Hello!

At Sharp Health Plan, we know that health care can be confusing. We’re here to make finding the right plan simple. This process begins with helping you understand the basics of health care and how it benefits you and your family. Then we will guide you through an easy 3-step process to help you find the best coverage for your lifestyle and budget.

Discover why more San Diegans choose Sharp Health Plan, and learn about all of the programs included with your plan at no additional cost. Once you feel you’ve found the perfect fit for your unique needs, enrollment takes just a few minutes.

We hope this guide helps you find the peace of mind that comes from having a quality health plan behind you. We’re here for you every step of the way.

We’re here to help
If you have any questions at all, please contact Customer Care at 1-800-359-2002
We’ve got you covered, San Diego
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We’ve got you covered, San Diego

As part of Sharp HealthCare, San Diego’s health care leader, and through our connection to regional partners, you’ll find a family of providers close to where you live and work. No matter where you are in San Diego, from Chula Vista to La Jolla to Oceanside, we’ve got you covered.

1,603 Doctors
9 Hospitals
6 Medical Groups
40 Urgent Care Centers
730+ Pharmacies
The value of choice
Different things matter to each of us. That’s why we offer nine different Individual and Family Plans to ensure you and your family will have access to a plan that fits your lifestyle and budget. Our plans are designed to give you the flexibility you need, while keeping costs manageable.

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 receive award-winning care close to where you live and work.

Quality you can count on
We have been awarded highest-rated health plan and highest-rated customer satisfaction among reporting California health plans.¹

Award-winning care
At Sharp Health Plan, you’ll receive award-winning care from our nationally recognized doctors, medical groups and hospitals. The National Committee for Quality Assurance (NCQA) recognized our special dedication to our members and awarded Sharp Health Plan with an “Excellent” accreditation status, the highest rating possible.

¹The 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).
Health coverage—the basics

Health coverage is insurance that helps cover the cost of your medical expenses. When you have health coverage, you can get the care you need knowing that your health plan is behind you. In matters regarding your health, coverage exists to protect you financially. Since life is unpredictable, having this coverage provides you with an invaluable level of comfort and peace of mind.

The benefits of health coverage

Knowing you can access and pay for the care you need is something everyone deserves. Having good health coverage is a great motivating factor to put your health first. With a quality health plan behind you, you can:

• Take advantage of no-cost preventive care, so you can be your healthiest.
• Treat your symptoms early, at the onset of an illness.
• Deal with an unexpected injury right away by visiting a doctor or an urgent care center.
• Know that if you require hospitalization or long-term care, your health coverage will help protect you financially.
• Get support from your doctor in making lifestyle changes, such as quitting smoking or losing weight.
• And much more!

Understanding health coverage

Before you begin any journey (especially one as important as taking care of your health), you want to know where you are going. Consider this overview of how health coverage works to be a guide to this journey:

• Explore health coverage plans and options based on your unique needs.
• Select the plan that best fits your lifestyle and budget.
• Begin receiving the care you need to get and stay healthy.
• Each month, make a regular payment to your health plan for your health coverage. This is called your premium.
• Your health coverage continues for as long as you pay your monthly premium, making your expected and unexpected health expenses much more manageable.

Did you know?

Financial assistance may be available: You may be eligible for financial assistance from the federal government to help cover your premium payments. Learn more on page 8.
# Understanding health care terms

Before you start comparing your plan options, it is important to have a basic understanding of a few common terms.

<table>
<thead>
<tr>
<th>Terms</th>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Care Act (ACA)</td>
<td>A federal law that makes health coverage easier to access and more affordable for Americans.</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Your share of the cost for certain health care services calculated as a percent of the allowed amount. You pay coinsurance after you have paid your deductible.¹</td>
</tr>
<tr>
<td>Copayment / Copay</td>
<td>A fixed amount you pay for certain health care services. You pay a copayment after you have paid your deductible.¹</td>
</tr>
<tr>
<td>Covered California™</td>
<td>A marketplace set up by the state to make it simple and affordable to purchase quality health insurance and get financial help to pay for it.</td>
</tr>
<tr>
<td>Deductible</td>
<td>The amount you pay for certain health care services each year before your plan begins to help you pay for them.¹</td>
</tr>
<tr>
<td>Minimum Essential Coverage (MEC)</td>
<td>The type of health coverage an individual needs to have to meet the individual responsibility requirement under the ACA. All of the plans offered by Sharp Health Plan meet or exceed the MEC requirements.</td>
</tr>
<tr>
<td>Out-of-Pocket Costs</td>
<td>Not including monthly premium payments, the money you pay (deductibles, copayments, coinsurance) for covered services.</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>The maximum amount you pay for covered services in a calendar year.</td>
</tr>
<tr>
<td>Premium Assistance</td>
<td>A tax credit or discount you may be eligible for from the federal government (based on your income) to help pay for health insurance.</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Health care services you receive when you are well, like check-ups, vaccinations and screening tests. See page 6 for a list of no-cost preventive care services.</td>
</tr>
<tr>
<td>Primary Care Visit</td>
<td>A primary care visit is with your Primary Care Physician (PCP).</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>A specialist visit is with a doctor who specializes in a certain area, such as gynecology, cardiology or neurology.</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>An urgent care visit is when you need to see a doctor right away, but it is not an emergency.</td>
</tr>
</tbody>
</table>

