2017 Sharp Advantage® Medicare Plan Enrollment Guide

Sharp Advantage Select (HMO) and Sharp Advantage Select Plus (HMO) Plans for Medicare-Eligible Individuals Residing in San Diego County
You've earned your Medicare benefits, and we want to help you make the most of them. At Sharp Health Plan, we know Medicare can be confusing. We're here to make it simple.

This guide is designed to help you understand the basics of Medicare. It will help explain how you can save money and get better benefits with coverage you can trust from one of our Sharp Advantage® Medicare plans, Select or Select Plus.

We also have our Sharp Advantage Specialists standing by, ready to answer your questions and help you enroll.

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

Make 2017 your best year yet, with Sharp Advantage!

Melissa Hayden Cook
CEO, Sharp Health Plan
The basics of Medicare

Have questions? We have answers! It’s common for people to be confused about exactly what Medicare is and how they can benefit from it. Simply put, Medicare is a federal health insurance program available to you once you turn 65 or if you have certain disabilities. There are four parts to Medicare coverage.
Part A – Hospital Insurance
Once you turn 65 or otherwise become eligible for Medicare, you can automatically receive Medicare Part A hospital insurance. For most people, Part A has no cost.

Part B – Medical Insurance
Part B covers certain doctor services, other outpatient care, medical supplies and preventive services. Part B has a monthly premium. Together, Part A and Part B are known as Original Medicare.

Part C – Medicare Advantage
Medicare Advantage plans, also known as Part C plans, are offered through private insurers and combine Part A, Part B and often Part D into one plan with more benefits than Original Medicare. Sharp Advantage is a Medicare Advantage/Part C plan.

Part D – Prescription Drug Coverage
Prescription drug coverage is Medicare Part D. Sharp Advantage includes prescription drug coverage as part of its Medicare Advantage plan.

Extra, extra, extra
Sharp Advantage® members also have access to a variety of health and wellness tools at no additional cost. Visit pages 9-10 to learn more.
The Sharp Advantage difference

As part of Sharp HealthCare, we know you deserve more. That’s why our plans are designed specifically with San Diegans in mind.

Affordable
You could save money and get more with Sharp Advantage

Local
Medicare insurance by San Diegans, for San Diegans

Simple
Easy to enroll and receive personalized support
You could save money and get more

You’ve earned your Medicare benefits, now it’s time to enjoy them. Sharp Advantage members have access to a comprehensive wellness program, emergency care coverage worldwide and so much more.

Choice of the Sharp Advantage Select plan for $0 monthly premium** or the Sharp Advantage Select Plus plan for $69 monthly premium**

$0 mail-order generic prescriptions

$10-15 copays for Primary Care Physician visits

$0 gym membership through Silver&Fit

A comprehensive wellness program with free health coaching

Vision care and hearing aid coverage

Get to know us

Visit sharpmedicareadvantage.com for more information about our Sharp Advantage plans or call 1-855-562-8853 (TTY 711).

** You must continue to pay your Medicare Part B premium.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change each year.
Elite-Rated* Medical Groups

With the Sharp Advantage Network, you’ll find a family of providers close to where you live and spend time. Our network includes Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded “Elite” status, the highest possible rating for Standards of Excellence.* Providers are located throughout San Diego County, so no matter where you are, from Chula Vista to El Cajon to Del Mar, we’ve got you covered.

A network of care

With Sharp Advantage, you’ll have access to doctors, hospitals and medical groups across San Diego County.

Plus, through our unique integration with Sharp HealthCare, we offer a direct connection to The Sharp Experience.

Sharp Advantage Network**

- 1,200+ Physicians and Specialists
- 8 Hospitals
- 25 Urgent Care Locations
- 500+ Pharmacies
- 500+ Vision Providers
Looking for a doctor?

Sharp Advantage offers several ways to look for a Primary Care Physician or specialist. Access the Sharp Advantage Provider Directory via our online search tool or as a downloadable file. If you want a Provider Directory mailed to you, or if you need help finding a network provider, please call 1-855-562-8853 (TTY 711). Hours of operation: Oct. 1 – Feb. 14 from 8 a.m. – 8 p.m. Pacific Time, 7 days a week; Feb. 15 – Sept. 30 from 8 a.m. – 8 p.m. Pacific Time, Monday through Friday. Calling after hours will direct you to our voicemail system and a Customer Care Representative will return your call the next business day.

