



2020-21 Sharp Direct Advantage[®] Medicare 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 understandable to be confused about Medicare and how you 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 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 plan is designed specifically to do just that.



Affordable

You could save money and get more with Sharp Direct Advantage



Direct

Delivering The Sharp Experience, from Card to Care



Local

Medicare by San Diegans, for San Diegans



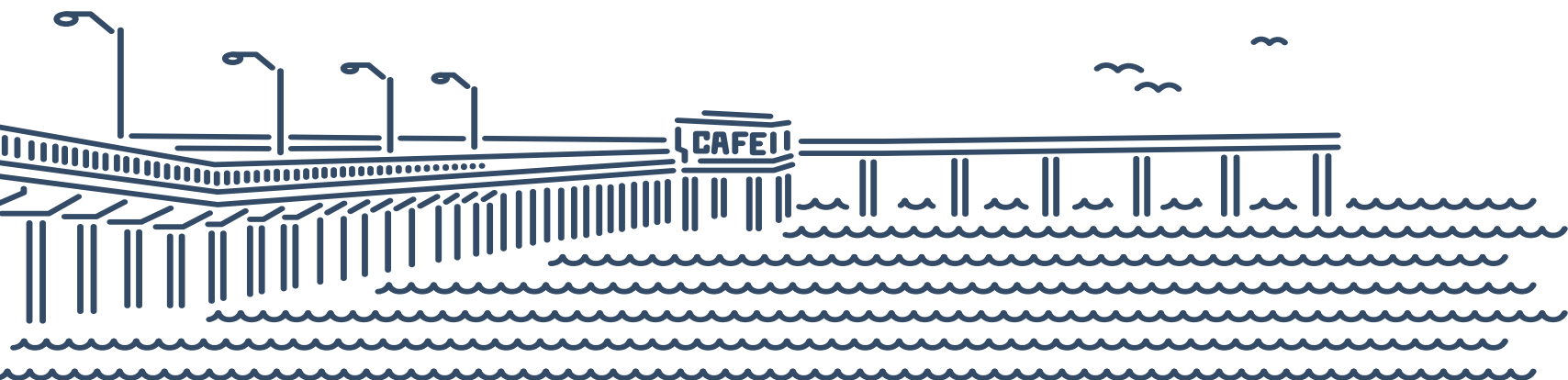
Simple

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, emergency care coverage worldwide, urgent care and so much more.



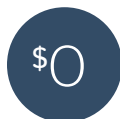
Select Care medications



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.

Your care team

You create your care team — including your network, plan medical group (PMG) and primary care physician (PCP), who is your personal doctor — when you enroll. Your PCP is affiliated with a PMG. 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

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. Your PCP provides care as soon as you need it, listens carefully and explains 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

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 directory

Visit sharpmedicareadvantage.com/findadoctor to easily search our provider directory. Click on "Access Medicare provider directories," then click on "Downloadable provider and pharmacy directories" to select your Group Plan 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. Our network includes Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status¹, the highest possible rating for Standards of Excellence. Also included in our network is 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



6 Medical Groups



25+ Urgent Care Centers



400+ Pharmacies



370+ Vision Providers



MinuteClinics® nationwide



¹ Recipients of "Elite" status in the 2019 national Standards of Excellence™ survey by America's Physician Groups.

The Sharp Direct Advantage Network



Medical Groups

At Sharp Health Plan, we understand the importance of selecting a network that fits your lifestyle and budget. As a member, you'll join a family of award-winning medical groups, physicians and hospitals dedicated to meeting your health care needs.

The Sharp Direct Advantage Network offers added flexibility through a vast network of physicians and hospitals, with access to more than 1,300 physicians, including primary care physicians and specialists.

Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 500 PCPs and specialists. Admitting hospitals include Sharp HealthCare facilities listed on page 9. Sharp Rees-Stealy Medical Group physicians serve:

- 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)

These plan medical groups offer more than 1,000 primary care physicians and specialists. Admitting hospitals include Sharp HealthCare facilities and the Palomar Medical Centers listed on page 9. SCMG physicians serve:

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

SCMG Arch Health Medical Group

- Escondido
- Poway
- Ramona
- Valley Center

SCMG Graybill Medical Group

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

SCMG Inland North Medical Group

- Escondido
- Poway

Greater Tri Cities IPA

This plan medical group offers more than 400 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 serve:

- Carlsbad
- Escondido
- Oceanside
- San Marcos
- Vista

The Sharp Direct Advantage Network, continued



Hospitals

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

Sharp Hospitals

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

Additional Hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



Urgent Care Centers

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



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 combined acupuncture and/or chiropractic visits per year at \$10 per visit