¹Not all plans carry a deductible.
The Affordable Care Act (ACA)

The Affordable Care Act (ACA) brings major changes to the health care landscape. You now have a new way to shop for health insurance, and may be eligible for government-sponsored financial assistance to help pay for it.

Most US citizens and legal residents are now required by law to have coverage. If you go without health coverage for three consecutive months or longer, you may be charged a penalty by the government. Those below a certain income level or with certain religious beliefs are excluded from this law. Other exemptions may apply. You can find information about the individual shared responsibility payment at CoveredCA.com.

You may purchase health coverage directly at sharphealthplan.com or through Covered California, a state health insurance marketplace where you can learn about financial assistance, and shop for and compare health plans. For enrollment dates for 2016 coverage, see pages 17–18.

At Sharp Health Plan we are honored to be a part of Covered California, helping to provide each and every San Diegan with access to the quality health coverage they deserve.

5 things you should know about health care reform

There’s a lot of information out there about health care reform, so we put together our list of the top five things you need to know:

1. If you’re currently uninsured, you may be required by law to have health insurance. (If not, you may face a penalty when filing your taxes.)

2. Depending on your income level and family size, you may be eligible for financial assistance to help pay for your health insurance and your out-of-pocket expenses.

3. You can apply for financial assistance, and compare benefits and prices at CoveredCA.com.

4. Plans can no longer deny you coverage or charge higher premiums for pre-existing health conditions.

5. All Individual and Family Plans cover a comprehensive set of 10 essential health benefits such as doctor visits, preventive care, hospitalization, prescriptions and more. Learn more on the next page.
10 essential health benefits

All Individual and Family Plans offered by Sharp Health Plan include the 10 essential health benefits established by the ACA:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive care services
10. Pediatric services: dental and vision care available for children under age 19

Preventive care

Your health is our top priority. That’s why we encourage you to take advantage of the many preventive care services that are available to our members at no additional charge when scheduled with an in-network provider and separate from an appointment for other care or treatment.

The following are examples of preventive care benefits covered with no copayment or deductible.¹

- Well baby and well child (up to age 18) physical exams, immunizations and related laboratory services
- Well adult physical exams, immunizations and related laboratory services
- Routine gynecological exams, immunizations and related laboratory services
- Screenings for:
  - Breast cancer
  - Cholesterol
  - Cervical cancer
  - Colorectal cancer
  - Depression
  - Diabetes
  - Hypertension
  - Obesity
  - Prostate cancer
  - Sexually transmitted infections
  - Tobacco and alcohol use/misuse

Learn more!

Check out sharphealthplan.com/preventivecare for more information about preventive care and pediatric services.

¹ 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 for Disease Control and Prevention; and preventive care and screenings supported by the Health Resources and Services Administration for infants, children, adolescents and women.
**Pediatric vision care**

We believe that it’s never too early to make vision health a priority. That’s why we are proud to partner with Vision Service Plan (VSP) to offer an innovative pediatric vision plan: VSP Elements.

VSP Elements is included in all Individual and Family Plans we offer, so children under 19 years old have access to the highest-quality eye care services. These services include a covered-in-full, comprehensive eye exam and eyewear every year from a collection of frames designed specifically for our youngest members.

As a long-time partner to Sharp Health Plan, VSP has more than 500 providers throughout San Diego County to ensure that you can find care close to home.

**Pediatric dental care**

We believe that having quality dental care is important to your child’s overall health. The earlier children begin getting regular check-ups and professional cleanings and practicing proper daily oral hygiene, the better off they will be in maintaining a healthy smile. That’s why we are proud to partner with Access Dental Plan to provide high-quality oral care services to our youngest Sharp Health Plan members. Comprehensive pediatric dental benefits for children under 19 years old are included in every Individual and Family Plan.

With these benefits you can choose a dedicated primary care dentist from a talented network of providers throughout San Diego County. And there are no deductibles or copays for many preventive care services, including:

- Oral examinations
- Topical fluoride treatments
- X-rays
- Cleanings
- Dental sealant treatments
Prescription drug coverage

Prescription drug coverage is included in all of the Individual and Family Plans we offer 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. You also have the option of using mail order pharmacy services for maintenance medications.