Download the Provider Directory

To easily search our Provider Directory* on our website, visit sharpmedicareadvantage.com/findadoctor. Click on “Provider Directory,” then select “2017 Individual Provider & Pharmacy Directory”. To easily search the directory by provider name, use “CTRL-F” on your PC keyboard (or ﬁ-F on a Mac).

Find a doctor online

You can use the online search tool on our website at sharpmedicareadvantage.com/findadoctor. Be sure to select “Sharp Advantage” as the network in the drop down menu.

* Recipients of “Elite” status in 2016 by CAPG, the Voice of Accountable Physician Groups

** The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
Get to know your plan options

We offer two Sharp Advantage plans so you can choose the option that best fits your unique needs. Sharp Advantage plans are designed to give you the flexibility you need at prices you like.

Comprehensive benefits*

• All of your Original Medicare benefits (Part A and Part B).
• Medicare Part D prescription drug coverage to help cover the cost of the medications that your doctor prescribes. Covered outpatient drugs must be obtained from Sharp Health Plan-contracted pharmacies. You also have the option of using mail order pharmacy services for maintenance medications.
• Vision benefits, including routine eye exams and an allowance for glasses or contacts.
• A free gym membership through Silver&Fit that allows you to choose from many different facilities throughout San Diego County.
• Hearing aid allowance of $1,000 every three years.
# Sharp Advantage benefits at a glance

<table>
<thead>
<tr>
<th></th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Plan Premium</strong>*</td>
<td>$0</td>
<td>$69</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum (Medical)</strong></td>
<td>$3,500</td>
<td>$3,300</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Primary Care Physician Visit</strong></td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td><strong>Specialist Physician Visit</strong></td>
<td>$35</td>
<td>$35</td>
</tr>
<tr>
<td><strong>Lab Services</strong></td>
<td>$19</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Diagnostic Radiology (e.g., MRIs)</strong></td>
<td>20%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>X-Ray</strong></td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Urgently Needed Services</strong></td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$65</td>
<td>$70</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$275</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Hospitalization</strong></td>
<td>$260/day for days 1–7 $0/day for days 8 and beyond</td>
<td>$175/day for days 1–8 $0/day for days 9 and beyond</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>$250</td>
<td>$175</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td>$0/day for days 1–20 $155/day for days 21–43 $0/day for days 44–100</td>
<td>$0/day for days 1–20 $160/day for days 21–47 $0/day for days 48–100</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment</strong></td>
<td>20%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Routine Eye Exam</strong></td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td><strong>Hearing Aids</strong></td>
<td>$1,000 allowance every 36 months</td>
<td>$1,000 allowance every 36 months</td>
</tr>
<tr>
<td><strong>30-day Retail Prescription Drugs</strong></td>
<td>$4 / $8 $47 $100 / 33%</td>
<td>$3 / $6 $47 $100 / 33%</td>
</tr>
<tr>
<td><strong>90-day Mail Order Prescription Drugs</strong></td>
<td>$0 / $0 $94 $200 / not offered</td>
<td>$0 / $0 $94 $200 / not offered</td>
</tr>
</tbody>
</table>

*You must continue to pay your Medicare Part B premium. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change each year.
Best Health, our comprehensive wellness program, is available to all Sharp Advantage members at no extra cost. Let us show you how being healthy can be easy and fun.

Best Health mobile app
Want all the perks of Best Health while you’re on the move? The HealthyNow mobile app, available for Apple and Android devices, puts your favorite Best Health trackers and tools right in your pocket.

Health coaching
Want personalized support? Our telephone-based, private health coaching is tailored to your wellness goals and scheduled at times convenient for you.

Health Library
Want all the health and wellness information you need in one spot? We’re here for you, ready to help with a library of resources and support.

