SHARP Health Plan

Point of Service (POS)

2027 Member Handbook

Combined Evidence of Coverage and Disclosure Form for Large Group Three-Tier Point of Service (POS) Plans

SHARP Health Plan

This Member Handbook (including the enclosed Summary of Benefits) is your **Combined Evidence of Coverage and Disclosure Form** that discloses the terms and conditions of coverage. Applicants have the right to view this Member Handbook prior to enrollment. This Member Handbook is only a summary of Covered Benefits available to you as a Sharp Health Plan Member. The Group Agreement signed by your Employer should be consulted to determine the exact terms and conditions of coverage. A specimen copy of the Group Agreement will be furnished to you by Sharp Health Plan or your Employer upon request.

The Group Agreement and this Member Handbook may be amended at any time. In the case of a conflict between the Group Agreement and this Member Handbook, the provisions of this Member Handbook (including the enclosed Summary of Benefits) shall be binding upon Sharp Health Plan, notwithstanding any provisions in the Group Agreement that may be less favorable to Members.

This Member Handbook provides you with information on how to obtain Covered Benefits and the circumstances under which these benefits will be provided to you. We recommend you read this Member Handbook thoroughly and keep it in a place where you can refer to it easily. Members with special health care needs should carefully read those sections that apply to them.

For easier reading and to better understand your coverage, we have capitalized words throughout this Member Handbook. Please refer to the **Glossary** section for detailed definitions.

Please contact us with questions about this Member Handbook.

Send us a secure message through your Sharp Health Plan online account at sharphealthplan.com/login or call us at 1-858-499-8070 or toll-free at 1-844-483-9011. We're available to assist you Monday to Friday, 8 a.m. to 6 p.m.

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Welcome to Sharp Health Plan

Thank you for selecting Sharp Health Plan! Your health and satisfaction with our service are very important to us. If you have any questions about your Member Handbook or your Sharp Health Plan benefits, please visit sharphealthplan.com or contact Customer Care. You can send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login or call us at 1-858-499-8070 or toll-free at 1-844-483-9011. Our Customer Care team is available to assist you Monday through Friday, 8 a.m. to 6 p.m. Additionally, after hours and on weekends, you have access to speak with a specially trained registered nurse for medical advice by calling the same Customer Care phone number.

Sharp Health Plan is a locally based, nonprofit health plan that has been serving San Diegans for over 30 years. Sharp Health Plan continues to be recognized in California and nationally for our affordable, high-quality health care and service for San Diegans of all ages. Visit sharphealthplan.com/honors to learn more.

Important Health Plan Information

We will provide you with important health plan information, including this Member Handbook, the Summary of Benefits, Provider Directories and a Member Resource Guide, to help you better understand and use your benefit plan. It is very important that you read this information to understand your benefit plan and how to access care. We recommend keeping this information for reference. This information is also available online at sharphealthplan.com.

Member Handbook

This Member Handbook explains your health plan membership, how to use your benefit plan and access care, and who to call if you have questions. This Member Handbook also describes your Covered Benefits and any exclusions or limitations.

In this Member Handbook, “you” or “your” means any Member (Subscriber or Dependent), who has enrolled in the Plan under the provisions of the Membership Agreement and for whom the applicable Premiums have been paid.

For easier reading, we have capitalized words throughout this Member Handbook. Please refer to the **Glossary** section for detailed definitions. To access this Member Handbook online, log in to your Sharp Health Plan online account at sharphealthplan.com/login.

Summary of Benefits

Your Summary of Benefits outlines the applicable Deductible(s), Coinsurances, Copayments and Out-of-Pocket Maximum that apply to the benefit plan your Employer purchased. The Summary of Benefits, also referred to as the Health Plan Benefits and Coverage Matrix, is considered part of this Member Handbook.

Provider Directories

The Sharp Health Plan Choice Network Provider Directory is a listing of Plan

Physicians, Plan Hospitals and other Plan Providers in your Plan Network. When selecting your Primary Care Physician (PCP) who will coordinate all your care, you must choose a provider who is in the Sharp Health Plan Choice Network. You will receive all Tier 1 non-emergency Covered Benefits from the Plan Providers in your Plan Medical Group, selected from the Sharp Health Plan Choice Network. For your convenience, your Primary Care Physician, Plan Medical Group and the Sharp Health Plan Choice HMO Network are listed on your Sharp Health Plan Member identification card.

The Choice Network Provider Directory listing the Plan Providers in your Plan Network and CVS Caremark (pharmacies), is available online at sharphealthplan.com/findadoctor. Provider directories for Vision Service Plan (vision services) and American Specialty Health Plans (acupuncture and chiropractic services) are also available if your benefit plan includes coverage for vision services and/or acupuncture and chiropractic services. You may also request a printed directory by calling Customer Care at 1-844-483-9011.

The Aetna Open Choice Network Provider Directory is a listing of physicians, hospitals, and other providers available to provide Tier 2 health care services. To find Aetna Open Choice PPO Network providers near you, use the DocFind® online provider directory at www.aetna.com/docfind/custom/mymeritain or sharphealthplan.com/our-plans/group-plans/point-of-service-plan. With up-to-date listings, you can search for providers by name, specialty, gender, hospital affiliations and more. You may also request a printed directory by calling Customer Care at 1-844-483-9011.

For most Mental Health and Substance Use Disorder treatment, you must choose a provider who is in the OptumHealth Behavioral Solutions of California ("Optum Behavioral Health") California network for Tier 1 services and the Optum Behavioral Health National network for Tier 2 services. The Provider Directory can be accessed online at sharphealthplan.com/findadoctor. You can also contact Optum Behavioral Health at 1-844-483-9013 to request a printed directory or if you need assistance with finding a provider.

Member Resource Guide

We distribute our Member Resource Guide annually to all Subscribers. The guide includes information about accessing care, our Member Advisory Committee (previously called Public Policy Committee), health education (prevention and wellness information), and how to get the most out of your health plan benefits.

How Does the Plan Work?

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED. ALL REFERENCES TO PLAN PROVIDERS, PLAN MEDICAL GROUPS, PLAN HOSPITALS AND PLAN PHYSICIANS IN THIS MEMBER HANDBOOK REFER TO PROVIDERS AND FACILITIES IN THE SHARP HEALTH PLAN CHOICE HMO NETWORK, AS IDENTIFIED ON YOUR MEMBER IDENTIFICATION CARD.

