you pay depends on the drug’s tier and the pharmacy you use. The amount you pay also depends on the benefit stage you are in: Initial Coverage and Catastrophic Coverage. These are explained later in this document.

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

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

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

Sharp Direct Advantage is offered by Sharp Health Plan. Sharp Direct Advantage plans are HMO plans with a Medicare contract. Enrollment in Sharp Direct Advantage depends on contract renewal.

Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments / coinsurance may change each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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

2019-20 Summary of Benefits

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

Benefit	Sharp Direct Advantage (HMO)
How much is the monthly premium? You must continue to pay your Medicare Part B premium.	\$201 per month
How much is the deductible?	This plan does not have a deductible.
Is there any limit on how much I will pay for my covered services?	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>If you reach the limit on out-of-pocket costs, you will keep getting covered hospital and medical services. We will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost sharing for your Part D prescription drugs.</p> <p>\$1,500 yearly limit for services you receive from in-network providers.</p>
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.
Inpatient Hospital Care ^{1,2}	<p>\$0 per day</p> <p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods. Our plan covers an unlimited number of days for an inpatient hospital stay.</p>
Doctor's Office Visits	<p>Primary care physician visit: \$10 copay</p> <p>Specialist visit: \$10 copay</p>

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Benefit	Sharp Direct Advantage (HMO)
Preventive Care	<p>\$0</p> <p>Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Annual wellness visit • Bone mass measurement • Breast cancer screening (mammograms) • Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) • Cardiovascular disease testing • Cervical and vaginal cancer screening • Colorectal cancer screening • Depression screening • Diabetes screening • HIV screening • Immunizations • Medical nutrition therapy • Medicare Diabetes Prevention Program (MDPP) • Obesity screening and therapy to promote sustained weight loss • Prostate cancer screening exams • Screening and counseling to reduce alcohol misuse • Screening for lung cancer with low-dose computed tomography (LDCT) • Screening for sexually transmitted infections • (STIs) and counseling to prevent STIs • Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) • Vision care • “Welcome to Medicare” Preventive Visit
Emergency Care	<p>\$50 copay</p> <p>If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently Needed Services	<p>\$10 copay</p>

