

# SHARP Health Plan

## Individual & Family Plans

2026 Quick Guide to Enrollment, Plans & Benefits



# Better health insurance matters

For over 30 years, Sharp Health Plan has been San Diego's own nationally recognized, high-quality health insurance. We're dedicated to delivering truly personalized service, with **direct access** to Sharp HealthCare. We're passionate about making a positive difference in each and every interaction you have with us — that's what it means to be a part of The Sharp Experience.



## **Committed to high quality coverage**

Our commitment to our members is at the heart of everything we do and has resulted in multiple local, state and national recognitions. Visit [sharphealthplan.com/honors](https://sharphealthplan.com/honors) to learn more.



## **Affordable options**

We offer nine different individual and family plan options so you and your family can find a plan that fits your lifestyle and budget. Our plans are designed to give you the flexibility you need and deliver the value you deserve.



## **Quick and easy access to care**

We're here to make sure you can safely get the care you need, when you need it. We offer a number of options for care, including video and phone visits, After-Hours Nurse Advice, behavioral health, MinuteClinic and more.



## **Health care, simplified**

We make it easy to manage your plan, find great care, view your benefits and more, all online and available whenever you need it. Download the Sharp Health Plan app to get started!

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## **Ready to enroll in Medicare?**

We have affordable plans for San Diegans of all ages, including Medicare Advantage plans for as low as \$0 a month. Visit [sharpmedicareadvantage.com](https://sharpmedicareadvantage.com) today to learn more!

# Added benefits

Get even more out of your plan with these additional benefits.



## 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.

Call 1-800-359-2002, 5 p.m. – 8 a.m.,  
Monday through Friday, and 24 hours on weekends



## MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care to help you stay healthy on your schedule.<sup>10</sup>

[sharphealthplan.com/minuteclinic](https://sharphealthplan.com/minuteclinic)



## Best Health® wellness program

Offering robust online wellness tools, Healthy Living Programs, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Best Health is also one of just a few health plan wellness programs to receive national accreditation from the National Committee for Quality Assurance (NCQA).

[sharphealthplan.com/besthealth](https://sharphealthplan.com/besthealth)



## Behavioral health support

We believe your mental health is just as important as your physical health. Behavioral health care services are a covered benefit for members of all ages. No referral is needed to access outpatient therapy from a provider in your plan network.

[sharphealthplan.com/bh](https://sharphealthplan.com/bh)

<sup>10</sup> Your share of the cost for a MinuteClinic visit is equal to what you pay for a primary care physician office visit (deductible may apply). There is no copayment for flu vaccinations.

# Terms and definitions

**Coinsurance** — The percentage of costs you pay (20%, for example) after you've paid your deductible on a covered health care service.

**Copayment (copay)** — A fixed amount you pay (\$15, for example) for a covered health care service after you've paid your deductible.

**Deductible** — The amount you pay for covered health care services before your insurance plan starts to pay. With a \$4,000 deductible, for example, you pay for the first \$4,000 of covered services.

**Health Maintenance Organization (HMO)** — A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO.

**Health Savings Account (HSA)** — A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. An HSA can be used only if you have a high-deductible health plan.

**High-Deductible Health Plan (HDHP)** — A plan with a higher deductible than a traditional insurance plan. The monthly premium is lower, but you pay more health care costs yourself (your deductible) before the insurance company starts to pay its share. An HDHP can be combined with an HSA, allowing you to pay for certain medical expenses with money free from federal taxes.

**Plan Network** — The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

**Out-of-Pocket Maximum** — The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100% of the costs of covered benefits.

**Plan Medical Group (PMG)** — A designated group of physicians and hospitals associated with your plan network.

**Premium** — The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments and coinsurance, when you access care.

# Important questions



## Are you looking for financial assistance?

We can help! Californians have access to financial help to pay for health insurance.\* To learn more and see if you qualify, call 1-858-499-8211 to speak with an enrollment specialist today.



## Do you want to keep your personal doctor?

To keep your current doctor, please visit [sharphealthplan.com/findadoctor](https://sharphealthplan.com/findadoctor) to browse our provider directory. After you find their listing, make note of their plan network and plan medical group so that when you are ready to enroll, you can input your doctor's information.



## Do you have children?

If you'd like your child to access Rady Children's Health Network, you'll want to consider choosing the Performance Network. If you'd like your child to have the same doctor as you, find your doctor's listing in our provider directory at [sharphealthplan.com/findadoctor](https://sharphealthplan.com/findadoctor) to see their plan network and plan medical group.