Please read this Member Handbook carefully to understand how to get the most out of your health plan benefits. After you have read the Member Handbook, we encourage you to call Customer Care with any questions. To begin, here are the basics that explain how to make the Plan work best for you.

How Your Point of Service (POS) Plan Works

With a POS benefit plan, you can choose the providers and the level of coverage that works best for you.

- **Tier 1: Sharp Health Plan Choice HMO Network** includes all of the hospitals and providers participating in the Plan Medical Group affiliated with the Primary Care Provider (PCP) you have selected from the Sharp Health Plan Choice HMO Network. Your PCP and Plan Medical Group are listed on your ID card. When you use providers in Tier 1, your PCP coordinates your care and can refer you to other specialists within your Plan Medical Group. For most Mental Health and Substance Use Disorder treatment, you must choose a provider who is in the Optum Behavioral Health California network for Tier 1 services. This level has the lowest out-of-pocket costs.
- **Tier 2: Aetna Open Choice PPO Network and Optum Behavioral Health National Network** includes any health care professional or facility that is outside your Plan Medical Group but within the Aetna Open Choice PPO Network.

  This tier functions like a Preferred Provider Organization (PPO). No referral from your PCP is required, but some services do require Precertification. When you choose providers who are not part of your Plan Medical Group, your out-of-pocket costs may be higher.

  For most Mental Health and Substance Use Disorder treatment, you must choose a provider who is in the Optum Behavioral Health National network for Tier 2 services. Some services do require Precertification from Optum Behavioral Health. When you choose an Optum Behavioral Health provider who is not part of the Optum Behavioral Health National network, your out-of-pocket costs may be higher. Optum Behavioral Health's National Network includes providers located outside of California.
- **Tier 3: Out-of-Network** includes any health care professional or facility that is not part of the Sharp Health Plan Choice HMO Network or the Aetna Open Choice PPO Network, or the Optum Behavioral Health California and National networks. No referral from your PCP is required, however some services do require Precertification. Tier 3 benefits typically have the highest cost of all three tiers.

- The Deductibles, Copayments and Coinsurance for each Tier are listed on your Summary of Benefits. The Summary of Benefits also includes the list of Tier 2 and Tier 3 services requiring Precertification.
- The Plan will provide for and arrange for coverage for Medically Necessary Mental Health and Substance Use Disorder services in the event such services are not available to you in accordance with geographic and timely access standards. In such cases, you will pay no more than the Tier 1 Cost Sharing amounts.

Choosing a Primary Care Provider (PCP)

Sharp Health Plan Providers are located throughout San Diego County and southern Riverside County. The Sharp Health Plan Choice Network Provider Directory lists the addresses and phone numbers of Plan Providers, PCPs, hospitals and other facilities.

- Although you are not required to receive care from a doctor or hospital affiliated with Sharp Health Plan, it is very important to choose a PCP. By choosing a PCP in the Sharp Health Plan Choice HMO Network, you will ensure that your care is appropriately coordinated when you receive services at the Tier 1 benefit level.
- The Plan has several physician groups (called Plan Medical Groups or PMGs) from which you select your PCP and through which you receive specialty physician care or access to hospitals and other facilities at the Tier 1 benefit level. You can also select a PCP who is directly contracted with the Plan. If you choose one of these PCPs, your PMG will be “Independent”.
- You select a PCP for yourself and one for each of your Dependents. Look in the Sharp Health Plan Choice Network Provider Directory to find your current doctor or select a new one if your doctor is not listed. Family members may select different PCPs and PMGs to meet their individual needs. If you need help selecting a PCP, please call Customer Care.
- Write your PCP selection on your enrollment form and give it to your Employer.
- If you are unable to select a PCP at the time of enrollment, we will select one for you so that you have access to care immediately. If you would like to change your PCP, just contact Customer Care. You can also make a PCP change online by logging in to your Sharp Health Plan account. We recognize that the choice of a doctor is a personal one, and encourage you to select a PCP who best meets your needs.
- You and your Dependents obtain Covered Benefits at the Tier 1 benefit level through your PCP and from the Plan Providers who are affiliated with your PMG. If you need to be hospitalized, your doctor will generally direct your care to the Plan Hospital or facility where they have admitting privileges. Since doctors do not usually maintain privileges at all facilities, you may want to check with your doctor to see where they admit patients. If you would like assistance with this information, please call Customer Care.
- For Mental Health and Substance Use Disorder services, you have direct access to providers in the Optum Behavioral Health California network, as described under **Mental Health Services** and **Substance Use Disorder Treatment**. No PCP referral is required for these services.

- Some hospitals and other providers do not provide one or more of the following services that may be covered under your plan contract and that you or your family member might need: family planning, contraceptive services, including emergency contraception; sterilization, including tubal ligation at the time of labor and delivery; infertility treatments; or abortion. You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, clinic or Customer Care to ensure that you can obtain the health care services that you need.

Call Your PCP When You Need Care in the Tier 1 Sharp Health Plan Choice HMO Network

- Call your PCP for all your health care needs. Your PCP's name and telephone number are shown on your Member Identification (ID) card. You will receive your 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 enable him/her to provide better care.
- 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.
- If you have never been seen by your PCP, you should make an appointment for an initial health assessment. If you have a more urgent medical problem, don't wait until this appointment. Speak with your PCP or other health care professional in the office, and they will direct you appropriately.
- You can contact your PCP's office 24 hours a day for triage and screening services to assess your health concerns and symptoms. If your PCP is not available or if it is after regular office hours, a message will be taken. Your call will be returned by a qualified health professional within 30 minutes.
- If you need specialist care, your PCP will refer you to a physician who is part of the same PMG.
- If you are unable to reach your PCP, please call Customer Care. You have access to our nurse advice line evenings and weekends for medical advice.
- If you have an Emergency Medical Condition, call "911" or go to the nearest hospital emergency room.
- All Members have direct and unlimited access to OB/GYN Plan Physicians as well as PCPs (family practice, internal medicine, etc.) in their Primary Care Physician's PMG for obstetric and gynecologic services.
- All Members have direct access to providers in the Optum Behavioral Health California network for Mental Health and Substance Use Disorder services, as described under **Mental Health Services** and **Substance Use Disorder Treatment**.
- Your PMG, Optum Behavioral Health or Sharp Health Plan will handle all of the claims for services you received at the Tier 1 benefit level. You are responsible only for your Copayments or other out-of-pocket costs, as identified on your Summary of Benefits.