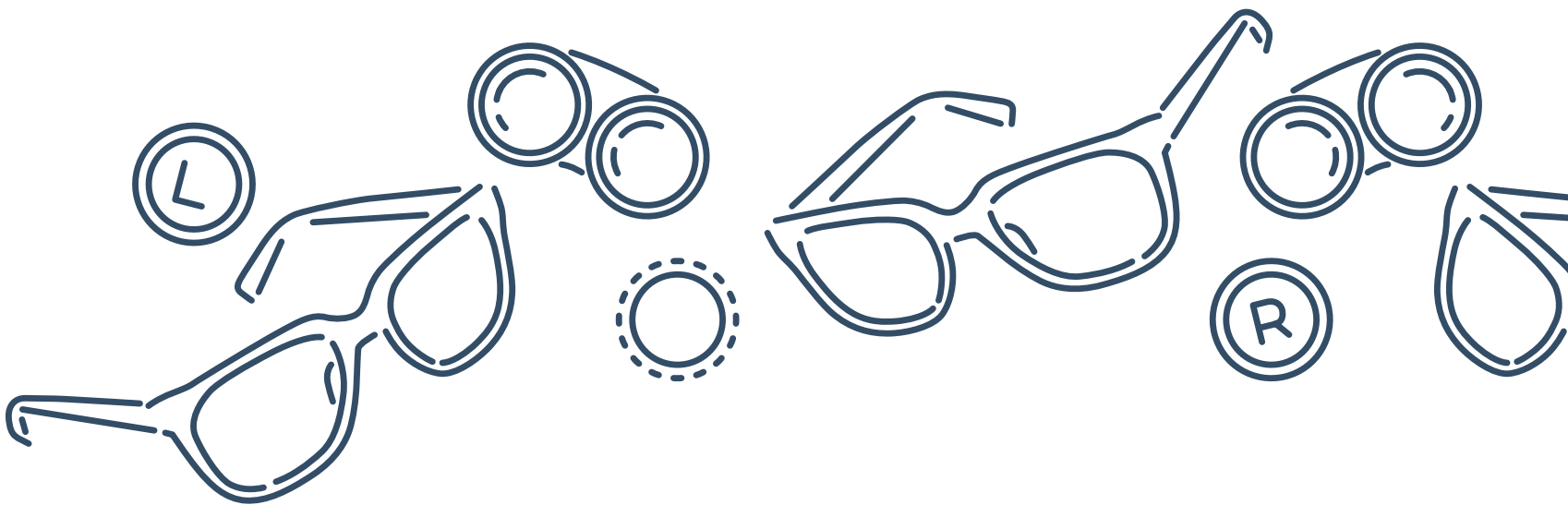
2019-20 Summary of Benefits, continued

Benefit	Sharp Direct Advantage (HMO)
Diagnostic Tests, Lab and Radiology Services, and X-rays (costs for these services may vary based on place of service) ^{1,2}	Diagnostic radiology services (such as MRIs, CT scans): \$0 Diagnostic tests and procedures: \$0 Lab services: \$0 copay Outpatient X-rays: \$0 copay Therapeutic radiology services (such as radiation treatment for cancer): \$0
Hearing Services ¹	Exam to diagnose and treat hearing and balance issues: \$10 copay Hearing aid fitting / evaluations: \$10 copay (Up to 2 visits every year) Hearing aid: Our plan pays up to \$1,000 every three years.
Dental Services ¹	Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth): \$10 copay
Vision Services ¹	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$10 copay Routine eye exam (for up to 1 every year): \$20 copay Prescription glasses / lenses (every two years): \$20 copay for single vision, lined bifocal and lined trifocal lenses Our plan pays up to \$130 every two years for contact lenses in lieu of eyeglasses. Our plan pays up to \$130 every two years for eyeglass frames. Eyeglasses or contact lenses after cataract surgery: 0% of the cost
Inpatient Mental Health Care ^{1,2}	Our plan covers an unlimited number of days for an inpatient hospital stay. \$0 copay per day

¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Benefit	Sharp Direct Advantage (HMO)
Outpatient Mental Health Care	Outpatient group therapy visit: \$10 copay Outpatient individual therapy visit: \$10 copay
Skilled Nursing Facility (SNF) ¹	Our plan covers up to 100 days in a SNF. \$0 per day for days 1 through 100
Rehabilitation Services ¹	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$10 copay Occupational therapy visit: \$10 copay Physical therapy and speech and language therapy visit: \$10 copay
Ambulance ¹	\$0 copay
Transportation	Not covered
Foot Care (podiatry services) ²	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$10 copay
Medical Equipment / Supplies (wheelchairs, oxygen, etc.) ¹	\$0



2019-20 Summary of Benefits, continued

Benefit	Sharp Direct Advantage (HMO)
Wellness Programs	<p>\$0 wellness programs include:</p> <p>Silver&Fit gym membership Choose from many different facilities throughout San Diego County. Enjoy the flexibility to change facilities monthly with no hassle. If going to a gym isn't for you, don't worry — at-home fitness options are also available. See silverandfit.com to find participating clubs in your area. Participating gyms may change during the year.</p> <p>Health Coaching Up to 30-minute confidential coaching sessions by phone on common health topics such as healthy weight management, smoking cessation, healthy eating, physical activity and stress management.</p>
Chiropractic Care and Acupuncture ²	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$10 copay
	Supplemental chiropractic and acupuncture through American Specialty Health: \$10 copay, maximum 30 combined visits per plan year
Diabetes Supplies and Services ^{1,2}	<p>Diabetes monitoring supplies: \$0</p> <p>Diabetes self-management training: \$0</p> <p>Therapeutic shoes or inserts: \$0</p>
Home Health Care ¹	\$0
Outpatient Surgery ¹	Ambulatory surgical center: \$50 copay
	Outpatient hospital: \$50 copay
Prosthetic Devices (braces, artificial limbs, etc.) ¹	<p>Prosthetic devices: \$0</p> <p>Related medical supplies: \$0</p>
Renal Dialysis ¹	\$0

For Part B Drugs

Sharp Direct Advantage (HMO)	For all Part B drugs including chemotherapy drugs ¹ : 0% of the cost
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¹ Services may require prior authorization.

² Services may require a referral from your doctor.

Part D Drugs¹

You pay the Initial Coverage amounts until your total yearly drug costs reach \$5,100. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail-order pharmacies. These plans do not have a deductible.