Vision

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



Hearing aids

- \$1,000 maximum allowance every three years



Free Silver&Fit® fitness resources

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



Benefits at a glance*

To see the **Summary of Benefits**, flip to pages 25 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 Aids	\$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 Preferred Brand / Non-preferred Specialty / Select Care	 \$10 / \$10 \$20 / \$20 25% / \$0
Mail-Order Prescriptions (up to 90 days)** Preferred Generic / Generic Preferred Brand / Non-preferred Specialty / Select Care	 \$20 / \$20 \$40 / \$40 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

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 log in to our member portal, Sharp Connect, 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 a 90-day supply of your medication 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 new, dedicated pharmacy helpline is staffed by experts who are available to answer your pharmacy and prescription questions 24/7.

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 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.





Best Health Coaching

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



Mobile app

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



Online learning modules

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

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

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



Video and phone visits

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

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.

Stay informed about COVID-19

To access the latest information regarding getting the care you need while staying safe, we invite you to visit our dedicated COVID-19 webpage.

sharpmedicareadvantage.com/covid19



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 sharpmedicareadvantage.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

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

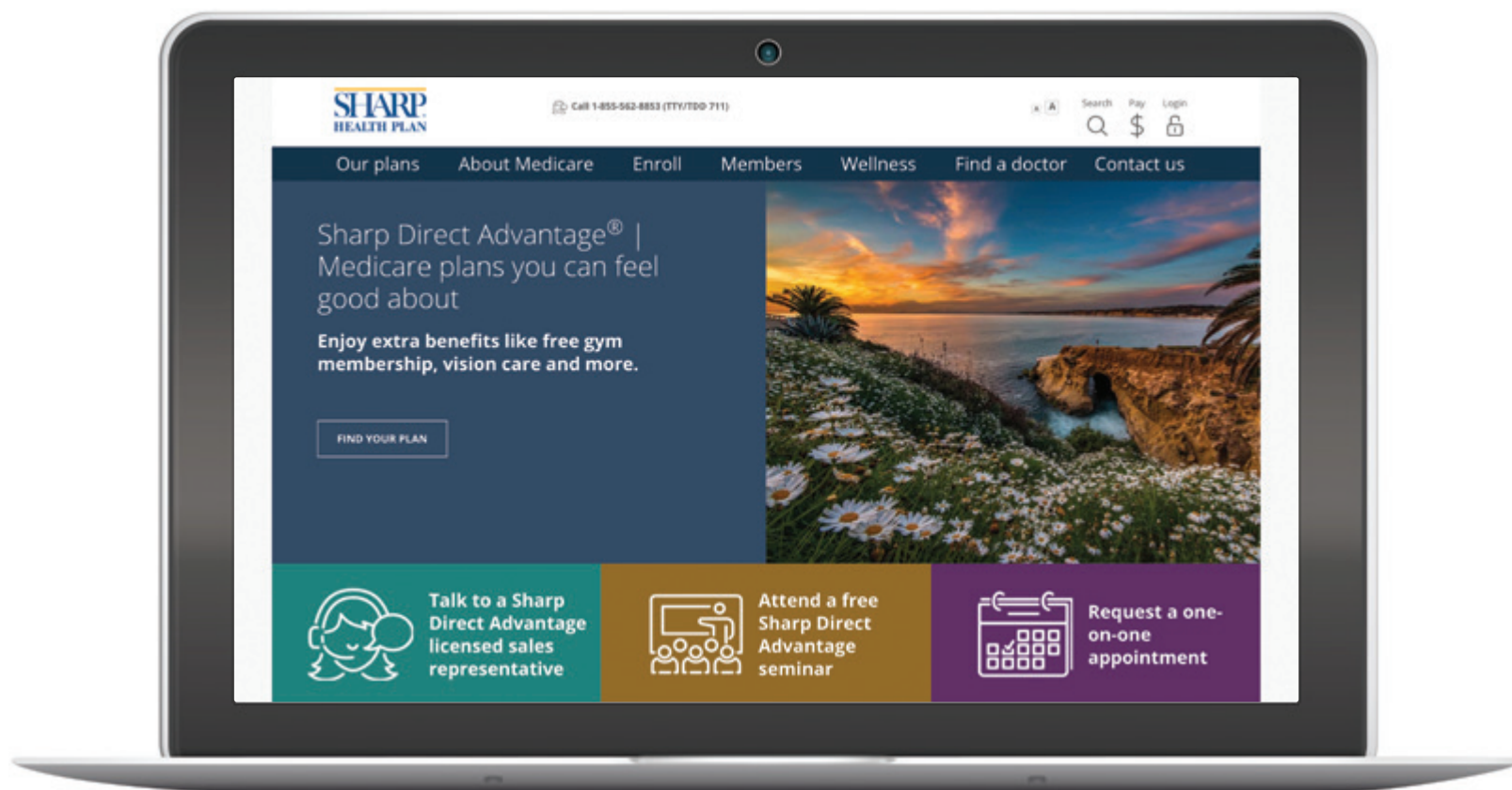
sharphealthplan.com/sdpeba, at your service