## Where do you live?

We make it easy to find out if you live in a ZIP code that's within the plan network you're considering. Visit [sharphealthplan.com/networks-by-zip](https://sharphealthplan.com/networks-by-zip) to see which plan network is the best fit for you.

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## Health insurance requirement

California has a statewide coverage mandate, which can result in a tax penalty for those who do not have health insurance. Please contact our team to learn more.

## Get your questions answered!

[sharphealthplan.com](https://sharphealthplan.com) | [ifpsales@sharp.com](mailto:ifpsales@sharp.com)

1-858-499-8211 | 8 a.m. – 5 p.m., Monday through Friday

\* Based on eligibility.

# 3 steps to enroll

## 1 Select a plan network

Each plan network provides direct access to Sharp’s award-winning doctors, hospitals and plan medical groups but offers different coverage options to fit your needs and budget.

| Premier Network                                                                                                                   | Performance Network                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| A smaller, more select network offering the most value and covering a portion of San Diego County.<br><br><b>1,350+ doctors**</b> | A broad network in San Diego County offering more choice for people living in North County.<br><br><b>2,300+ doctors**</b> |



### Hospitals<sup>1</sup>

|                                                | Premier Network | Performance Network |
|------------------------------------------------|-----------------|---------------------|
| Sharp Chula Vista Medical Center               | ●               | ●                   |
| Sharp Coronado Hospital and Healthcare Center  | ●               | ●                   |
| Sharp Grossmont Hospital                       | ●               | ●                   |
| Sharp Mary Birch Hospital for Women & Newborns | ●               | ●                   |
| Sharp Memorial Hospital                        | ●               | ●                   |
| Palomar Medical Center Escondido               | ●               | ●                   |
| Palomar Medical Center Poway                   | ●               | ●                   |
| Rady Children’s Hospital (2 locations)         | ●               | ●                   |
| Temecula Valley Hospital                       | ●               | ●                   |
| Southwest Healthcare Inland Valley Hospital    |                 | ●                   |
| Southwest Healthcare Rancho Springs Hospital   |                 | ●                   |
| Tri-City Medical Center                        |                 | ●                   |



### Plan medical groups

|                                                                      | Premier Network | Performance Network |
|----------------------------------------------------------------------|-----------------|---------------------|
| Sharp Rees-Stealy Medical Group                                      | ●               | ●                   |
| Sharp Community Medical Group (SCMG)                                 | ●               | ●                   |
| SCMG Palomar Health Medical Group                                    |                 | ●                   |
| SCMG Graybill Temecula                                               |                 | ●                   |
| SCMG Graybill                                                        |                 | ●                   |
| Sharp Community Medical Group Inland North                           |                 | ●                   |
| Rady Children’s Health Network / Children’s Physicians Medical Group |                 | ●                   |

\*\* As of June 2025.

<sup>1</sup> General acute care facility locations only. These networks also include Sharp Mesa Vista Hospital and Sharp McDonald Center.

## ② Choose the right plan for you

From lower copays to lower monthly payments, we have a plan for you.