When You Use Tier 2 Aetna Open Choice PPO Network Providers, Tier 2 Optum Behavioral Health National Network Providers, or Tier 3 Out-of-Network Providers

- No PCP referrals are necessary when you receive care from a doctor or facility that is not part of your Plan Medical Group. You can use any licensed Health Care Provider for Covered Benefits.
- Some services require Precertification. Precertification is a required review of the necessity and appropriateness of certain services. If you fail to receive Precertification when required, your coverage will be reduced. Call Customer Care to request the Precertification Form. See your Summary of Benefits to determine which services require Precertification and follow the instructions under **Obtain Precertification for Aetna Open Choice PPO Network (Tier 2), Optum Behavioral Health National Network (Tier 2), and Out-of-Network (Tier 3) Health Care Services.**
- When you receive care from Aetna Open Choice PPO Network providers and Out-of-Network Providers, most providers will submit the claim for payment to Sharp Health Plan. Some providers may require you to submit a claim on your own. To do so, follow the instructions under **What if You Get a Medical Bill?**

Present Your Member ID Card and Pay Your Cost

Always present your Member ID card when you receive health care services. If you are a new Member, you will receive your ID card within 7-10 business days of your effective date. If you are an existing Member, you will receive a new ID card within 7-10 business days of any applicable changes in your benefits or your PCP. You can also print a temporary ID card by logging into your account online at sharphealthplan.com.

If you have a new ID card because you changed PCPs, PMGs or benefit plans, be sure to show your provider your new card.

When you receive care, you pay the provider any applicable Deductible, Copayment or Coinsurance specified on the Summary of Benefits. For convenience, some Copayments and Coinsurance are also shown on your Member ID card.

Call us with questions at 1-858-499-8070 or toll-free at 1-844-483-9011, or send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login.

How Do You Obtain Medical Care?

Use Your Member ID Card

The Plan will send you and each of your Dependents a Member ID card that shows your Member number, benefit information, certain Copayments, your Plan Network, your PMG, your PCP's name and telephone number, and information about obtaining Emergency Services. Present this card whenever you need medical care and identify yourself as a Sharp Health Plan Member. Your ID card can only be used to obtain care for yourself. If you allow someone else to use your ID card, the Plan will not cover the services and may terminate your coverage. If you lose your ID card or require medical services prior to receiving your ID card, please call Customer Care. You can also request an ID card or print a temporary ID card online at sharphealthplan.com by logging in to your Sharp Health Plan account.

Access Tier 1 Health Care Services Through Your Primary Care Physician

Your PCP will provide the appropriate services or referrals to other Plan Providers. If you need specialty care, your PCP will refer you to a specialist. All specialty care must be coordinated through your PCP. You may receive a standing referral to a specialist if your PCP determines, in consultation with the specialist and the Plan, that you need continuing care from a specialist. Your PCP can tell you how to obtain a standing referral if you need one.

If you fail to obtain Authorization from your PCP or Plan, care you receive will be covered at the Tier 2 or Tier 3 benefit level. Remember, however, that women have direct and unlimited access to OB/ GYNs as well as PCPs (family practice, internal medicine, etc.) in their Primary Care Physician's PMG for obstetric and gynecologic services. You will not be required to obtain prior Authorization for sexual and reproductive health services in your Plan Medical Group.

For Mental Health and Substance Use Disorder services, you have direct access to providers in the Optum Behavioral Health California network, as described under **Mental Health Services** and **Substance Use Disorder Treatment**. Authorization from Optum Behavioral Health may be required for certain services.

Use Sharp Health Plan Providers for Tier 1 Health Care Services

You receive Covered Benefits (except those listed below) from Plan Providers who are affiliated with your PMG and who are part of the Sharp Health Plan Choice HMO Network. To find out which Plan Providers are affiliated with your PMG, refer to the Sharp Health Plan Choice Network Provider Directory or call Customer Care. If Covered Benefits are not available from Plan Providers affiliated with your PMG, you will be referred to another Plan Provider to receive such Covered Benefits. Availability of Plan Providers will be assessed based on your specific medical needs, provider expertise, geographic access, and appointment availability. The applicable

Tier 2 or Tier 3 benefit level applies to any care not provided by Plan Providers affiliated with your PMG, unless your PMG or Plan has Authorized the service in advance or it is an Emergency Service.

The following services are available from Plan Providers who are not part of your PMG. You do not need a referral from your PCP to access Covered Benefits with these providers:

- Mental Health and Substance Use Disorder services – Optum Behavioral Health contracted providers
- Acupuncture and chiropractic services – American Specialty Health Plans contracted providers, if your benefit plan includes coverage for acupuncture and chiropractic services
- Outpatient Prescription Drugs – CVS Caremark contracted pharmacies

Use Sharp Health Plan Hospitals for Tier 1 Health Care Services

If you need to be hospitalized, your Plan Physician will admit you to a Plan Hospital that is affiliated with your PMG and part of your Plan Network. If the hospital services you require are not available at a Plan Hospital affiliated with your PMG, you will be referred to another Plan Hospital to receive such hospital services. To find out which Plan Hospitals are affiliated with your PMG, please check the Sharp Health Plan Choice Network Provider Directory online at sharphealthplan.com/findadoctor, or call Customer Care. The applicable Tier 2 or Tier 3 benefit level applies to any care that is not provided by Plan Hospitals affiliated with your PMG, unless your PMG or Plan has Authorized the service in advance or it is an Emergency Service.

Schedule Appointments

When it is time to make an appointment, simply call the doctor that you have selected as your PCP. Your PCP's name and phone number are shown on the Member ID card that you receive when you enroll as a Sharp Health Plan Member.

Timely Access to Care

Making sure you have timely access to care is extremely important to us. Check out the charts below to plan ahead for services.

Appointment Wait Times

Urgent Appointments	Maximum Wait Time After Request
No prior Authorization required	48 hours
Prior Authorization required	96 hours

Non-Urgent Appointments	Maximum Wait Time After Request
PCP (Excludes preventive care appointments)	10 business days
Non-physician mental health care or Substance Use Disorder provider (e.g., psychologist or therapist) (Includes follow-up appointments)	10 business days
Specialist (Excludes follow-up appointments)	15 business days

Non-Urgent Appointments	Maximum Wait Time After Request
Ancillary services (e.g., X-rays, lab tests, etc. for the diagnosis and treatment of injury, illness, or other health conditions)	15 business days

Rescheduling Appointments

If your appointment requires rescheduling, it shall be promptly rescheduled in a manner that is appropriate to your health care needs and continuity of care, consistent with good professional practice.

