



make life better.™

Large group benefit comparison

effective January 1, 2016



A guide to choosing the right plan for your business

San Diegans choose Sharp Health Plan



With a range of solutions and provider networks, we have the right plan to meet your unique business needs. Sharp Health Plan is your first choice for access to high-quality, affordable health care for a healthy San Diego workforce.



4 out of 4-star quality rating



Local focus

As the only local, not-for-profit commercial health plan, we not only serve the people of San Diego—we *are* the people of San Diego. When you join Sharp Health Plan, you'll have care options close to where you live and work.

Award-winning care

You'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals. We are also the highest-rated health plan¹ in California, and the highest-rated health plan for customer satisfaction² among reporting California health plans.

Customizable

With a multitude of plan designs, four provider networks and a broad range of pricing options, you have the ability to tailor your plan to your business needs.

¹ The source for this data is Quality Compass® 2015 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2015 includes certain CAHPS® data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings: an 81.8 for Rating of the Health Plan compared to the state average of 71.1; an 84.2 for Rating of Health Care compared to the state average of 76.7; an 85.6 for Rating of Personal Doctor compared to the state average of 82.3; an 80.1 for Rating of Health Promotion and Education compared to the state average of 72.1.

² Based on the National Committee for Quality Assurance (NCQA) Private Health Insurance Plan Ratings 2015-2016. Sharp Health Plan achieved the following summary scores: 4 out of 5 rating for Customer Satisfaction, the only plan in California to do so, and a 4 out of 5 rating overall placing Sharp Health Plan in the top third of health plans nationally.

Sharp Health Plan benefits comparison

effective January 1, 2016

Deductibles

Calendar year deductible (per individual/per family) (applies only to those covered benefits indicated)¹

Maximums

There are no lifetime maximums for this plan

Annual out-of-pocket maximum, including deductible (per individual / per family)^{1, 2}

Professional Services (per visit)

Primary Care Physician office visit for consultation, treatment, diagnostic testing, etc. (per visit)

Specialist Physician office visit for consultation, treatment, diagnostic testing, etc. (per visit)

Preventive care services (per visit)³

Prenatal and postpartum office visits (per visit)

Allergy injections (per visit)

Allergy testing (per visit)

Outpatient Services

Outpatient surgery (per procedure)

Laboratory services

Advanced radiology including MRI, CT Scan, PET Scan, MRA, MRS, MUGA, SPECT (per procedure)

Physical, occupational and speech therapy (per visit)

Hospitalization Services

Inpatient (per admission, except as noted)

Emergency/Urgent Care Services

Emergency room (per visit, waived if admitted for inpatient hospital stay)

Urgent care (per visit)

Ambulance Services

Ambulance in connection with hospital admission or emergency services

Durable Medical Equipment

Durable medical equipment

Diabetic supplies

Prosthetics, orthotics (per visit)

Mental Health Services

Inpatient (per admission, except as noted)

Outpatient (per visit)

Chemical Dependency Services

Inpatient (per admission, except as noted)

Outpatient (per visit)

Emergency services for acute drug or alcohol detoxification (per visit)

Other

Skilled nursing facility services (per admission, maximum 100 days per calendar year)

¹ Individuals enrolled in a family plan will reach the annual deductible and/or out-of-pocket maximum amount if the member meets the individual deductible and/or maximum amount or any combination of enrolled family members meets the family deductible and/or out-of-pocket maximum, whichever comes first.

² Copayments for supplemental benefits (Assisted Reproductive Technologies, Acupuncture, Chiropractic Services and Vision) do not apply to the annual out-of-pocket maximum.

³ Includes preventive services with a rating of A or B from the US Preventive Services Task Force; immunizations for children, adolescents and adults recommended by the Centers of Disease Control and Prevention; and preventive care and screenings supported by the Health Resources and Services Administration for infants, children, adolescents and women. If preventive care is received at the time of other services, the applicable copayment for such services other than preventive care may apply.

Sharp 10 / 10 / 100	Sharp 15 / 15 / 0	Sharp 15 / 15 / 250	Sharp 20 / 20 / 250	Sharp 20 / 40 / 500	Sharp 25 / 25 / 500
None	None	None	None	None	None
n/a	n/a	n/a	n/a	n/a	n/a
\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,000 / \$6,000	\$3,000 / \$6,000
\$10	\$15	\$15	\$20	\$20	\$25
\$10	\$15	\$15	\$20	\$40	\$25
\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0
\$10	\$10	\$10	\$10	\$10	\$10
\$10	\$15	\$15	\$20	\$40	\$25
\$0	\$0	\$125	\$125	\$250	\$250
\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$100	\$100	\$100	\$100
\$10	\$15	\$15	\$20	\$40	\$25
\$100	\$0	\$250	\$250	\$500	\$500
\$50	\$75	\$100	\$100	\$100	\$100
\$10	\$15	\$15	\$20	\$40	\$25
\$50	\$75	\$100	\$100	\$100	\$100
0% coinsurance	0% coinsurance	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴
0% coinsurance	0% coinsurance	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴
\$10	\$15	\$15	\$20	\$40	\$25
\$100	\$0	\$250	\$250	\$500	\$500
\$10	\$15	\$15	\$20	\$40	\$25
\$100	\$0	\$250	\$250	\$500	\$500
\$10	\$15	\$15	\$20	\$40	\$25
\$50	\$75	\$100	\$100	\$100	\$100
\$0	\$0	\$0	\$0	\$150	\$200