Wellness workshops
Want 24/7 support? Look no further than our self-guided online workshops with interactive videos, articles, tips, quizzes, meal and activity planners, and more.

Nationally accredited
Best Health, Sharp Health Plan’s wellness program, is one of a select group of health plan wellness programs nationally to receive NCQA accreditation.
Added benefits

We believe San Diegans deserve more. That’s why our Sharp Advantage plans include these additional member benefits*:

Silver&Fit® Gym Membership
We offer a free gym membership to Sharp Advantage members. Choose from 24 Hour Fitness, Curves, Jazzercise, LA Fitness and many other facilities throughout San Diego County. And, enjoy the flexibility to change facilities monthly with no hassles. If you prefer to exercise at home, at-home fitness options are available as well. See silverandfit.com to find participating clubs in your area. Participating gyms may change during the year.

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 Advantage members to doctors, hospitals, pharmacies and other services.

MinuteClinic® inside CVS/pharmacy®
MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy stores. MinuteClinic provides convenient access to quality medical care without an appointment. It is open 7 days a week, including evenings and weekends. No appointment necessary. Your copay for MinuteClinic is the same as your Urgent Care copay.

Vision Care
VSP Elements is included in Sharp Advantage. Benefits include routine eye exams and an annual allowance for glasses or contacts.

VSP has more than 500 providers throughout San Diego County to ensure that you can find care close to home.

Hearing Aid Coverage
Members receive a $1,000 allowance every 36 months toward medically necessary hearing aids. To get started with accessing this benefit, members should contact their PCP.

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 (TTY users call 711), and selecting the option to speak with a nurse.

Learn more
Visit sharpmedicareadvantage.com to check out all of the added benefits available to Sharp Advantage members.

* This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change each year.
Understand when you can enroll

You can join during the following periods:

• Annual Election Period (AEP), also known as open enrollment, October 15 - December 7.
• Initial Enrollment Period (IEP), if this is your first time getting Medicare.

**Eligibility by birthday:** You can join during the 7-month period that runs 3 months before the month you turn 65 to 3 months after the month you turn 65. Your coverage will begin the first day of the month after you enroll. If you join before you turn 65, your coverage will begin the first day of the month you turn 65.

**Eligibility by disability:** You can join during the 7-month period that runs 3 months before your 25th month of getting disability benefits to 3 months after your 25th month of getting disability benefits. Your coverage will begin the first day of the month after you enroll. If you join during one of the 3 months before you first get Medicare, your coverage will begin the first day of your 25th month of entitlement to disability payments.

• Special Enrollment Period (SEP)
You may be able to join our plan when special life events happen.
These include situations such as, but not limited to:

• Retiring from your job if you’re over 65
• Moving to a different area not covered by your plan
• Losing your current coverage
• When your current plan changes its contract with Medicare.

Enroll today!
Visit [sharpmedicareadvantage.com](http://sharpmedicareadvantage.com) to join.
Enrolling is as easy as 1-2-3

1. Check your Medicare eligibility
   You must be age 65 or otherwise eligible for Medicare, have Medicare Part A and be eligible for Part B.

2. Enroll in Medicare Part B
   If you have not already enrolled, you can enroll online at socialsecurity.gov. You may also visit your local Social Security office or call 1-800-772-1213. TTY users call 1-800-325-0778. If you are already receiving Social Security benefits or if you are receiving Railroad Retirement Board benefits, you will be automatically enrolled in Medicare.

3. Join Sharp Advantage today
   If you are eligible for Medicare and Sharp Advantage, call us toll-free at 1-855-562-8853 (TTY 711) for personal assistance.

   Hours of operation:
   Oct. 1 – Feb. 14 from 8 a.m. – 8 p.m. Pacific Time, 7 days a week;
   Feb. 15 – Sept. 30 from 8 a.m. – 8 p.m. Pacific Time, Monday through Friday.
   Calling after hours will direct you to our voicemail system and a Customer Care Representative will return your call the next business day.