At sharphealthplan.com you can:

- Use our Pharmacy Search tool to find a pharmacy near you.
- Learn more about specialty medications that may be available.
- Find out if a specific drug is on our preferred drug list.

Do you qualify for financial assistance?

The federal government may help you pay for your health coverage from Sharp Health Plan. How do you find out? Call 1-800-300-1506, or visit CoveredCA.com. Your modified gross income and family size will determine your financial eligibility. The chart below will help give you an idea of whether you may qualify.

<table>
<thead>
<tr>
<th>Number of people in household</th>
<th>Qualifying annual family income levels</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$47,080 or below</td>
</tr>
<tr>
<td></td>
<td>$63,720 or below</td>
</tr>
<tr>
<td></td>
<td>$80,360 or below</td>
</tr>
<tr>
<td></td>
<td>$97,000 or below</td>
</tr>
<tr>
<td></td>
<td>$113,640 or below</td>
</tr>
</tbody>
</table>

Not sure if you qualify?

Call Covered California at 1-800-300-1506 to see if you qualify for financial assistance, including Medi-Cal.
3 steps to the right plan

Whether you have never purchased health coverage before or are considering switching from your current plan, we’re here to make your health care experience personal, affordable, simple and convenient. Find the right plan in three simple steps.

1. Select a provider network

Sharp Health Plan offers two provider networks for individuals and families: Premier (Network 1) and Performance (Network 2). Both networks give you access to award-winning primary care doctors, specialists, hospitals and more. If you already have a doctor in mind, visit sharphealthplan.com and click on “Find a Doctor” to see which network they are associated with.

2. Choose the right plan for you

Our plans are designed to give you options while keeping costs manageable. Whether you prefer to pay a higher monthly premium with lower copays, a lower monthly premium with higher copays or somewhere in between, we have a plan that’s right for you.

3. Enroll today!

Getting great health care coverage has never been easier. Enroll in Sharp Health Plan today at sharphealthplan.com or, if you’re eligible for financial assistance, at CoveredCA.com.
### Step 1 + Select a provider network

<table>
<thead>
<tr>
<th>Premier Network (Network 1)</th>
<th>Performace Network (Network 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A select network of doctors, hospitals and medical groups offering the most value.</td>
<td>A broad network of doctors, hospitals and medical groups offering greater choice and geographical coverage.</td>
</tr>
<tr>
<td>978 Doctors</td>
<td>1,603 Doctors</td>
</tr>
<tr>
<td>6 Hospitals</td>
<td>9 Hospitals</td>
</tr>
<tr>
<td>- Sharp Chula Vista Medical Center</td>
<td>- Sharp Chula Vista Medical Center</td>
</tr>
<tr>
<td>- Sharp Coronado Hospital</td>
<td>- Sharp Coronado Hospital</td>
</tr>
<tr>
<td>- Sharp Grossmont Hospital</td>
<td>- Sharp Grossmont Hospital</td>
</tr>
<tr>
<td>- Sharp Mary Birch Hospital for Women &amp; Newborns</td>
<td>- Sharp Mary Birch Hospital for Women &amp; Newborns</td>
</tr>
<tr>
<td>- Sharp Memorial Hospital</td>
<td>- Sharp Memorial Hospital</td>
</tr>
<tr>
<td>- Rady Children’s Hospital</td>
<td>- Palomar Medical Center</td>
</tr>
<tr>
<td>2 Medical Groups</td>
<td>- Pomerado Hospital</td>
</tr>
<tr>
<td>- Sharp Community Medical Group (SCMG)*</td>
<td>- Rady Children’s Hospital</td>
</tr>
<tr>
<td>- Sharp Rees-Staley (SRS)</td>
<td>- Tri-City Medical Center</td>
</tr>
</tbody>
</table>

* Excludes SCMG Arch Health Partners, Graybill and Inland North.
Introducing our plans

Based on how you want to pay for the care you receive, you’ll select a level of coverage: Platinum, Gold, Silver or Bronze. Platinum plans generally offer higher premiums but lower out-of-pocket costs when you seek treatment. Bronze plans generally have lower premiums but higher out-of-pocket costs.

For applicants under the age of 30, we also offer a Minimum Coverage plan. This plan features lower premiums and higher out-of-pocket costs. It may also be available to you if you are over the age of 30 and experiencing financial hardship.

Consider what is important to you, then take an in-depth look at each of the plans available on the following pages. We are sure you will find a plan that is perfect for your unique needs.

Questions?