Extended Appointment Scheduling Times

Your wait time for an appointment may be extended if your Health Care Provider has determined and noted in your record that the longer wait time will not be detrimental to your health.

Advance Scheduling

Your appointments for preventive and periodic follow up care services (e.g., standing referrals to specialists for chronic conditions, periodic visits to monitor and treat pregnancy, cardiac, or Mental Health or Substance Use Disorder conditions, and laboratory and radiological monitoring for recurrence of disease) may be scheduled in advance, consistent with professionally recognized standards of practice, and exceed the listed wait times.

Timely Access to Mental Health and Substance Use Disorder Services

If covered Mental Health or Substance Use Disorder services are not available in accordance with required geographic and timely access standards, Optum Behavioral Health shall provide and arrange coverage for Medically Necessary Mental Health and Substance Use Disorder services from an out-of-network provider or providers. Optum Behavioral Health will schedule the appointment for the Member or arrange for the admission of the Member if inpatient or residential services are Medically Necessary and when accepted by the Member. The offered appointment or admission will be scheduled as follows:

a. No more than ten (10) business days after the initial request for non-urgent services.

b. Within 15 business days of a request for specialist physician Mental Health or Substance Use Disorder services.

c. Within 48 hours of the initial request for Urgent Mental Health or Substance Use Disorder Services when Optum Behavioral Health does not require prior Authorization.

d. Within 96 hours of the initial request for Urgent Mental Health and Substance Use Disorder Services if Optum Behavioral Health requires prior Authorization.

If the Member is unable to attend the appointment offered by Optum Behavioral Health, Optum Behavioral Health will continue to arrange and schedule a new appointment with the same out-of-network provider or a different out-of-network provider to ensure the delivery of Medically Necessary Mental Health or Substance Use Disorder services.

The timeframes noted above may be extended if either of the following is true:

a. The referring or treating licensed Health Care Provider, or the health professional providing triage or screening services, acting within the scope of their practice

and consistent with professionally recognized standards of practice, has determined and noted in the relevant record that a longer waiting time will not have a detrimental impact on the health of the Member.

b. The requested services are preventive care services or periodic follow-up care, including periodic office visits to monitor and treat Mental Health or Substance Use Disorder conditions and laboratory and radiological monitoring for recurrence of disease. Such services may be scheduled in advance consistent with professionally recognized standards of practice as determined by the treating licensed Health Care Provider acting within the scope of their practice.

Telephone Wait Times

Service	Maximum Wait Time
Sharp Health Plan Customer Care (Monday to Friday, 8 a.m. to 6 p.m.)	10 minutes
Triage or screening services (24 hours/day and 7 days/week)	30 minutes

After-Hours Triage Services

Your PCP, mental health providers and Substance Use Disorder providers are required to have an answering service or a telephone answering machine during nonbusiness hours. These services must provide direction to you on how to obtain urgent or emergency care and, if applicable, how you can contact an on-call provider for screening or urgent or emergency care as appropriate.

In addition, after hours and on weekends, registered nurses are available through Sharp Nurse Connection™. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns. Call 1-844-483-9011 and select the appropriate prompt, 5 p.m. to 8 a.m., Monday to Friday and 24 hours on weekends and holidays.

Interpreter Services at Scheduled Appointments

Sharp Heath Plan provides free interpreter services at scheduled appointments. Interpreter services may be in-person, via video chat, or by telephone, based on the capabilities of your provider and the interpreter. For language interpreter services, please call Customer Care: 1-844-483-9011. The hearing and speech impaired may dial “711” or use California’s Relay Service’s toll-free numbers to contact us:

- 1-800-735-2922 Voice
- 1-800-735-2929 TTY
- 1-800-855-3000 Voz en español y TTY (teléfono de texto)

Members must make requests for interpreting services at scheduled appointments at least five (5) business days prior to the appointment date to allow sufficient time for scheduling an interpreter.

Referrals to Non-Plan Providers

Sharp Health Plan has an extensive network of high-quality Plan Providers throughout the Service Area. Occasionally, however, Plan Providers may not be able to provide the services you need that are covered by the Plan. If this occurs, your PCP will refer you

to a provider where the services you need are available. You should make sure that these services are Authorized in advance. If the services are Authorized, you pay only the Cost Share identified at the Tier 1 benefit level.

If Optum Behavioral Health fails to arrange coverage for a Member as set forth in **Timely Access to Mental Health and Substance Use Disorder Services**, all the following shall apply:

a. The Member or the Member's representative may arrange for the Member to obtain Medically Necessary care from any appropriately licensed provider(s), regardless of whether the provider contracts with Optum Behavioral Health, so long as the Member's first appointment with the provider or admission to the provider occurs no more than 90 calendar days after the date the Member, the Member's representative, or the Member's provider initially submitted a request for covered Mental Health or Substance Use Disorder services to Optum Behavioral Health. If an appointment or admission to a provider is not available within 90 calendar days of initially submitting a request, the Member may arrange an appointment or admission for the earliest possible date outside the 90-day window so long as the appointment or admission was confirmed within 90 days.

b. If the Member receives covered Medically Necessary Mental Health or Substance Use services pursuant to paragraph (a) above from an out-of-network provider, Optum Behavioral Health shall reimburse all claims from the provider(s) for Medically Necessary Mental Health or Substance Use Disorder service(s) delivered to the Member by the provider(s), and shall ensure the Member pays no more than the same Cost Sharing that the Member would pay for the Mental Health or Substance Use Disorder services if the services had been delivered by an in-network provider.

Changing Your PCP

It is a good idea to stay with a PCP so they can get to know your health needs and medical history. However, you have the option to change your PCP to a different doctor in the Sharp Health Plan Choice HMO Network for any reason. If you select a PCP in a different PMG, you will have access to a different group of specialists, hospitals, and other providers. Your new PCP may also need to submit Authorization requests for specialty care, Durable Medical Equipment or other Covered Benefits you need. The Authorizations from your previous PMG will no longer be valid, this does not apply to Outpatient Prescription Drug Authorizations received under the pharmacy benefit. Be sure to contact your new PCP promptly if you need Authorization for a specialist or other Covered Benefits. See the section below titled **Obtain Required Authorization for Tier 1 Health Care Services** for more information.