Enrollment checklist
Enrolling is easy! Here’s a checklist with the information you’ll need to enroll:

- The Medicare claim number and effective dates from your red, white and blue Medicare ID card.
- The name of your Sharp Advantage Network Primary Care Physician (PCP). You'll need to list your doctor when you enroll. If you don't have a PCP, we will assign one to you. You may change your PCP at any time by contacting Customer Care. Visit sharpmedicareadvantage.com/findadoctor to find a doctor.
Frequently asked questions

Which doctors or hospitals accept Sharp Advantage?

Sharp Advantage plans are HMOs (Health Maintenance Organization) that give you access to a broad network of local doctors and hospitals. Your Primary Care Physician (PCP) oversees your care and in general, you will need prior authorization to see a specialist.

How do I find a doctor? Is my doctor in the network?*

To find a PCP or to see if your PCP is in one of our networks, visit sharpmedicareadvantage.com/findadoctor. Select the Sharp Advantage Network, then search for a doctor by medical group, specialty, language, gender, location or last name. Once you select a doctor, notify Sharp Health Plan and call the doctor’s office directly to schedule a visit.

Your Primary Care Physician (PCP) will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. PCPs usually specialize in family practice, internal medicine, general practice or pediatrics. We have several physician groups from which you can choose your doctor. This group will be your Plan Medical Group (PMG). You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your PMG.

Are emergency or urgently needed services covered?

Yes. We offer worldwide coverage for urgent and emergency health services.

What do I pay for covered doctor or hospital services?

You only have to pay your plan copayment or coinsurance for visits to an in-network doctor or hospital. If you choose to go to a doctor outside of our network, you must pay for these services yourself. Neither the plan nor Original Medicare will pay for out-of-network services except in limited situations (for example, urgent or emergency care).

Is there a limit to total out-of-pocket spending for the year?

Yes. The maximum you will have to pay out of pocket for covered medical services for the benefit year will vary depending on the plan you choose. Part D prescription drug costs are not included in this maximum.

Where can I get prescriptions filled if I join this plan?

You can fill prescriptions for any covered Part D drugs, some of which may be subject to prior authorization, at any network pharmacy.*

* The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
Are prescriptions covered?

Prescription drug coverage* is included in Sharp Advantage to help cover the cost of the medications that your doctor prescribes. You obtain covered outpatient prescription drugs from Sharp Advantage-contracted pharmacies located throughout San Diego County and the U.S.

You also have the option of using our mail order pharmacy, Postal Prescription Solutions (ppsrx.com) for maintenance medications. At sharpmedicareadvantage.com/pharmacy, you can use our Pharmacy Directory to find a pharmacy near you, learn more about specialty medications that may be available, and find out if a specific drug is on our drug list.

How can I learn if my prescription is covered?

Visit sharpmedicareadvantage.com/druglist, click on “Formulary,” then select “2017 Individual Comprehensive Plan Formulary” to view our list of covered drugs.* To easily search for your drug on our formulary, use “CTRL-F” on your PC keyboard (or ⌘-F on a Mac).

Can I use a Sharp Advantage plan with a Medicare Supplement plan?

No. Your Medicare Supplement Plan, also known as a Medigap policy, can’t be used while enrolled in your Medicare Advantage plan to pay your Medicare Advantage plan copayments, deductibles or premiums. If you want to cancel your Medicare Supplement Plan, contact your insurance company.

What if I’m already enrolled in a Medicare Advantage plan or prescription drug plan?

You will need to keep your Medicare Part A and B and must continue to pay your Medicare Part B premium, if you have one, and it is not paid by Medi-Cal or another third party. You can only be in one Medicare Advantage or prescription drug plan at a time. Your enrollment in this plan will automatically end your enrollment in another Medicare Advantage or prescription drug plan.
2017 Summary of Benefits
January 1–December 31, 2017

Things to know about Sharp Advantage (HMO)

Sharp Advantage website
sharpmedicareadvantage.com

Customer Care phone number
1-855-562-8853 (TTY 711)

Hours of operation
Oct. 1 - Feb. 14 from 8 a.m.-8 p.m. Pacific Time, 7 days a week; Feb. 15 - Sept. 30 from 8 a.m. - 8 p.m., Monday through Friday. Calling after hours will direct you to our voicemail system and a Customer Care Representative will return your call the next business day. Customer Care also has free language interpreter services available for non-English speakers.