Visit sharphealthplan.com to learn more.
Health Savings Account (HSA)

We offer a High Deductible HSA plan with a tax-advantaged savings and spending account that you can use to pay for qualified medical expenses. It works like a regular bank account, but you don’t pay federal income tax on the money you deposit. When you use your HSA to pay for qualified medical expenses, you won’t pay income taxes on that money either. You can even build your savings into a large rainy day fund for retirement. Think of an HSA as a savings plan for the health care you’ll need today, tomorrow and into the future.

Is an HSA right for you?

- You own it. The money belongs to you forever. You keep it even if you switch health plans.
- It has triple tax benefits. The money deposited is federal income tax free, savings grow tax free, and withdrawals made for qualified health expenses are also tax free.
- It’s not just for doctor visits. You can use your HSA to pay for medical expenses such as eyeglasses, hearing aids and qualified prescriptions.
- You can invest it. Once your balance reaches the investment threshold, you can begin investing in mutual funds. If you earn money on your investments, you don’t pay income tax on that money either.

Need help understanding your options?

Visit sharphealthplan.com and click “Shop and Compare”.

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**Premier plans** (Network 1)

| Plan                        | Annual Deductible (per individual / per family) | Annual Out-of-Pocket Maximum (per individual / per family) | Primary Care Physician Office Visit (per visit) | Specialist Physician Office Visit (per visit) | Other Practitioner Office Visit (including acupuncture) | Preventive Care Services (per visit) | Prenatal and Postpartum Office Visit (per visit) | Outpatient Facility / Physician | Laboratory | Advanced Radiology (per procedure) | Inpatient Hospital Facility / Physician | Emergency Room Facility / Physician | Urgent Care Services (per visit) | Ambulance | Prescription Drugs (30-day supply) | Prescription Drugs (90-day supply by mail order) | Physical, Occupational and Speech Therapy (per visit) | Durable Medical Equipment | Prosthetics and Orthotics (per visit) | Inpatient Mental Health Facility / Physician | Mental Health Office Visit (per visit) | Inpatient Chemical Dependency Facility / Physician | Chemical Dependency Office Visit (per visit) | Emergency Services for Acute Drug or Alcohol Detoxification Facility / ER Physician | Services for Acute Drug or Alcohol Detoxification | Skilled Nursing Facility Services (100 days per benefit period) |
|-----------------------------|-----------------------------------------------|-----------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------|------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------------|---------------------------------|--------------------------------|
| Sharp Platinum 90 HMO Premier | $0 / $0                                      | $4,000 / $8,000                                          | $20                                          | $40                                           | $20                                                      | $0                                    | $0                                           | $250 / $40                        | $20                        | $150                                         | $250 per day (5-day max) / $40 | $15 / $30 / $50                  | $20                        | $150                                          | $10 / $30 / $50 | $20                                           | $10 / $20 / $30 | $20                                           | $20                        | $150                                          | $10 / $20 / $30 | $20                                           | $20                        |
| Sharp Gold 80 HMO Premier    | $0 / $0                                      | $6,200 / $12,400                                         | $35                                          | $55                                           | $35                                                      | $0                                    | $0                                           | $600 / $55                        | $35                        | $250                                         | $600 per day (5-day max) / $55 | $15 / $50 / $70 | $30                        | $40                                           | $20 / $40 / $60 | $40                                           | $20                        | $150                                          | $10 / $20 / $30 | $40                                           | $20                        |
| Sharp Silver 70 HMO Premier  | $2,250 / $4,500                             | $6,250 / $12,500                                         | $45                                          | $70                                           | $45                                                      | $0                                    | $0                                           | $600 / $55                        | $35                        | $250                                         | $600 per day (5-day max) / $55 | $15 / $50 / $70 | $30                        | $45                                           | $20 / $40 / $60 | $45                                           | $20                        | $150                                          | $10 / $20 / $30 | $45                                           | $20                        |
| Sharp Bronze 60 HSA Premier  | $4,500 / $9,000                             | $6,500 / $13,000                                         | $45                                          | $70                                           | $45                                                      | $0                                    | $0                                           | $600 / $55                        | $35                        | $250                                         | $600 per day (5-day max) / $55 | $15 / $50 / $70 | $30                        | $45                                           | $20 / $40 / $60 | $45                                           | $20                        | $150                                          | $10 / $20 / $30 | $45                                           | $20                        |

1 Please refer to the Summary of Benefits at sharphealthplan.com for a complete list of benefits. There are no lifetime maximum for these plans.
2 Deductible applies.
3 Plan includes a $250 individual/$500 family brand prescription drug deductible.
## Performance plans¹ (Network 2)