⁴ Of contracted rates.
⁵ Coverage for the diagnosis and treatment of Severe Mental Illnesses in members of any age and Serious Emotional Disturbances in children.
⁶ Deductible applies.

Sharp 25 / 35 / 500 (3-day max)	Sharp 30 / 40 / 500 day	Sharp 40 / 40 / 40%	Sharp 40 / 50 / 750 (3-day max)	Sharp 1000 ded / 30 / 40	Sharp HSA 1500 ded / 30 / 30
None	None	None	None	\$1,000 / \$2,000	Self-Only Coverage: \$1,500 Family Coverage: \$2,600/Individual \$3,000/Family
n/a	n/a	n/a	n/a	n/a	n/a
\$3,500 / \$7,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$3,500 / \$7,000	\$3,500 / \$7,000	Self-Only Coverage: \$3,000 Family Coverage: \$3,000/Individual \$6,000/Family
\$25	\$30	\$40	\$40	\$30	\$30 ⁶
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$40	\$30 ⁶
\$10	\$10	\$10	\$10	\$10	\$30 ⁶
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$500	\$500	40% coinsurance ⁴	\$750	30% coinsurance ^{4,6}	\$150 ⁶
\$0	\$0	\$0	\$0	\$0	\$10 ⁶
\$100	\$100	\$100	\$100	\$100	\$50 ⁶
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$500 / day (3-day max)	\$500 / day	40% coinsurance ⁴	\$750 / day (3-day max)	30% coinsurance ^{4,6}	\$250 / day ⁶
\$100	\$150	\$100	\$150	\$150 ⁶	\$100 ⁶
\$35	\$40	\$40	\$50	\$40	\$40 ⁶
\$100	\$150	\$100	\$150	\$150 ⁶	\$100 ⁶
50% coinsurance ⁴	50% coinsurance ⁴	50% coinsurance ⁴	50% coinsurance ⁴	50% coinsurance ^{4,6}	50% coinsurance ^{4,6}
20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ^{4,6}
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$500 / day (3-day max)	\$500 / day	40% coinsurance ⁴	\$750 / day (3-day max)	30% coinsurance ^{4,6}	\$250 / day ⁶
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$500 / day (3-day max)	\$500 / day	40% coinsurance ⁴	\$750 / day (3-day max)	30% coinsurance ^{4,6}	\$250 / day ⁶
\$35	\$40	\$40	\$50	\$40	\$30 ⁶
\$100	\$150	\$100	\$150	\$150 ⁶	\$100 ⁶
\$200	\$150	\$250	\$150	30% coinsurance ^{4,6}	\$200 ⁶

Sharp 1500 ded / 40 / 40	Sharp 2500 ded / 40 / 40	Sharp HSA 3000 ded / 40 / 40	Sharp HSA 4500 ded / 40 / 40	Sharp 4500 ded / 40 / 50
\$1,500 / \$3,000	\$2,500 / \$5,000	Self-Only Coverage: \$3,000 Family Coverage: \$3,000/Individual \$6,000/Family	Self-Only Coverage: \$4,500 Family Coverage: \$4,500/Individual \$9,000/Family	\$4,500 / \$9,000
n/a	n/a	n/a	n/a	n/a
\$4,000 / \$8,000	\$5,000 / \$10,000	Self-Only Coverage: \$6,000 Family Coverage: \$6,000/Individual \$12,000/Family	Self-Only Coverage: \$6,350 Family Coverage: \$6,350/Individual \$12,700/Family	\$6,000 / \$12,000
\$40	\$40	\$40 ⁶	\$40 ⁶	\$40
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
\$0	\$0	\$0	\$0	\$0
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
\$10	\$10	\$40 ⁶	\$40 ⁶	\$10
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
40% coinsurance ^{4,6}	40% coinsurance ^{4,6}	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	40% coinsurance ^{4,6}
\$0	\$0	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	\$0
\$100	\$100	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	\$100
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
40% coinsurance ^{4,6}	40% coinsurance ^{4,6}	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	40% coinsurance ^{4,6}
\$150 ⁶	\$150 ⁶	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	\$200 ⁶
\$40	\$40	\$50 ⁶	\$50 ⁶	\$50
\$150 ⁶	\$150 ⁶	\$100 ⁶	\$100 ⁶	\$200 ⁶
50% coinsurance ^{4,6}	50% coinsurance ^{4,6}	50% coinsurance ^{4,6}	50% coinsurance ^{4,6}	50% coinsurance ^{4,6}
20% coinsurance ⁴	20% coinsurance ⁴	20% coinsurance ^{4,6}	20% coinsurance ^{4,6}	20% coinsurance ⁴
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
40% coinsurance ^{4,6}	40% coinsurance ^{4,6}	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	40% coinsurance ^{4,6}
\$40	\$40	\$40 ⁶	\$40	\$50
40% coinsurance ^{4,6}	40% coinsurance ^{4,6}	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	40% coinsurance ^{4,6}
\$40	\$40	\$40 ⁶	\$40 ⁶	\$50
\$150 ⁶	\$150 ⁶	30% coinsurance ^{4,6}	40% coinsurance ^{4,6}	\$200 ⁶
40% coinsurance ^{3,6}	40% coinsurance ^{4,6}	\$200 ⁶	\$200 ⁶	40% coinsurance ^{4,6}

