



# Point of Service Plan (POS) Overview

Sharp Health Plan's Point of Service (POS) Plan allows you to get care from Sharp providers as well as from providers who partner with Aetna Open Choice® PPO Network, even if those providers do not accept Sharp Health Plan HMO.

## Sharp Health Plan's POS Plan offers two benefit levels:

### Tier 1: Sharp Health Plan's HMO Choice Network

Getting care from Tier 1 providers will maximize your access to health care services, and help you minimize your out-of-pocket health care costs.

This network includes Sharp Health Plan's HMO Choice providers and medical groups. This network gives you access to more than 2,400 physicians and a broad selection of hospitals across San Diego and southern Riverside counties.

You can choose your personal doctor, or primary care physician (PCP). Your PCP will coordinate all of your care, and provide referrals to in-network specialists when needed.

### Tier 2: Aetna Open Choice PPO Network or Out-of-Network

You can get care from Tier 2 Aetna Open Choice PPO providers and out-of-network providers, no referral needed. When choosing Tier 2 or out-of-network providers, your out-of-pocket costs will be higher.

#### How to find a provider in the Aetna Network

Go to [aetna.com/docfind](https://aetna.com/docfind) and look for Aetna Open Choice PPO network. This site allows you to search for providers and facilities near you.

#### Precertification

Many services require precertification, or approval from Sharp Health Plan. Work with your provider to ensure they get any required precertification from Sharp Health Plan before you receive services. This will help manage your out-of-pocket costs.

## Have questions?

Visit [sharphealthplan.com/pos](https://sharphealthplan.com/pos) or call Customer Care at 1-844-483-9011.