|                                                          | Premier Network    |                    |                       |                          | Performance Network |                  |                       |                       |
|----------------------------------------------------------|--------------------|--------------------|-----------------------|--------------------------|---------------------|------------------|-----------------------|-----------------------|
|                                                          | Platinum           | Gold               | Silver                | Bronze HDHP <sup>3</sup> | Platinum            | Gold             | Silver                | Bronze                |
| Percentage of Medical Expenses Paid by Sharp Health Plan | 90%                | 80%                | 70%                   | 60%                      | 90%                 | 80%              | 70%                   | 60%                   |
| Annual Deductible                                        |                    |                    |                       |                          |                     |                  |                       |                       |
| Individual                                               | \$0                | \$0                | \$5,200 <sup>2</sup>  | \$7,200                  | \$0                 | \$0              | \$5,200 <sup>2</sup>  | \$5,800 <sup>4</sup>  |
| Family                                                   | \$0                | \$0                | \$10,400 <sup>2</sup> | \$14,400                 | \$0                 | \$0              | \$10,400 <sup>2</sup> | \$11,600 <sup>4</sup> |
| Annual Out-of-Pocket Maximum                             |                    |                    |                       |                          |                     |                  |                       |                       |
| Individual                                               | \$5,000            | \$9,200            | \$9,800               | \$7,200                  | \$5,000             | \$9,200          | \$9,800               | \$9,800               |
| Family                                                   | \$10,000           | \$18,400           | \$19,600              | \$14,400                 | \$10,000            | \$18,400         | \$19,600              | \$19,600              |
| Medical Copays                                           |                    |                    |                       |                          |                     |                  |                       |                       |
| Primary Care Visit                                       | \$15               | \$40               | \$50                  | 0%                       | \$15                | \$40             | \$50                  | \$60                  |
| Specialist Visit                                         | \$30               | \$70               | \$90                  | 0%                       | \$30                | \$70             | \$90                  | \$95 <sup>5</sup>     |
| Preventive Care Visit                                    | \$0                | \$0                | \$0                   | \$0                      | \$0                 | \$0              | \$0                   | \$0                   |
| Urgent Care Visit                                        | \$15               | \$40               | \$50                  | 0%                       | \$15                | \$40             | \$50                  | \$60                  |
| ER Facility Visit                                        | \$175              | \$350              | \$400                 | 0%                       | \$175               | \$350            | \$400                 | 40%                   |
| Hospital Facility                                        | \$225 <sup>7</sup> | \$375 <sup>7</sup> | 30%                   | 0%                       | 10%                 | 30%              | 30%                   | 40%                   |
| Hospital Physician                                       | \$0                | \$0                | 30%                   | 0%                       | 10%                 | 30%              | 30%                   | 40%                   |
| Prescription Drugs (up to 30-day supply)                 |                    |                    |                       |                          |                     |                  |                       |                       |
| Tier 1                                                   | \$9                | \$18               | \$19                  | 0%                       | \$9                 | \$18             | \$19                  | \$20                  |
| Tier 2                                                   | \$16               | \$60               | \$60                  | 0%                       | \$16                | \$60             | \$60                  | 40% <sup>8</sup>      |
| Tier 3                                                   | \$25               | \$85               | \$90                  | 0%                       | \$25                | \$85             | \$90                  | 40% <sup>8</sup>      |
| Tier 4                                                   | 10% <sup>6</sup>   | 20% <sup>6</sup>   | 20% <sup>6</sup>      | 0%                       | 10% <sup>6</sup>    | 20% <sup>6</sup> | 20% <sup>6</sup>      | 40% <sup>8</sup>      |

 Deductible applies to shaded areas.

<sup>2</sup> Plan includes a \$50 individual/\$100 family prescription drug deductible.

<sup>3</sup> Health savings account-compatible plan (HSA). An HSA is a tax-advantaged medical savings account that allows you to pay for qualified medical expenses as they occur each year. The funds are contributed to an account and are not subject to federal income tax at the time of deposit, and the funds roll over from year to year.

<sup>4</sup> Plan includes a \$450 individual/\$900 family prescription drug deductible.

<sup>5</sup> Deductible waived for first three non-preventive specialist office visits.

<sup>6</sup> Member cost share after deductible (when applicable) will not exceed \$250 per prescription.

<sup>7</sup> Per day. Five-day maximum.

<sup>8</sup> Member cost share after deductible will not exceed \$500 per prescription.

### ③ Enroll today!

Great health coverage is easier to get than ever with Sharp Health Plan. We're here to make shopping and enrolling as simple as possible.



Visit [sharphealthplan.com/get-a-quote](https://sharphealthplan.com/get-a-quote) to receive a quote in five minutes or less. Simply answer a few questions to receive a personalized plan recommendation and quote based on your unique needs.



If you have any questions, you can email an Individual and Family Plan sales representative at [ifpsales@sharp.com](mailto:ifpsales@sharp.com) or call us at 1-858-499-8211.



To register for an enrollment workshop or informational seminar, visit [sharphealthplan.com/events](https://sharphealthplan.com/events) or call us at 1-800-827-4277 (1-800-82-SHARP).

#### Enrollment dates

You can apply for your plan of choice directly through Sharp Health Plan during our yearly open enrollment period, from Nov. 1, 2025, to Jan. 31, 2026.<sup>9</sup>

#### Open enrollment application deadlines<sup>9</sup>

| If you want your coverage to start on: | Your application must be received by: |
|----------------------------------------|---------------------------------------|
| Jan. 1, 2026                           | Dec. 15, 2025                         |
| Feb. 1, 2026                           | Jan. 31, 2026                         |

#### Did you know?

If you are under 30 years old, or if you've received a certificate of exemption from the federal government due to affordability or hardship, you may also choose a plan option called a minimum coverage plan. Visit [sharphealthplan.com/minimumcoverage](https://sharphealthplan.com/minimumcoverage) for more details and to see the plans we offer.

<sup>9</sup>Dates for the yearly open enrollment period are subject to change. Please call for the latest deadline information.