Who can join?
To join the Sharp Advantage (HMO) plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area, which is San Diego County.
Which doctors, hospitals and pharmacies can I use?

Sharp Advantage (HMO) has a network of doctors, hospitals, pharmacies and other providers. If you use the providers that are not in our network, the plan may not pay for these services. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

• You can see the complete plan provider and pharmacy directory on our website at sharpmedicareadvantage.com/findadoctor, or call us for more information.

How will I determine my drug costs?

Our plan groups each medication into one of five “tiers.” You will use the Sharp Advantage formulary to determine the tier your drug is on and the associated cost. The amount you pay depends on the drug’s tier and the pharmacy you use. The amount you pay also depends on the benefit stage you are in: Initial Coverage, Coverage Gap and Catastrophic Coverage. These are explained later in this document.

• You can see the complete plan formulary (list of Part D prescription drugs) and the Evidence of Coverage on our website at sharpmedicareadvantage.com/druglist, or call us for more information.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This information is not a complete description of benefits. Contact the plan for more information.

Sharp Advantage is offered by Sharp Health Plan. Sharp Advantage plans are HMO plans with a Medicare contract. Enrollment in Sharp Advantage depends on contract renewal.

Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This document is available in other formats such as large print.
2017 Summary of Benefits

This is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “Evidence of Coverage.”

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much is the monthly premium? You must continue to pay your Medicare Part B premium.</td>
<td>$0 per month</td>
<td>$69 per month</td>
</tr>
<tr>
<td>How much is the deductible?</td>
<td>These plans do not have deductibles.</td>
<td></td>
</tr>
<tr>
<td>Is there any limit on how much I will pay for my covered services?</td>
<td>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost sharing for your Part D prescription drugs.</td>
<td>$3,500 yearly limit for services you receive from in-network providers.</td>
</tr>
<tr>
<td>Is there a limit on how much the plan will pay?</td>
<td>No. There are no limits on how much our plan will pay.</td>
<td></td>
</tr>
<tr>
<td>Benefit</td>
<td>Sharp Advantage Select (HMO)</td>
<td>Sharp Advantage Select Plus (HMO)</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Inpatient Hospital Care(^1,2)</td>
<td>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. Our plan covers an unlimited number of days for an inpatient hospital stay.</td>
<td></td>
</tr>
</tbody>
</table>
|                                 | $260 per day for days 1 through 7  
$0 per day for days 8 and beyond | $175 per day for days 1 through 8  
$0 per day for days 9 and beyond |
| Doctor's Office Visits          | Primary Care Physician visit:  
$10 copay  
Specialist visit: $35 copay | Primary Care Physician visit:  
$15 copay  
Specialist visit: $35 copay |
| Preventive Care                | $0  
Our plans cover many preventive services, including:  
• Abdominal aortic aneurysm screening  
• Alcohol misuse screenings & counseling  
• Bone mass measurements (bone density)  
• Cardiovascular disease screenings  
• Cardiovascular disease (behavioral therapy)  
• Cervical & vaginal cancer screening  
• Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy)  
• Depression screenings  
• Diabetes screenings  
• HIV screening  
• Lung cancer screening  
• Mammograms (screening)  
• Nutrition therapy services  
• Obesity screenings & counseling  
• Prostate cancer screenings (PSA)  
• Sexually transmitted infections screening and counseling  
• Tobacco use cessation counseling  
• Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots  
• “Welcome to Medicare” preventive visit (one-time)  
• Yearly “Wellness” visit |
### 2017 Summary of Benefits (continued)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Care</strong></td>
<td>$65 copay&lt;br&gt;If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.</td>
<td>$70 copay&lt;br&gt;If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.</td>
</tr>
<tr>
<td><strong>Urgently Needed Services</strong></td>
<td>$30 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic Tests, Lab and Radiology Services, and X-Rays</strong>&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>Diagnostic radiology services (such as MRIs, CT scans): 20% of the cost&lt;br&gt;Diagnostic tests and procedures: 20%&lt;br&gt;Lab services: $19 copay&lt;br&gt;Outpatient X-Rays: $10 copay&lt;br&gt;Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost</td>
<td>Diagnostic radiology services (such as MRIs, CT scans): 15% of the cost&lt;br&gt;Diagnostic tests and procedures: 15%&lt;br&gt;Lab services: $0 copay&lt;br&gt;Outpatient X-Rays: $10 copay&lt;br&gt;Therapeutic radiology services (such as radiation treatment for cancer): 15% of the cost</td>
</tr>
<tr>
<td><strong>Hearing Services</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Exam to diagnose and treat hearing and balance issues: $35 copay&lt;br&gt;Hearing aid fitting/evaluations: $35 copay&lt;br&gt;Hearing aid: Our plan pays up to $1,000 every three years.</td>
<td></td>
</tr>
<tr>
<td><strong>Dental Services</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth): $35 copay</td>
<td></td>
</tr>
</tbody>
</table>