If you wish to change your PCP, please contact Customer Care. One of our Customer Care Representatives will help you choose a new doctor. In general, the change will be effective on the first day of the following month.

Obtain Required Authorization for Tier 1 Health Care Services

In most instances you are responsible for obtaining valid Authorization before you receive Covered Benefits.

You do not have to obtain Authorization for:

- PCP services
- Obstetric and gynecologic services, including abortion and abortion-related services, including preabortion and follow-up services
- Vasectomy services and procedures
- Biomarker testing for Members with advanced or metastatic stage 3 or 4 cancer
- Outpatient Mental Health or Substance Use Disorder office visits
- Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other providers of Behavioral Health Crisis Services, including Behavioral Health Crisis Stabilization Services
- Services other than Prescription Drugs provided under a Community Assistance, Recovery, and Empowerment (CARE) Plan or CARE Agreement approved by a court
- MinuteClinic services
- Emergency Services

There are other services listed throughout this document that do not require Authorization; those benefits have specific language stating Authorization is not required. For services not listed above, you are responsible for obtaining valid Authorization before you receive Covered Benefits. To obtain a valid Authorization:

1. Prior to receiving care, contact your PCP or other approved Plan Provider to discuss your treatment plan.
2. Request prior Authorization for the Covered Benefits that have been ordered by your doctor. Your PCP or other Plan Provider is responsible for requesting Authorization from Sharp Health Plan or your Plan Medical Group.
3. If Authorization is approved, obtain the expiration date for the Authorization. You must access care before the expiration date with the Plan Provider identified in the approved Authorization.

A decision will be made on the Authorization request in a timely fashion based on the nature of your medical condition, but no later than five business days. A letter will be sent to you within two business days of the decision. If waiting five days would seriously jeopardize your life or health or your ability to regain maximum function or, in your doctor's opinion, it would subject you to severe pain that cannot be adequately managed without the care or treatment that is being requested, you will receive a decision in a timely fashion based on the nature of your medical condition, but no later than 72 hours after receipt of the Authorization request.

If we do not receive enough information to make a decision regarding the Authorization request, we will send you a letter within five days to let you know what additional information is needed. We will give you or your provider at least 45 days to provide the additional information. (For urgent Authorization requests, we will notify you and your provider by phone within 24 hours and give you or your provider at least 48 hours to provide the additional information.)

If you receive Authorization for an ongoing course of treatment, we will not reduce or stop the previously Authorized treatment before providing you with an opportunity to Appeal the decision to reduce or stop the treatment.

The Plan uses evidence-based guidelines for Authorization, modification or denial of services as well as Utilization Management, prospective, concurrent and retrospective review. Plan specific guidelines are developed

and reviewed on an ongoing basis by the Plan Medical Director, Utilization Management Committee, and appropriate physicians to assist in determination of community standards of care. A description of the medical review process or the guidelines used in the process, including any nonprofit professional association clinical review criteria, education program and training materials for Mental Health or Substance Use Disorders, will be provided upon request at no cost.

If you change to a new PMG as a result of a PCP change, you will need to ask your new PCP to submit Authorization requests for any specialty care, Durable Medical Equipment or other Covered Benefits you need. The Authorizations from your previous PMG will no longer be valid. Be sure to contact your new PCP promptly if you need Authorization for a specialist or other Covered Benefits.

If services requiring prior Authorization are obtained without the necessary Authorization, you may be responsible for the entire cost.

Access Health Care Services from Aetna Open Choice PPO Network Providers (Tier 2), Optum Behavioral Health National Network Providers (Tier 2), and Out-of-Network Providers (Tier 3)

When you receive care from a doctor or facility that is not part of your PMG, you simply call the doctor that you have selected for an appointment. No PCP referral is required. However, some services may require Precertification.

Obtain Precertification for Aetna Open Choice PPO Network (Tier 2), Optum Behavioral Health National Network Providers (Tier 2), and Out-of-Network (Tier 3) Health Care Services

You are responsible for obtaining valid Precertification before you receive certain Covered Benefits from Aetna Open Choice PPO Network providers, Optum Behavioral Health National Network providers, and Out-of-Network providers. If you do not receive Precertification when required, you will be required to pay as much as 50% of the amount Sharp Health Plan pays the provider for that service, rather than the Tier 2 or Tier 3 Cost Share amount listed for that service on the Summary of Benefits. In addition, these payments will not apply toward your Deductible or annual Out-of-Pocket Maximum, unless the services are considered to be Essential Health Benefits. The amount Sharp Health Plan pays the Aetna Open Choice PPO Network provider, Optum Behavioral Health National Network provider, or Out-of-Network provider is based on a discounted rate of the provider's billed charges, as negotiated between Sharp Health Plan (or Aetna) and the provider. If services are received from Aetna Open Choice PPO Network providers, Optum Behavioral Health National Network providers, or Out-of-Network providers without the required Precertification and the Plan determines the services were not Medically Necessary, you will be responsible for 100% of the provider's billed charges. These payments will not apply toward your Deductibles or Out-of-Pocket Maximums.

It is very important to refer to your Summary of Benefits to determine which services require Precertification. To obtain a Precertification, you or your doctor must complete the Precertification Form found on sharphealthplan.com and fax or mail it to Sharp Health Plan. For Mental Health and Substance Use Disorder treatment, Precertification requests must be submitted to Optum Behavioral Health. If you have any questions about the Precertification process or would like to request a copy of the Precertification Form, please call Customer Care. To submit a Precertification request to Optum Behavioral Health for Mental Health or Substance Use Disorder treatment, call 1-844-483-9013.

A decision will be made on the Precertification request within five business days. If waiting five days would seriously jeopardize your life or health or your ability to regain maximum function or, in your doctor's opinion, it would subject you to severe pain that cannot be adequately managed without the care or treatment that is being requested, you will receive a decision no later than 72 hours after receipt of the Precertification request. A letter will be sent to you within two business days of the decision.

If we do not receive enough information to make a decision regarding the Precertification request, we will send you a letter within five days to let you know what additional information is needed. We will give you or your provider at least 45 days to provide the additional information. (For urgent Precertification requests, we will notify you and your provider by phone within 24 hours and give you or your provider at least 48 hours to provide the additional information.)