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Sharp Platinum 90 HMO Performance 0 / 20 / 10%</th>
<th>Sharp Gold 80 HMO Performance 0 / 35 / 20%</th>
<th>Sharp Silver 70 HMO Performance 2250 / 45 / 20%</th>
<th>Sharp Bronze 60 HMO Performance 6000 / 70 / 100%²</th>
<th>Sharp Minimum Coverage HMO Performance 6850 / 0% / 0%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$2,250 / $4,500</td>
<td>$6,000 / $12,000</td>
<td>$6,850 / $13,700</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$4,000 / $8,000</td>
<td>$6,200 / $12,400</td>
<td>$6,250 / $12,500</td>
<td>$6,500 / $13,000</td>
<td>$6,850 / $13,700</td>
</tr>
<tr>
<td><strong>Primary Care Physician Office Visit</strong></td>
<td>$20</td>
<td>$35</td>
<td>$45</td>
<td>$70¹⁺⁺</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Specialist Physician Office Visit</strong></td>
<td>$40</td>
<td>$55</td>
<td>$70</td>
<td>$90¹⁺⁺</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Other Practitioner Office Visit (including acupuncture)</strong></td>
<td>$20</td>
<td>$35</td>
<td>$45</td>
<td>$70¹⁺⁺</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Preventive Care Services (per visit)</strong></td>
<td>Routine physical exam, mammograms, etc.</td>
<td>Routine physical exam, mammograms, etc.</td>
<td>Routine physical exam, mammograms, etc.</td>
<td>Routine physical exam, mammograms, etc.</td>
<td>Routine physical exam, mammograms, etc.</td>
</tr>
<tr>
<td><strong>Prenatal and Postpartum Office Visit (per visit)</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Outpatient Facility / Physician</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>20% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>20% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>0% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Laboratory</strong></td>
<td>$20</td>
<td>$35</td>
<td>$35</td>
<td>$40</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Advanced Radiology (per procedure)</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Facility / Physician</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Emergency Room Facility / Physician</strong></td>
<td>$150 / 20% coinsurance / 0% coinsurance</td>
<td>$250 / 20% coinsurance / 0% coinsurance</td>
<td>$250 / 50% coinsurance / 0% coinsurance</td>
<td>$250 / 20% coinsurance / 0% coinsurance</td>
<td>$250 / 20% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Urgent Care Services (per visit)</strong></td>
<td>$40</td>
<td>$60</td>
<td>$90</td>
<td>$120¹⁺⁺</td>
<td>$0¹⁺⁺</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$150</td>
<td>$250</td>
<td>$250</td>
<td>$100¹⁺⁺</td>
<td>$100¹⁺⁺</td>
</tr>
<tr>
<td><strong>Prescription Drugs (30-day supply)</strong></td>
<td>Tier 1 / Tier 2 / Tier 3 / Tier 4</td>
<td>Tier 1 / Tier 2 / Tier 3 / Tier 4</td>
<td>Tier 1 / Tier 2 / Tier 3 / Tier 4</td>
<td>Tier 1 / Tier 2 / Tier 3 / Tier 4</td>
<td>Tier 1 / Tier 2 / Tier 3 / Tier 4</td>
</tr>
<tr>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>$5 / $15 / $25 / $50</td>
<td>$15 / $50 / $25 / $70</td>
<td>$15 / $50 / $25 / $70</td>
<td>$100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺</td>
<td>$100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺</td>
</tr>
<tr>
<td><strong>Prescription Drugs (90-day supply by mail order)</strong></td>
<td>Tier 1 / Tier 2 / Tier 3</td>
<td>Tier 1 / Tier 2 / Tier 3</td>
<td>Tier 1 / Tier 2 / Tier 3</td>
<td>Tier 1 / Tier 2 / Tier 3</td>
<td>Tier 1 / Tier 2 / Tier 3</td>
</tr>
<tr>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>$10 / $30 / $50</td>
<td>$30 / $100 / $140</td>
<td>$30 / $100 / $140</td>
<td>$100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺</td>
<td>$100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺ / $100¹⁺⁺</td>
</tr>
<tr>
<td><strong>Physical, Occupational and Speech Therapy (per visit)</strong></td>
<td>$20</td>
<td>$35</td>
<td>$45</td>
<td>$70</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Prosthetics and Orthotics (per visit)</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Inpatient Mental Health Facility / Physician</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Mental Health Office Visit (per visit)</strong></td>
<td>$20</td>
<td>$35</td>
<td>$45</td>
<td>$70¹⁺⁺</td>
<td>$0¹⁺⁺</td>
</tr>
<tr>
<td><strong>Inpatient Chemical Dependency Facility / Physician</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Chemical Dependency Office Visit (per visit)</strong></td>
<td>$20</td>
<td>$35</td>
<td>$45</td>
<td>$70¹⁺⁺</td>
<td>0% coinsurance¹⁺⁺</td>
</tr>
<tr>
<td><strong>Emergency Facility / Physician for Acute Drug or Alcohol Detoxification (per visit)</strong></td>
<td>$150 / 10% coinsurance / 0% coinsurance</td>
<td>$250 / 10% coinsurance / 0% coinsurance</td>
<td>$250 / 50% coinsurance / 0% coinsurance</td>
<td>$250 / 50% coinsurance / 0% coinsurance</td>
<td>$250 / 50% coinsurance / 0% coinsurance</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility Services (100 days per benefit period)</strong></td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>10% coinsurance / 20% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
<td>100% coinsurance / 0% coinsurance / 0% coinsurance</td>
</tr>
</tbody>
</table>