	Initial Coverage		
	Standard Retail Cost Share		Standard Mail Order Cost Share
	Retail 1-month supply	Retail 3-month supply	Mail Order 3-month supply
Tier 1 (Preferred Generic)	\$10 copay	\$30 copay	\$20 copay
Tier 2 (Non-preferred Generic)	\$10 copay	\$30 copay	\$20 copay
Tier 3 (Preferred Brand)	\$20 copay	\$60 copay	\$40 copay
Tier 4 (Non-preferred Brand)	\$20 copay	\$60 copay	\$40 copay
Tier 5 (Specialty)	25% of cost	Not offered	Not offered
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay

Coverage Gap
This plan has no coverage gap.
Catastrophic Coverage
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,100, you pay the greater of:
<ul style="list-style-type: none"> • 5% of the cost, or • \$3.40 copay for generic (including brand drugs treated as generic) and a \$8.50 copay for all other Part D drugs

Learn more about Part D coverage

Visit sharphealthplan.com/sdpeba to access the Evidence of Coverage (EOC) or Formulary, or call Customer Care.

Frequently asked questions

Which doctors or hospitals accept this plan?

This plan is an HMO (health maintenance organization) that gives members access to a broad network of local doctors and hospitals. A primary care physician (PCP) oversees all care and in general, prior authorization to see a specialist is needed.

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

With Sharp Direct Advantage, your personal doctor, or primary care physician (PCP), will be your partner in health. Whether it's a first visit or an annual preventive care checkup, they will coordinate all of your care. They also provide referrals to other plan providers within your plan medical group (PMG). A PMG is a designated group of physicians and hospitals associated with a network. Members have access to hospitals, specialty care and urgent care centers affiliated with their PMG. When you select a PCP, you are selecting your PMG.

To find a PCP or to see if your PCP is in one of our networks, visit sharpmedicareadvantage.com/findadoctor. Select the "Sharp Advantage" network, then click "Search Providers." On the right-hand side of the page, you can search for a doctor by medical group, specialty, language, gender, location or last name. Once you select a doctor, notify Sharp Health Plan, and call the doctor's office directly to schedule a visit.

Are emergency or urgently needed services covered?

Yes. Members have worldwide coverage for urgent and emergency health services through Assist America. Members will need to have their Sharp Health Plan member ID number available when contacting them. 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 (609) 986-1234. They are available to assist members 24 hours a day, seven days a week.

What can I expect to pay for covered doctor or hospital services?

Members only have to pay their plan copayment or coinsurance for visits to an in-network doctor or hospital. As a member, 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 members will have to pay out-of-pocket for covered medical services for the benefit year will vary depending on the plan chosen. Part D prescription drug costs are not included in this maximum.

Where can I get my 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.

How can I learn if my prescription is covered?

Visit sharpmedicareadvantage.com/druglist and click "Formulary information." Then select the drug list to view our list of covered drugs. To see if your drug is in our formulary, use CTRL + F on your PC keyboard, or ⌘-F on a Mac.

Can I use a Sharp Direct Advantage 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. You must continue to pay your Medicare Part B premium, if you have one and it is not paid by Medi-Cal or a 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.

Are prescriptions covered?

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

Visit sharpmedicareadvantage.com/mailorder to learn how to use our mail-order pharmacy for maintenance medications. You can also visit sharpmedicareadvantage.com/pharmacy to find a pharmacy near you.



Multi-language interpreter services

English

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

Español (Spanish)

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

繁體中文 (Chinese)

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

Tiếng Việt (Vietnamese)

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

Tagalog (Tagalog – Filipino):

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

한국어 (Korean):

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

Հայերեն (Armenian):

ՈՒՇԱԴՐՈՒԹՅՈՒՆՆԵՐ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ձանգահարեք 1-855-562-8853 (TTY (հեռատիպ) 711).

فارسی (Farsi):

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

Русский (Russian):

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

日本語 (Japanese):

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

عربي (Arabic):

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

ਪੰਜਾਬੀ (Punjabi):

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

ខ្មែរ (Mon Khmer, Cambodian):

ប្រយ័ត្ន: ប៊ីសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សំរាប់ជំនួយជូនកែភាសា ជាមិនគិតឈ្នួល គឺអាចមានសំរាប់ប៊ីអ្នក។ ចូរ ទូរស័ព្ទ 1-855-562-8853 (TTY/TDD: 711)។

Hmoob (Hmong):

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

हिंदी (Hindi):

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

ภาษาไทย (Thai):

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-562-8853 (TTY/TDD: 711).

Nondiscrimination notice

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

Sharp Health Plan:

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

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

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

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

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

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



Consider us your personal
health care assistant®

sharphealthplan.com/sdpeba
1-855-562-8853 (TTY/TDD: 711)

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).