Note: Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> may require a referral from your doctor.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Services¹</td>
<td>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): $35 copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Routine eye exam (for up to 1 every year): $20 copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Our plan pays up to $105 every two years for contact lenses in lieu of eyeglasses with a $20 copay.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Our plan pays up to $95 every two years for eyeglass frames.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eyeglasses or contact lenses after cataract surgery: 20% of the cost</td>
<td>Eyeglasses or contact lenses after cataract surgery: 15% of the cost</td>
</tr>
<tr>
<td>Inpatient Mental Health Care</td>
<td>The copay for hospital benefit is based on a benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copayment for each benefit period. There's no limit to the number of benefit periods. $260 per day for days 1 through 6 $0 per day for days 7 and beyond</td>
<td>The copay for hospital benefit is based on a benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copayment for each benefit period. There's no limit to the number of benefit periods. $175 per day for days 1 through 8 $0 per day for days 9 and beyond</td>
</tr>
<tr>
<td>Benefit</td>
<td>Sharp Advantage Select (HMO)</td>
<td>Sharp Advantage Select Plus (HMO)</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Outpatient Mental Health Care</td>
<td>Outpatient group therapy visit: $35 copay</td>
<td>Outpatient individual therapy visit: $35 copay</td>
</tr>
<tr>
<td>Skilled Nursing Facility (SNF)¹</td>
<td>Our plan covers up to 100 days in a SNF</td>
<td>$0 per day for days 1 through 20</td>
</tr>
<tr>
<td></td>
<td>$155 per day for days 21 through 43</td>
<td>$160 per day for days 21 through 47</td>
</tr>
<tr>
<td></td>
<td>$0 per day for days 44 through 100</td>
<td>$0 per day for days 48 through 100</td>
</tr>
<tr>
<td>Rehabilitation Services¹</td>
<td>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): $35 copay</td>
<td>$35 copay</td>
</tr>
<tr>
<td></td>
<td>Occupational therapy visit: $35 copay</td>
<td>Physical therapy and speech and language therapy visit: $35 copay</td>
</tr>
<tr>
<td>Ambulance¹</td>
<td>$275 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td>Transportation</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Foot Care (podiatry services)²</td>
<td>Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: $35 copay</td>
<td></td>
</tr>
<tr>
<td>Medical Equipment/Supplies (wheelchairs, oxygen, etc.)¹</td>
<td>20% of the cost</td>
<td>15% of the cost</td>
</tr>
<tr>
<td>Wellness Programs</td>
<td>$0 Wellness programs include:</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Silver&amp;Fit gym membership</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Choose from many different facilities throughout San Diego County. Enjoy the flexibility to change facilities monthly with no hassle. If you prefer to exercise at home, at-home fitness options are available as well.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Health Coaching</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Up to 30-minute confidential coaching sessions by phone on common health topics such as healthy weight management, smoking cessation, healthy eating, physical activity and stress management.</td>
<td></td>
</tr>
</tbody>
</table>

