



Point of Service Plan

Small Group POS Plan Information

Better health insurance matters.



Choose quality.
Choose flexibility.
Choose Sharp Health Plan.





Better health insurance matters

Sharp Health Plan is San Diego's own nationally recognized, high-quality health insurance. We're dedicated to delivering truly personalized service in each and every interaction our members have with us.



Highest member-rated health plan

We're proud to say we are the highest member-rated health plan in California. Sharp Health Plan has the highest member rating for health care, personal doctor and specialist among reporting California health plans.³



Local and not-for-profit

We've been connecting San Diegans to health insurance since 1992. We're a locally based, not-for-profit health plan and we're honored to serve you.




¹ Voted 'Best Insurance Provider' in the 2021 San Diego Union Tribune SD Best Readers Poll.

² Based on the Summary Quality Rating from Covered CaliforniaTM.

³ The source for this data is Quality Compass[®] 2021, and it is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass[®] 2021 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 (9+10): 64.73 for Rating of the Health Plan compared to the California all LOBs average (excluding PPOs & EPOs) of 50.74; 69.47 for Rating of Health Care compared to the California all LOBs average (excluding PPOs & EPOs) of 56.87; 75.69 for Rating of Personal Doctor compared to the California all LOBs average (excluding PPOs & EPOs) of 65.86; and 76.15 for Rating of Specialist compared to the California all LOBs average (excluding PPOs & EPOs) of 68.84.

Greater flexibility with three coverage options

Our POS plan is a three-tier employer group plan, offering more flexibility through three distinct options for coverage. Members can choose to receive care within Sharp Health Plan's Performance HMO network, Aetna's Open Choice PPO network or any other care provider in the U.S.

Tier 1: Sharp Health Plan Performance HMO Network	Tier 2: Aetna Open Choice PPO Network	Tier 3: Out-of-Network
Lowest out-of-pocket costs	Higher out-of-pocket costs	Highest out-of-pocket costs
<p>Members choose a primary care physician (PCP) from the Sharp Health Plan Performance HMO network. Included are both Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.¹</p> <p>To browse our provider directory, visit sharphealthplan.com/findadoctor and select the Performance Network.</p>	<p> Members may visit any provider in the Aetna Open Choice PPO Network, no referral required.</p> <p>Certain services may require precertification or approval from Sharp Health Plan.</p> <p>To browse Aetna's directory of providers, visit sharphealthplan.com/aetna</p>	<p>Members can receive care from any care provider in the U.S., including physicians, specialists, hospitals or laboratories.</p> <p>No Referral Required.</p> <p>Certain services may require precertification or approval from Sharp Health Plan.</p>



Small Group POS plan options

This is a benefit summary of our Small Group POS plans.

	Platinum POS NG 1			Gold POS NG 1			Silver POS NG 1		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Annual Deductible									
Individual	\$0	\$0	\$4,500	\$0	\$0	\$4,000	\$2,350 ²	\$2,350 ²	\$4,500 ²
Family	\$0	\$0	\$9,000	\$0	\$0	\$8,000	\$4,700 ²	\$4,700 ²	\$9,000 ²
Annual Out-of-Pocket Maximum									
Individual	\$3,000	\$3,000	\$9,000	\$1,900	\$6,650	\$15,600	\$3,000	\$5,500	\$15,600
Family	\$6,000	\$6,000	\$18,000	\$3,800	\$13,300	\$31,200	\$6,000	\$11,000	\$31,200
Medical Copays									
Primary Care Visit	\$10	\$15	50% ⁴	\$35	\$40	50% ⁴	\$57	\$60 ⁴	50% ⁴
Specialist Visit	\$20	\$20	50% ⁴	\$55	\$55	50% ⁴	\$58	\$65 ⁴	50% ⁴
Urgent Care Visit	\$20	\$20	\$20 ⁴	\$55	\$55	\$55 ⁴	\$58	\$58	\$58 ⁴
ER Facility Visit	\$100	\$100	\$100	\$300	\$300	\$300	\$540 ⁴	\$540 ⁴	\$540 ⁴
Outpatient Surgery Facility Fee	\$100	\$100 ³	50% ^{3,4}	\$600	\$600 ³	50% ^{3,4}	50% ⁴	50% ^{3,4}	50% ^{3,4}
Prescription Drugs - Preferred Generic / Preferred Brand / Non-Preferred									
Retail – Up to 30-day Supply	\$15	\$35	\$50	\$16	\$35	\$70	\$16 ⁴	\$145 ⁴	\$155 ⁴

¹ Recipients of "Elite" status in the 2020 national Standards of Excellence™ survey by America's Physician Groups.

² Plan includes a \$200 individual/\$400 family prescription drug deductible for covered preferred and non-preferred brand drugs.

³ Service requires precertification.

⁴ Deductible applies.

Additional benefits included in every plan

The convenience of Sharp Health Plan extends far beyond San Diego and standard business hours. All Sharp Health Plan POS members receive these value-added benefits.





After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends to talk about illness and injury, help members decide where to find care and provide advice on any health concern.



MinuteClinic®

MinuteClinic is the medical clinic located in select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care to help members stay healthy on their schedule.¹



Emergency Travel Services

When a member is faced with a medical emergency while traveling in another country, we can connect them to doctors, hospitals, pharmacies and other services.



Best Health® wellness program

Best Health is one of just a few health plan wellness programs to receive national accreditation. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources to help members reach their health goals.



Behavioral health services

Mental health is just as important as physical health. We make it easy, with no referral needed for outpatient therapy with a provider in your network. You'll have access to over 250 behavioral health providers, so you can receive the support you need to feel good inside and out.²



Extended pharmacy services

We offer members covered outpatient prescription drugs. Members have access to hundreds of pharmacies through Sharp facilities, local independent pharmacies and almost all major national pharmacies, including:



¹ Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP office visit (deductible may apply). There is no copayment for flu vaccinations.

² Only services offered through plan providers are covered, unless prior authorized by Sharp Health Plan. Certain services from plan providers, such as ABA for autism, may also require prior authorization.



Better health insurance matters.

sharphealthplan.com
customer.service@sharp.com
1-800-359-2002