If you receive Precertification for an ongoing course of treatment, we will not reduce or stop the previously Authorized treatment before providing you with an opportunity to Appeal the decision to reduce or stop the treatment.

Sharp Health Plan uses evidence-based guidelines for Authorization, modification or denial of services as well as Utilization Management prospective, concurrent and retrospective review. Plan specific guidelines are developed and reviewed on an ongoing basis by the Plan Medical Director, Utilization Management Committee, and appropriate physicians to assist in determination of community standards of care. A description of the medical review process or the guidelines used in the process will be provided upon request.

Second Opinions

When a medical or surgical procedure or course of treatment (including Mental Health or Substance Use Disorder treatment) is recommended, and either you or the Plan Physician requests, a second opinion may be obtained. You may request a second opinion for any reason, including the following:

- You question the reasonableness or necessity of recommended surgical procedures.
- You question a diagnosis or plan of care for a condition that threatens loss of life, limb or bodily function, or substantial impairment, including, but not limited to, a Serious Chronic Condition.
- The clinical indications are not clear or are complex and confusing, a diagnosis is in doubt due to conflicting test results, or the treating health professional is unable to diagnose the condition and you would like to request an additional diagnosis.

- The treatment plan in progress is not improving your medical condition within an appropriate period of time given the diagnosis and plan of care, and you would like a second opinion regarding the diagnosis or continuance of the treatment.
- You have attempted to follow the plan of care or consulted with the initial provider concerning serious concerns about the diagnosis or plan of care.
- You or the Plan Physician who is treating you has serious concerns regarding the accuracy of the pathology results and requests a specialty pathology opinion.

A second opinion about care from your PCP must be obtained from another Plan Physician within your PMG in order for your Tier 1 benefit level to apply. If you would like a second opinion about care from a specialist, you or your Plan Physician may request Authorization to receive the second opinion from any qualified provider of the same specialty within the Sharp Health Plan Choice HMO Network. If there is no qualified provider within the Sharp Health Plan Choice HMO Network, you may request Authorization for a second opinion from a provider of the same specialty outside the Choice Network. A second opinion is for a consultation only, which may be conducted in person, virtually, by telephone, or through telehealth services.

If the Plan determines that there is no qualified provider within the Choice Network to perform the second opinion and grants prior Authorization for a second opinion from a provider outside the Choice Network, the provider consultation will be covered at the Tier 1 benefit level, in accordance with the terms of the Authorization. Any additional tests, procedures, follow-up treatment or other services provided by the provider will be subject to the applicable Tier 2 or Tier 3 benefit level, unless the Plan grants prior Authorization for such services at the Tier 1 benefit level. If you seek a second opinion from a provider who is not affiliated with your PMG when there is one or more providers within your PMG who are qualified to perform such second opinion, or if you seek a second opinion outside your PMG without prior Authorization from your PMG or Plan, the applicable Tier 2 or Tier 3 benefit level will apply.

Members and Plan Physicians request a second opinion through their PMG for a PCP, through the Plan for a specialist, or through Optum Behavioral Health for Mental Health or Substance Use Disorder treatment. Requests will be reviewed and facilitated through the PMG, Optum Behavioral Health, or Plan Authorization process. If you have any questions about the availability of second opinions or would like a copy of the Plan's policy on second opinions, please contact Customer Care.

Telehealth Services

Telehealth is a way of delivering health care services via phone or video to facilitate diagnosis, consultation, treatment and other services. Telehealth services are intended to make it more convenient for you to receive health care services. You may receive Covered Benefits via Telehealth when available, determined by your Plan Provider to be medically appropriate, and provided by a Plan Provider. Medically Necessary health care services appropriately delivered via Telehealth are covered on the same basis and to the same extent as coverage for the same services received through in-person visits. This means you have the same Cost Share

and Out-of-Pocket Maximum for in-person and Telehealth services. The same Authorization rules also apply. Coverage is not limited to services delivered by third-party Telehealth providers.

Optum Behavioral Health offers Telehealth services for Mental Health Disorders and Substance Use Disorders through third-party providers. This means the provider does not have a physical office location. You are not required to receive services from a third-party Telehealth provider and can continue seeing a specialist or other individual health professional, clinic or facility in person or request to see that provider, clinic, or facility in person, if preferred. All services provided through a specialist or other individual health professional, clinic or facility must be consistent with timely access standards set by law or regulation. If you decide to obtain services from a third-party Telehealth provider, you will be required to consent verbally or in writing to receive the service via Telehealth. The Telehealth provider will ask for your consent prior to receiving Telehealth services. You have the right to request your medical records from a third-party Telehealth provider. Your records will be shared with your PCP unless you object. You can object to your records being shared with your PCP by indicating your preference in the intake process, prior to your first appointment. All services rendered through a third-party Telehealth provider will be available on Tier 1 and will apply to your Deductible and Out-of-Pocket Maximum, if applicable. You are able to obtain services on Tier 2 or Tier 3 from a third-party Telehealth provider, or from an in-person provider. Generally, Cost Sharing for Tier 2 and Tier 3 services is higher than Tier 1.

Emergency Services and Care

Emergency Services are not a substitute for seeing your PCP. Rather, they are intended to provide emergency needed care in a timely manner when you require these services. Emergency Services means those Covered Benefits, including Emergency Services and Care, provided inside or outside the Service Area, that are medically required on an immediate basis for treatment of an Emergency Medical Condition. Sharp Health Plan covers 24-hour emergency care. An Emergency Medical Condition is a medical condition, manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- Placing the patient's health in serious jeopardy; or
- Serious impairment of bodily functions; or
- Serious dysfunction of any bodily organ or part.

Emergency Services and Care means:

1. Medical screening, examination and evaluation by a physician and surgeon, or, to the extent permitted by applicable law, by other appropriate personnel under the supervision of a physician and surgeon, to determine if an Emergency Medical Condition or Active Labor exists and, if it does, the care, treatment, and surgery, if within the scope of that person's license, necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; and

2. An additional screening, examination and evaluation by a physician, or other personnel to the extent permitted by applicable law and within the scope of their licensure and clinical privileges, to determine if a Psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the Psychiatric Emergency Medical Condition within the capability of the facility.