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 sharphealthplan.com/sdpeba, 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



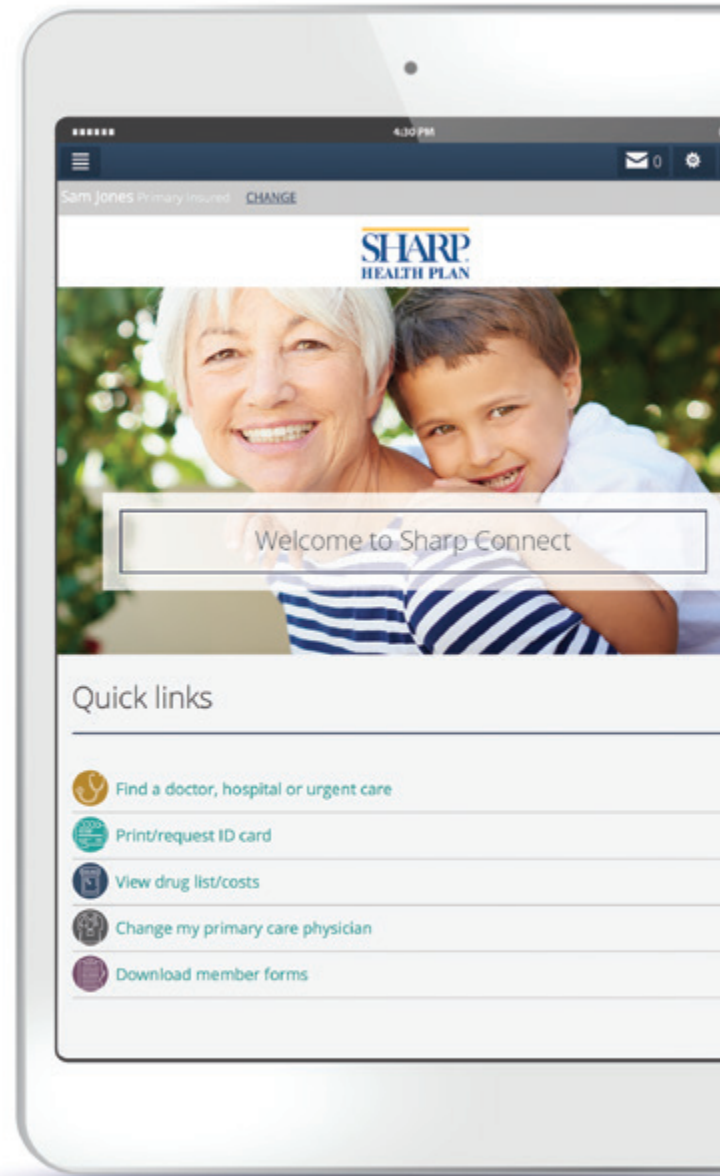
Sharp Connect, your member portal

Easily manage your plan through our member portal, Sharp Connect. By creating an account, you can access your complete plan information, including information about your PCP, prescription detail, 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 2-1-1.



Understand when you can enroll

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



Open Enrollment, June 1 – 30, 2020

Open enrollment for City of San Diego retirees is from June 1 – 30, 2020. All eligible retirees and their Medicare-eligible spouses and dependents can enroll during this period. Coverage will begin on Aug. 1, 2020.



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.
- ☐ Changes to benefits, premiums and/or copayments / coinsurance will typically occur only upon the renewal effective date of August 1. However, benefits are subject to change at other times.
- ☐ 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 that person's Medicare-eligible spouse or dependents 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.

2020-21 Summary of Benefits

August 1, 2020 – July 31, 2021

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_2020 SDPEBA 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 in 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 or 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](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY 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.