¹ Deductible is waived for three office or urgent care visits, including postnatal visits or outpatient mental health/substance use disorder visits.
² Other Practitioner Office Visits includes Therapy Visits, office visits not provided by Primary Care Physicians or Specialty Physicians and office visits not specified in another benefit category.
³ Up to $250 per prescription.
⁴ Plan includes a $500 individual/$1000 family prescription drug deductible.
⁵ Member cost-share after deductible will not exceed $500 per prescription.
Step 3 + Enroll today!

If you can answer yes to the questions below, then you’re ready to enroll in Sharp Health Plan!
You are just a few minutes and a few simple steps from the quality health care coverage you deserve.

☐ Have you chosen the right plan for you?
☐ Have you determined if you qualify for financial assistance?

Enrollment checklist

To make it as easy as possible for you to enroll, we’ve created this checklist with the information you’ll need to complete your application.

☐ Social Security Number(s) for you and any family members who will be included on your plan.

☐ The name of your Sharp Health Plan Primary Care Physician (PCP). If you don’t choose a PCP, we will assign one for you. You may change your PCP at any time by contacting Customer Care at 1-800-359-2002.

☐ The date you want your coverage to start. See the next section for information on enrollment dates.

☐ Payment for your first month’s coverage by check, cashier’s check, money order, debit card, credit card or cash.

☐ If you’re applying during a special enrollment period, proof of your qualifying event will also be required. Learn more on page 24.
Online applications

If you do not qualify for financial assistance, you can enroll online at sharphealthplan.com. Just click “Get a Quote” to select your plan and begin your online application. If you’d prefer to enroll in person, please call our Customer Care team at 1-800-359-2002 to schedule an appointment. If you’re working with an agent or broker, use the personalized link he or she has provided.

If you qualify for financial assistance, you may enroll online at CoveredCA.com. If you are not sure if you qualify for financial assistance or have questions about selecting the right plan, call our Customer Care team at 1-800-359-2002.

Paper applications

If you prefer to fill out a paper application, please mail or fax the completed application to:

Sharp Health Plan
Attn: Underwriting
8520 Tech Way, Suite 200
San Diego, CA 92123
Fax: (858) 499-8244
Open enrollment

You can apply for your plan of choice directly through Sharp Health Plan or through Covered California during open enrollment, from November 1, 2015 to January 31, 2016. To enroll during this time, make sure we receive your completed application for health coverage—along with your first month’s premium—no later than January 31, 2016.

2016 Open enrollment period—November 1, 2015 to January 31, 2016

<table>
<thead>
<tr>
<th>If you want your coverage to start on:</th>
<th>Your completed application must be received by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1, 2016</td>
<td>December 15, 2015</td>
</tr>
<tr>
<td>February 1, 2016</td>
<td>January 15, 2016</td>
</tr>
<tr>
<td>March 1, 2016</td>
<td>January 31, 2016</td>
</tr>
</tbody>
</table>
Special enrollment*

Outside of the open enrollment period you may only change or add coverage within 60 days of a qualifying event, including:

- Marriage or Registered Domestic Partnership
- Birth or adoption of a child
- Divorce/legal separation
- Loss of employer-sponsored coverage or Medi-Cal

A full list of qualifying events can be found at sharphealthplan.com. Note: You will be required to include proof of your qualifying event with your application and first month’s premium payment.