If you are a victim of rape or sexual assault, you do not have to pay a cost share for Emergency Services. This includes up to nine months of follow-up medical care, after the initial Emergency Services are received. You are not required to file a police report, press charges or participate in any legal proceedings, and the assailant does not need to be convicted of an offense to qualify for the waived Cost Share. If you have a High Deductible Health Plan, you will first have to satisfy your Deductible before the Cost Share is waived. Follow-up medical care includes medical or surgical services for the diagnosis, prevention, or treatment of medical conditions arising from an instance of rape or sexual assault.

All Emergency Services are covered at the Tier 1 benefit level, even if provided by a provider or facility that is not part of the Sharp Health Plan Choice HMO Network.

What To Do When You Require Emergency Services

- If you have an Emergency Medical Condition, call “911” or go to the nearest hospital emergency room. It is not necessary to contact your PCP before calling “911” or going to a hospital if you believe you have an Emergency Medical Condition.
- If you are unsure whether your condition requires Emergency Services, call your PCP (even after normal business hours). Your PCP can help decide the best way to get treatment and can arrange for prompt emergency room care. However, do not delay getting care if your PCP is not immediately available. Members are encouraged to use the “911” emergency response system appropriately when they have an Emergency Medical Condition that requires an emergency response.
- If you go to an emergency room and you do not reasonably believe you are having an emergency, you may be responsible for payment.
- If you are hospitalized in an emergency, please notify your PCP or Sharp Health Plan within 48 hours or at the earliest time reasonably possible. This will allow your Plan Physician to share your medical history with the hospital and help coordinate your care. If you are hospitalized outside of the Service Area, your Plan Physician and the Plan may arrange for your transfer to a Plan Hospital if your medical condition is sufficiently stable for you to be transferred.
- Paramedic ambulance services are covered when provided in conjunction with Emergency Services.
- Some non-Plan Providers may require that you pay for Emergency Services and seek reimbursement from the Plan. On these occasions, obtain a complete bill of all services rendered and a copy of the emergency medical report, and forward them to the Plan right away for reimbursement. Reimbursement request forms are available online at sharphealthplan.com/members/manage-your-plan/get-reimbursed.

- If you need follow-up care after you receive Emergency Services, call your PCP to make an appointment or for a referral to a specialist. Do not go back to the hospital emergency room for follow-up care, unless you are experiencing an Emergency Medical Condition. If you access follow-up care with a provider who is not part of the Sharp Health Plan Choice HMO Network without Authorization from your PMG or Plan, the applicable Tier 2 or Tier 3 benefit level will apply.
- You are not financially responsible for payment of Emergency Services, in any amount the Plan is obligated to pay, beyond your Cost Share. You are responsible only for applicable Cost Share, as listed on the Summary of Benefits.

Urgent Care Services

Urgent Care Services means those services performed, inside or outside the Plan's Service Area, that are medically required within a short timeframe, usually within 24 hours, in order to prevent a serious deterioration of a Member's health due to an illness, injury, or complication of an existing condition, including pregnancy, for which treatment cannot be delayed. Urgent conditions are not emergencies, but may need prompt medical attention. Urgent Care Services are not a substitute for seeing your PCP. They are intended to provide urgently needed care in a timely manner when you or your PCP has determined that you require these services or you are outside the Plan's Service Area and require Urgent Care Services.

All Urgent Care Services are covered at the Tier 1 benefit level of care regardless of Service Area.

What To Do When You Require Urgent Care Services

You have access to a registered nurse evenings and weekends for medical advice by calling our toll-free Customer Care number at 1-844-483-9011. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

Out-of-Area Urgent Care Services are considered Emergency Services and therefore are covered under your Tier 1 benefit level, and do not require an Authorization from your PCP. If you are outside the Plan's Service Area and need Urgent Care Services, you should call your PCP, who may want to see you when you return in order to follow up with your care.

Language Assistance Services

Sharp Health Plan provides free interpreter and language translation services for all Members. If you need language interpreter services to help you talk to your doctor or health plan or to assist you in obtaining care, please call Customer Care. Let us know your preferred language when you call. Customer Care has representatives who speak English and Spanish. We also have access to interpreting services in over 100 languages. If you need someone to explain medical information while you are at your doctor's office, ask them to call us. You may also be able to get materials that are written in your preferred language. For free language assistance, please call us at 1-858-499-8070 or toll-free at 1-844-483-9011. We will be glad to help.

The hearing and speech impaired may dial "711" or use the California Relay Service's toll-free telephone numbers to contact us:

- 1-800-735-2922 Voice
- 1-800-735-2929 TTY
- 1-800-855-3000 Voz en español y TTY (teléfono de texto)

Access for the Vision Impaired

This Member Handbook and other important Plan materials will be made available in alternate formats for the vision impaired, such as on a computer disk where text can be enlarged or in Braille. For more information about alternative formats or for direct help in reading the Member Handbook or other materials, please call Customer Care.

Case Management

When you receive care in the Sharp Health Plan Choice HMO Network, all of your medical care is coordinated by your PCP. However, Sharp Health Plan and your doctor have agreed that the Plan or PMG will be responsible for catastrophic case management. This is a service for very complex cases in which case management nurses work closely with you and your doctor to develop and implement the most appropriate treatment plan for your medical needs.

Who Can You Call with Questions?

Customer Care

From questions about your benefits, to inquiries about your physician or filling a Prescription, we are here to ensure that you have the best health care experience possible. For questions regarding your pharmacy benefits, you may contact us toll-free at 1-855-298-4252. For questions about Mental Health and Substance Use Disorder services, you may contact Optum Behavioral Health's Customer Service Center at 1-844-483-9013. For all other questions, you can call Customer Care by phone at 1-858-499-8070 or toll-free at 1-844-483-9011, or send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login. Our dedicated Customer Care team is available to support you from 8 a.m. to 6 p.m., Monday through Friday.

After-Hours Nurse Advice

After hours and on weekends, registered nurses are available through Sharp Nurse Connection®. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns. Call 1-844-483-9011 and select the appropriate prompt, 5 p.m. to 8 a.m., Monday to Friday and 24 hours on weekends and holidays.