Note: Services with a ¹ may require prior authorization. Services with a ² may require a referral from your doctor.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chiropractic Care²</td>
<td>Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): $20 copay</td>
<td></td>
</tr>
<tr>
<td>Diabetes Supplies and Services¹²</td>
<td>Diabetes monitoring supplies: $0</td>
<td>Diabetes monitoring supplies: $0</td>
</tr>
<tr>
<td></td>
<td>Diabetes self-management training: $0</td>
<td>Diabetes self-management training: $0</td>
</tr>
<tr>
<td></td>
<td>Therapeutic shoes or inserts: 20% of the cost</td>
<td>Therapeutic shoes or inserts: 15% of the cost</td>
</tr>
<tr>
<td>Home Health Care¹</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery¹</td>
<td>Ambulatory surgical center: $250 copay</td>
<td>Ambulatory surgical center: $175 copay</td>
</tr>
<tr>
<td></td>
<td>Outpatient hospital: $250 copay</td>
<td>Outpatient hospital: $175 copay</td>
</tr>
<tr>
<td>Prosthetic Devices (braces, artificial limbs, etc.)¹</td>
<td>Prosthetic devices: 20% of cost Related medical supplies: 20% of cost</td>
<td>Prosthetic devices: 15% of cost Related medical supplies: 15% of cost</td>
</tr>
<tr>
<td>Renal Dialysis¹</td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>
## For Part B Drugs

For all Part B drugs including chemotherapy drugs: 20% of the cost

## Part D Drugs

You pay the Initial Coverage amounts until your total yearly drug costs reach $3,700. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies. These plans do not have a deductible.

### Initial Coverage

<table>
<thead>
<tr>
<th></th>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Standard Retail Cost Share</td>
<td>Standard Mail Order Cost Share</td>
</tr>
<tr>
<td>Retail 1-Month supply</td>
<td>$4 copay</td>
<td>$3 copay</td>
</tr>
<tr>
<td>Retail 3-month supply</td>
<td>$12 copay</td>
<td>$9 copay</td>
</tr>
<tr>
<td>Mail Order 3-month supply</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 1 (Preferred Generic)</th>
<th>$4 copay</th>
<th>$3 copay</th>
<th>$0 copay</th>
<th>$9 copay</th>
<th>$0 copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 2 (Non-Preferred Generic)</td>
<td>$8 copay</td>
<td>$6 copay</td>
<td>$0 copay</td>
<td>$18 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Tier 3 (Preferred Brand)</td>
<td>$47 copay</td>
<td>$47 copay</td>
<td>$94 copay</td>
<td>$141 copay</td>
<td>$94 copay</td>
</tr>
<tr>
<td>Tier 4 (Non-Preferred Brand)</td>
<td>$100 copay</td>
<td>$100 copay</td>
<td>$200 copay</td>
<td>$300 copay</td>
<td>$200 copay</td>
</tr>
<tr>
<td>Tier 5 (Specialty)</td>
<td>33% of cost</td>
<td>Not Offered</td>
<td>Not Offered</td>
<td>33% of cost</td>
<td>Not Offered</td>
</tr>
</tbody>
</table>

Note: Services with a 1 may require prior authorization. Services with a 2 may require a referral from your doctor.
Learn more about Part D coverage

Visit sharpmedicareadvantage.com to access the Evidence of Coverage (EOC) or call Customer Care.

<table>
<thead>
<tr>
<th>Sharp Advantage Select (HMO)</th>
<th>Sharp Advantage Select Plus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Gap</strong></td>
<td></td>
</tr>
<tr>
<td>Most Medicare drug plans have a coverage gap (also called the donut hole). This means that there is a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches $3,700. After you enter the coverage gap, you pay 40% of the plan’s cost for covered brand name drugs and 51% of the plan’s cost for covered generic drugs until your costs total $4,950, which is the end of the coverage gap. Not everyone will enter the coverage gap.</td>
<td></td>
</tr>
<tr>
<td><strong>Catastrophic Coverage</strong></td>
<td></td>
</tr>
<tr>
<td>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $4,950, you pay the greater of:</td>
<td></td>
</tr>
<tr>
<td>• 5% of the cost, or</td>
<td></td>
</tr>
<tr>
<td>• $3.30 copay for generic (including brand drugs treated as generic) and a $8.25 copay for all other Part D drugs</td>
<td></td>
</tr>
</tbody>
</table>
**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-562-8853. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-562-8853. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电1-855-562-8853。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電1-855-562-8853。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-562-8853. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-562-8853. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-562-8853 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.