2020-21 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 an SNF) for 60 days in a row. If you go into a hospital or an SNF after one benefit period has ended, a new benefit period begins. 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 copay</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>

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

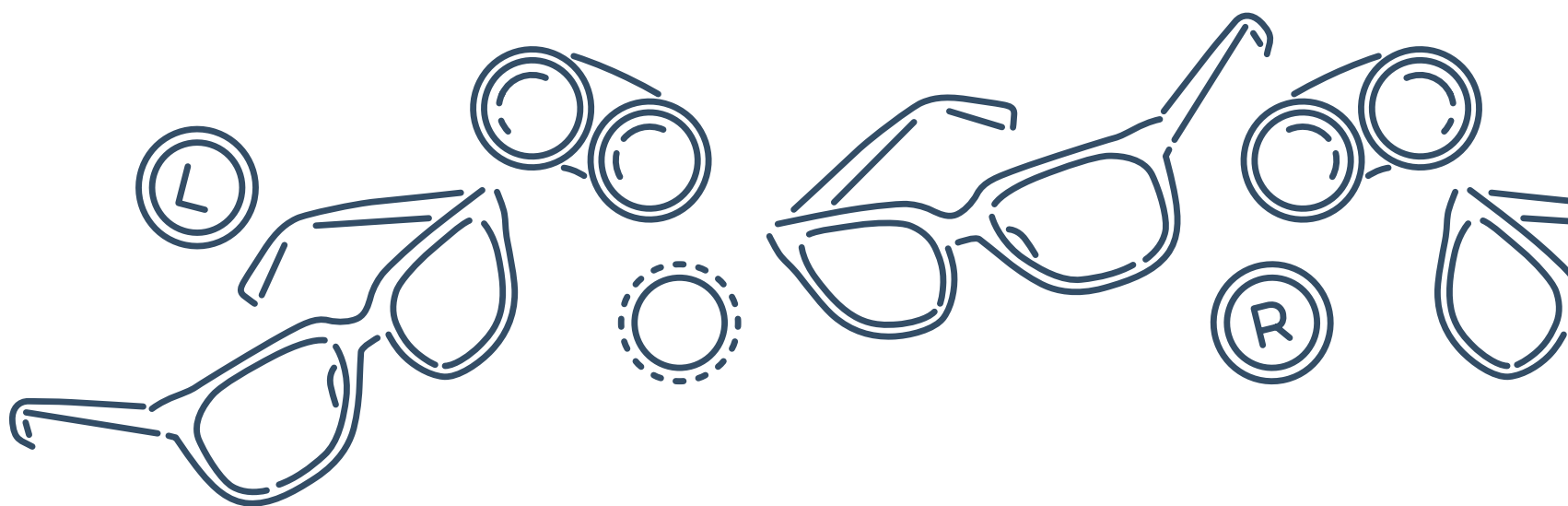
2020-21 Summary of Benefits, continued

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 copay Diagnostic tests and procedures: \$0 copay Lab services: \$0 copay Outpatient X-rays: \$0 copay Therapeutic radiology services (such as radiation treatment for cancer): \$0 copay
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 (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 an 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 copay



2020-21 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 ^{1,2}	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$10 copay
	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 copay</p> <p>Diabetes self-management training: \$0 copay</p> <p>Therapeutic shoes or inserts: \$0 copay</p>
Home Health Care ¹	\$0 copay
Outpatient Surgery ¹	<p>Ambulatory surgical center: \$50 copay</p> <p>Outpatient hospital: \$50 copay</p>
Prosthetic Devices (braces, artificial limbs, etc.) ¹	<p>Prosthetic devices: \$0</p> <p>Related medical supplies: \$0</p>
Renal Dialysis ¹	\$0 copay

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 \$6,350. 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
<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,350, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.60 copay for generic (including brand drugs treated as generic) and an \$8.95 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 Sharp Health Plan?

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

What is a network?

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

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

To find a PCP or to see if your PCP is in one of our networks, visit sharpmedicareadvantage.com/findadoctor. Select the Sharp Advantage Network, then 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.

Your PCP will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. PCPs usually specialize in family practice, internal medicine or general practice. We have several physician groups from which you can choose your doctor. This group will be your plan medical group (PMG). You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your PMG.

What is a plan medical group (PMG)?

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

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

Are emergency or urgently needed services covered?

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

What do I pay for covered doctor or hospital services?

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

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

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

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

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

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

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

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

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

How can I learn if my prescription is covered?

Visit sharpmedicareadvantage.com/druglist, click on "Formulary," then select "2020 Individual Comprehensive Plan Formulary" to view our list of covered drugs.

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

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

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

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



Language assistance services

English:

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

Español (Spanish):

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

繁體中文 (Chinese):

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

Tiếng Việt (Vietnamese):

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

Tagalog (Tagalog – Filipino):

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

한국어 (Korean):

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

Հայերեն (Armenian):

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

ខ្មែរ (Mon Khmer, Cambodian):

ប្រយ័ត្ន៖ ប៊ីសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សំណើជំនួយជូនកែភាសា ដោយមិនគិតឈ្នួល
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, by mail or by fax, or you can 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or file by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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).

H5386_2020 SDPEBA Enroll Kit