Provider networks

Sharp Health Plan offers four provider networks to provide flexibility while delivering high-quality, affordable health services: Choice, Value, Performance and Premier.



2,200+ Doctors



13 Hospitals



6 Medical Groups

Additional benefits included with every plan

We know that excellent health care is not enough; it must also be easy to access. The convenience of Sharp Health Plan extends beyond Greater San Diego and standard business hours. The following benefits are included with every Sharp Health Plan membership.

Best Health
your best. your health. your way.



Best Health is our comprehensive wellness program that provides Sharp Health Plan members with a variety of resources from meal plans to exercise routines to one-on-one personalized health coaching.

Get started at sharphealthplan.com/besthealth



MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy stores. MinuteClinic provides convenient access to basic care, without an appointment.*

For a list of locations, visit MinuteClinic.com/locations

Sharp Nurse Connection®

We offer an after-hours nurse advice telephone service for Sharp Health Plan members. When you have a health question or concern after regular business hours, a single phone call puts you in touch with a registered nurse.

Get in touch at (858) 499-8300

assist america®

Assist America connects Sharp Health Plan members to doctors, hospitals, pharmacies and other services when faced with a medical emergency while traveling 100 miles or more away from home, or out of the country.

Learn more at assistamerica.com

*A \$40 copay will apply to most services except flu shots, which have a copay of \$10.

Supplemental benefits available with every plan

Service	Copayment (per visit)	Visits (per year)
Acupuncture American Specialty Health (ASH)	\$10	12
	\$10	15
	\$10	20
	\$15	12
	\$15	15
	\$15	20
Chiropractic American Specialty Health (ASH)	\$15	20
	\$15	30
	\$10	30
	\$10	20
Chiropractic and Acupuncture American Specialty Health (ASH)	\$5	40
	\$10	40
	\$10	20
	\$10	12
	\$10	15
	\$10	12
	\$15	15
	\$15	20
Vision Vision Service Plan (VSP)	\$0	Eye exam: 1 every 12 months Frames/lenses: discount based on retail costs
	\$20	Eye exam: 1 every 12 months Frames/lenses: \$20
	\$30	Eye exam: 1 every 24 months Frames/lenses: discount based on retail costs
	\$0	Eye exam: 1 every 12 months Frames/lenses: \$0
Assisted Reproductive Technologies (ART)	50% coinsurance*	n/a
	50% coinsurance*	n/a
	50% coinsurance*	n/a
Prescriptions MedImpact	Generic / Brand / Non-Formulary Options \$5 / \$15 / \$30	Generic / Brand / Non-Formulary Options \$15 / \$35 / \$50 plus \$150 brand deductible
	\$10 / \$20 / \$40	\$20 / \$35 / \$70 plus \$150 brand deductible
	\$20 / \$35 / \$70	\$20 / \$35 / \$70 plus \$250 brand deductible
	\$15 / \$25 / \$50	\$15 / \$35 / \$50 + \$250 brand deductible
	\$10 / \$25 / \$35	\$10 / \$25 / \$50 + \$250 brand deductible
	\$15 / \$35 / \$50	\$10 / \$25 / \$50 + \$150 brand deductible

A portfolio of dental HMO and PPO plans, provided through Premier Access Dental, is also available.
For more information, please contact your Account Representative.



Consider us your personal health care assistant

(858) 499-8300 or 1-800-359-2002 | Monday through Friday, 8 a.m. to 6 p.m.
customer.service@sharp.com | Fax (858) 499-8244 | sharphealthplan.com

*Of contracted rates for covered infertility services.