**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-562-8853 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-562-8853. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.
Arabic: هيناجملا يروفلا مجرتملا تامدخ مدقن اننإ
ةيودألا لودج وأ ةحصلاب قلعتت ةلئسأ يأ نع ةباجإلل
ىوس كيلع سيل ،يروف مجرتم ىلع لوصحلل .انيدل
ىلع انب لاصتالا

Japanese: 当社の健康 健康保険と薬品処方薬
プランに関するご質問にお答えするため に、無料の
通訳サービスがありますございます。通訳をご
利用になるには、1-855-562-8853 にお電話くだ
さい。日本語を話す人 者が支援いたします。こ
れは無料のサー ビスです

Armenian: ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե
խոսում եք հայերեն, ապա ձեզ անվճար կարող
են տրամադրվել լեզվական աջակցության
ծառայություններ: Զանգահարեք
1-855-562-8853 (հեռախոս 711):

Persian: خوش آمدید. به گویباید که هم به مقاله
در کلمات و یا عبارت در مقاله که گویباید
سات. این ترجمه در مورد اینترنت ناگهان
1-855-562-8853 (TTY 711):

Punjabi: ਧਿਆਨ ਦੀਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ
ਬਾਹਰੀ ਵਰਤੀ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ।
1-855-562-8853 (TTY 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Mon-Khmer, Cambodian: ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយˈភាសាខ្មែរ,
សេវាជំនួយផ្នែកភាសាˈដោយមិនគិតឈ្នួល
គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ
ទូរស័ព្ទ 1-855-562-8853 (TTY 711):

Hmong: LUS CEEV: Yog tias koj hais lus
Hmoob, cov kev pb txog lus, muaj kev pb

Thailand: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้
บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-562-8853
(TTY 711).
Sharp Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Sharp Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Sharp Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Jamie Ryan, Director of Operations at (858) 499-8275.

If you believe that Sharp Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Sharp Health Plan
Appeal/Grievance Department
Attn: Jamie Ryan, Director of Operations
8520 Tech Way, Suite 201
San Diego, CA 92123-1450
Toll-free: 1-855-562-8853
TTY: 711
Fax: (858) 636-2256

You can file a grievance in person or by mail or fax. If you need help filing a grievance, Sharp Health Plan's Director of Operations is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Sharp Advantage is offered by Sharp Health Plan. Sharp Advantage is an HMO plan with a Medicare contract. Enrollment in Sharp Advantage depends on contract renewal.

This information is available for free in other languages. Please call our Customer Care number at 1-855-562-8853 (toll free) for additional information. (TTY users should call 711.) For your convenience, our office hours are: from October 1 to February 14: 7 days per week 8 a.m. to 8 p.m. From February 15 to September 30: Monday through Friday, 8 a.m. to 8 p.m. and on weekends and holidays, your call will be handled by our voicemail system. A Customer Care Representative will return your phone call the next business day. Customer Care also has free language interpreter services available for non-English speakers. Please contact Sharp Advantage if you need information in another format.

Esta información está disponible gratis en otros idiomas. Por favor llame a nuestro número de Servicios de Miembros al 1-855-562-8853 (número gratuito) para obtener información adicional. (Los usuarios de TTY deben llamar al 711.) Para su conveniencia, nuestras horas de oficina son: 1 de octubre al 14 de febrero, los 7 días de la semana de 8 de la mañana a 8 de la tarde. El 15 de febrero al 30 de septiembre, lunes a viernes de 8 de la mañana a 8 de la tarde, y los fines de semana y festivos, su llamada será atendida por nuestro sistema de correo de voz. Un Representante de Servicios de Miembros le devolverá su llamada el día hábil siguiente. Servicios de Miembros también tiene servicios de intérprete de idiomas gratis, para personas que no hablan inglés. Por favor, póngase en contacto con Sharp Advantage si usted necesita información en otro forma.