Special enrollment period—February 1, 2016 to October 31, 2016

<table>
<thead>
<tr>
<th>If you want your coverage to start on:</th>
<th>Your completed application and first month’s premium must be received between:</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 1, 2016</td>
<td>February 1, 2016—February 15, 2016</td>
</tr>
<tr>
<td>April 1, 2016</td>
<td>February 16, 2016—March 15, 2016</td>
</tr>
<tr>
<td>May 1, 2016</td>
<td>March 16, 2016—April 15, 2016</td>
</tr>
<tr>
<td>June 1, 2016</td>
<td>April 16, 2016—May 15, 2016</td>
</tr>
<tr>
<td>July 1, 2016</td>
<td>May 16, 2016—June 15, 2016</td>
</tr>
<tr>
<td>August 1, 2016</td>
<td>June 16, 2016—July 15, 2016</td>
</tr>
<tr>
<td>September 1, 2016</td>
<td>July 16, 2016—August 15, 2016</td>
</tr>
<tr>
<td>October 1, 2016</td>
<td>August 16, 2016—September 15, 2016</td>
</tr>
<tr>
<td>November 1, 2016</td>
<td>September 16, 2016—October 15, 2016</td>
</tr>
<tr>
<td>December 1, 2016</td>
<td>October 16, 2016—November 15, 2016</td>
</tr>
</tbody>
</table>

*Birth, adoption, placement for adoption—the coverage effective date is the same as the date of birth or adoption. Marriage or loss of coverage—the coverage effective date is the first day of the month following receipt of application, payment and supporting documents.
Best Health

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 sharphealthplan.com and click on “Best Health” to get started.

HealthyNow mobile app

The Best Health HealthyNow mobile app is your on-the-go wellness companion. Available for iPhone and Android products, the app puts your favorite trackers and tools right in your pocket. Features include:

- Activity logs to track weight, exercise, steps, food and more
- A messaging center to connect with your health coach
- Progress reports to see how far you’ve come
- Medication alerts sent directly to your smartphone

Your Personal Health Assessment

The first step to getting healthy and staying healthy is to complete your Personal Health Assessment (PHA) online. Your PHA 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.

Online interactive tools and resources available 24/7

Best Health offers comprehensive and personalized online resources to plan, track and follow a customized health and fitness plan. With a vast database of recipes, exercise plans and wellness workshops, you can choose the tools that work for your own healthy lifestyle.

Questions?

Visit sharphealthplan.com and click on “Best Health” to learn more.
Fitness and exercise tools

- Get the benefits of a personal trainer without the cost. Choose from a variety of multi-week fitness plans or create your own.
- Learn new exercises with video demonstrations that show you all the right moves.
- Use the Cardio Log to track your activities, from boxing to gardening to dancing to yoga—the choice is yours.

Wellness workshops

- Choose from a variety of topics like nutrition or work/life balance.
- Complete interactive activities to help increase your health IQ.

Health trackers

- Stay on top of your health by tracking your weight, body measurements and heart rate.
- Manage risk factors like blood pressure and cholesterol.
- Celebrate your progress with weekly, monthly or longer–term reports.

Nutritional guidance

- Create customized meal plans complete with a printable shopping list.
- Track calories using your personal food log.
- Choose from thousands of healthy recipes on our online database.
Wellness product discounts*

Receive 15 to 40% off suggested retail prices on more than 2,400 health and wellness products, including vitamins, minerals, herbal supplements, homeopathic remedies, sports nutrition products, books, DVDs, fitness products and skin care items.*

Alternative care discounts*

Sharp Health Plan members receive 25% off usual provider rates on services from an extensive credentialed network of alternative care providers. As a member, you can visit any of these providers directly, without a physician referral.

*The Sharp Health Plan alternative care and wellness product discount offerings are administered by American Specialty Health Networks, Inc. (ASH Networks) and its affiliate Healthyroads, Inc. The program is not insurance and it is not a covered benefit of your medical health plan. If you have access to any of these services as covered benefits under another plan or policy you should exhaust those benefits before using Sharp Health Plan’s services. Your costs for these services do not count toward your deductible or out-of-pocket maximum through Sharp Health Plan. Any disputes regarding these products and services may be subject to Sharp Health Plan’s and/or American Specialty Health Network’s grievance process. Sharp Health Plan and Best Health do not have any financial ownership arrangements with American Specialty Health.
One-on-one health coaching

Sharp Health Plan members have direct access to personal health and lifestyle coaches. If you’re ready to make a change, a Best Health coach can help! Coaching sessions are one-on-one and telephone-based for your convenience. They are completely customized to your individual needs and there is no cost to you.

Best Health coaching programs are six weeks in length. You will spend 30 minutes on the phone each week with a personal health coach who can help you make positive changes.

How does it work?

Coaching sessions are offered Monday through Friday from 9 a.m. to 6 p.m. Visit sharphealthplan.com and click “Best Health” to learn more.

Choose from five topics

- Healthy Weight
- Smoking Cessation
- Healthy Eating
- Physical Activity
- Stress Management
At home, away from home

At Sharp Health Plan, we want our members to feel at home, no matter where you travel. Whether in the country or abroad, you have access to these additional member benefits.

Sharp Nurse Connection®

When you have a health question or concern after regular business hours, a single phone call to Sharp Nurse Connection puts you in touch with a registered nurse. Sharp Nurse Connection is available from 5 p.m. to 8 a.m., Monday through Friday and 24 hours a day on weekends by calling (858) 499-8300, and selecting the option to speak with a nurse. Through Sharp Nurse Connection, you can:

- Talk to a registered nurse if you’re feeling ill or if you get injured outside of your doctor’s regular business hours
- Get advice on when and where to seek care
- Understand self-care options until you can see your doctor
MinuteClinic®

MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy® stores. MinuteClinic provides convenient access to basic care without an appointment. Sharp Health Plan services at MinuteClinic include:*  
• Diagnosis and treatment for common illnesses  
• Flu vaccinations  
• Treatment of minor wounds, skin conditions, abrasions and burns  
For a list of MinuteClinic locations, visit MinuteClinic.com/locations.

Assist America®

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, Assist America connects Sharp Health Plan members to doctors, hospitals, pharmacies and other services. One simple call puts you in touch with:  
• A global network of pre-qualified medical providers  
• Experienced crisis management professionals  
• Air and ground ambulance service providers  
While abroad, you can access the following medical services through Assist America:  
• Medical evaluation and referral  
• Emergency medical transportation  
• Critical care monitoring  
• Prescription assistance  
• Emergency trauma counseling  
• Lost luggage or document assistance  
• Interpreter and legal referrals
How to use your plan

We’re here to make using your plan just as simple as enrolling. From helping you understand your benefits and copays, to finding the right doctor, filling prescriptions and everything in between, we’re here for you. Let’s get started!

Your Primary Care Physician (PCP)

With your new HMO plan, your PCP will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. We have several physician groups from which you choose your PCP. You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your Plan Medical Group (PMG).

Find a PCP

Find a Sharp Health Plan-affiliated PCP who meets your needs. PCPs usually specialize in family practice, internal medicine, general practice or pediatrics.
To find a PCP:

- Visit sharphealthplan.com and click on “Find a Doctor”, you can search by network, specialty, medical group, language preference, gender, location or last name.
- Choose a doctor. Once you select a doctor, notify Sharp Health Plan and call the doctor’s office directly to schedule a visit.

Already have a PCP?

Visit sharphealthplan.com to see if your doctor is in one of our Plan Medical Groups.
5 things to remember about your PCP

Your PCP is your main point of contact for all of your health care needs. Here are a few things to keep in mind:

1. Call your PCP first for all of your health care needs. Your PCP’s name and telephone number are shown on your Member ID card. You will receive your Member ID card soon after you enroll. If you are a new patient, forward a copy of your medical records to your PCP before you are seen, to help your PCP become familiar with your medical history and provide better care.

2. Make sure to tell your PCP about your complete health history, as well as any current treatments, medical conditions or other doctors who are treating you.

3. If you have never been seen by your PCP, you should make an appointment for an initial visit. If you have a more urgent medical problem, don’t wait until this appointment. Speak with your PCP or another health care professional in the office, and they will direct you appropriately.

4. You can contact your PCP’s office 24 hours a day. If your PCP is not available or if it is after regular office hours, a message will be taken and you will receive a return call within 30 minutes.

5. If you are unable to reach your PCP, please call Customer Care at 1-800-359-2002. You can also select the option for the after-hours nurse advice line during evenings and on weekends for immediate medical advice.
Get started using your plan!

Here at Sharp Health Plan, we’re uniquely dedicated to providing you with a health care experience that is personal, affordable and convenient. After you enroll you can get started using your plan right away!
Keep your Member ID card

Your Member ID Card will be delivered shortly after you enroll and is your key to accessing care. Carry it with you all the time. You will need this card whenever you seek medical services like visiting your doctor or filling a prescription.

Get to know your plan

Your Member Handbook will also be available after you enroll. It includes all the information you need about your benefits and coverage, and how your plan works. You can access your Member Handbook at sharphealthplan.com or by calling our Customer Care team at 1-800-359-2002 to receive a printed copy. Reviewing your Member Handbook will make using your benefits easier.

Start using Sharp Health Plan

You’re ready to start using your plan! Sign up for Best Health and take a Personal Health Assessment. In just a few minutes you’ll have a complete report on your health that you can share with your doctor. To schedule an appointment with your doctor, call the telephone number listed on the front of your Sharp Health Plan Member ID card. Bring your Member ID card, any medical records you have and medications you are taking (including over-the-counter medications and supplements) to your first visit with your doctor.
Consider us your personal health care assistant

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

sharphealthplan.com