Utilization Management

Our medical practitioners make Utilization Management decisions based only on appropriateness of care and service (after confirming benefit coverage). Medical practitioners and individuals who conduct utilization reviews are not rewarded for denials of coverage for care and service. There are no incentives for Utilization Management decision-makers that encourage decisions resulting in underutilization of health care services. Appropriate staff is available from 8 a.m. to 5 p.m., Monday to Friday to answer questions from providers and Members, regarding Utilization Management. After business hours, Members have the option of leaving a voicemail for a return call by the next business day. When returning calls, our staff will identify themselves by name, title and organization name.

What Do You Pay?

Premiums

Your Employer pays Premiums to Sharp Health Plan by the Premium due date each month for you and your Dependents. Your Employer will notify you if you need to make any contribution to the Premium or if the Premium changes. Often, your share of the cost will be deducted from your salary. Premiums may change at renewal, if your Employer changes the benefit plan, or if you or your Dependent(s) reach certain ages.

Copayments

A Copayment, sometimes referred to as a "Copay", is a specific dollar amount (for example, $20) you pay for a particular Covered Benefit. If your benefit plan includes a Deductible, you may be required to satisfy the Deductible prior to paying the Copayment amount. Please see your Summary of Benefits for details. If the contracted rate for a Covered Benefit is less than the Copayment, you pay only the contracted rate. The example below illustrates how a Copayment is applied.

Example: If Sharp Health Plan's contracted rate for a specialist office visit is $100 and your Copayment is $50:

- If your benefit plan does not apply a Deductible to specialist office visits, or if you have paid your Deductible: You pay $50. Sharp Health Plan pays the remaining $50.
- If your benefit plan applies a Deductible to specialist office visits and you have not met your Deductible: You pay the full amount of $100.

You are responsible to pay applicable Copayments for any Covered Benefit you receive. Typically, Copayments are due at the time care was received. Some providers may send you a bill after you receive care for your Copayment amount. Sharp Health Plan is not responsible for the coordination and collection of Copayments. The provider, or pharmacy in the case of Outpatient Prescription Drugs, is responsible for the collection of Copayments. Copayment amounts vary depending on the type of care you receive.

Copayment amounts are listed in your Summary of Benefits. For your convenience, Copayments for the most commonly used benefits are also shown on your Member ID card. Copayments will not change during the Benefit Year. The Copayments listed on the Summary of Benefits apply to each Member (including eligible newborn Dependents).

Coinsurance

Coinsurance is the percentage of costs you pay (for example, 20%) for a Covered Benefit. If your benefit plan includes a Deductible, you may be required to satisfy the Deductible prior to paying the Coinsurance amount. Please see your Summary of Benefits for details. The example below illustrates how Coinsurance is applied.

Example: If Sharp Health Plan's contracted or negotiated rate for a specialist office visit is $100 and your Coinsurance is 20%:

- If your benefit plan does not apply a Deductible to specialist office visits, or if you have paid your Deductible: You pay

$20 (20% of $100). Sharp Health Plan pays the remaining $80.

- If your benefit plan applies a Deductible to specialist office visits and you have not met your Deductible: You pay the full amount of $100.

You are responsible to pay applicable Coinsurance for any Covered Benefit you receive. Typically, Coinsurance payments are due at the time care was received. Some providers may send you a bill after you receive care for your Coinsurance amount. Sharp Health Plan is not responsible for the coordination and collection of Coinsurance payments. The provider, or pharmacy in the case of Outpatient Prescription Drugs, is responsible for the collection of the Coinsurance amount.

Coinsurance amounts may vary depending on the type of care you receive. The Coinsurance percentages are listed on your Summary of Benefits. For your convenience, Coinsurance percentages for the most commonly used benefits are also shown on your Member ID card. Coinsurance percentages will not change during the Benefit Year. The Coinsurance amounts listed on the Summary of Benefits apply to each Member (including eligible newborn Dependents).

Deductibles

Some benefit plans include a Deductible. If you have a Deductible, it will be listed on your Summary of Benefits. The Summary of Benefits also identifies the Covered Benefits that have a Deductible applied. You may have one Deductible for medical services and a separate Deductible for Prescription Drugs, or you may have a combined Deductible for medical services and Prescription Drugs. Deductibles at each Tier are separate. In other words, expenses applied toward your Tier 2 Deductible or your Tier 3 Deductible are not applied to your Tier 1 Deductible. Expenses applied toward your Tier 1 Deductible are not applied to your Tier 2 or Tier 3 Deductibles.

A Deductible is the amount you must pay each Calendar Year, depending on the benefit plan you are enrolled in, for certain Covered Benefits before we will start to pay for those Covered Benefits. Deductibles will not change during the Benefit Year. The Deductible may not apply to all Covered Benefits. Please see your Summary of Benefits for details. The amounts you are required to pay for the Covered Benefits subject to a Deductible are based upon Sharp Health Plan's cost for the Covered Benefit. Once you have met your annual Deductible for a particular Tier, you pay the applicable Copayment or Coinsurance for Covered Benefits on that Tier, and we pay the rest.

If the contracted rate for the Covered Benefit exceeds the Deductible amount you are required to pay, the applicable Copayment or Coinsurance will also apply for that Covered Benefit. Example: If Sharp Health Plan's contracted rate for a hospital stay is $5,000, your Deductible is $1,000 and your hospital Copayment is $250:

- If you have not yet paid any amount toward your Deductible, you are responsible for the first $1,000 for the hospital stay.
- Because the contracted rate for the hospital stay is more than your Deductible, you are also responsible for the $250 Copayment.
- Sharp Health Plan pays the remaining $3,750.

For most benefit plans, the Deductible starts over each Calendar Year. However, for some

benefit plans, the Deductible will start over on the first day of your Benefit Year (i.e., the date on which your Employer renews coverage, as established between your Employer and Sharp Health Plan). Refer to your Summary of Benefits to see if your Deductibles are applied each Calendar Year or Benefit Year.

The following expenses will not count towards the Deductible:

- The amount you pay for your premium,
- Charges for Covered Benefits that are not subject to the Deductible,
- Charges for services and Prescription Drugs not covered under the benefit plan (see the section titled **What Is Not Covered?** for a list of exclusions and limitations), and
- Charges for services that exceed specific treatment limitations explained in this Member Handbook or noted in the Summary of Benefits.

How Does the Annual Deductible Work?

If you pay the Individual Deductible amount for Tier 1, 2 or 3, no further Deductible payments are required from you for the applicable Tier for the Covered Benefits subject to that Deductible for the remainder of the Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Deductible each Benefit Year). Premium contributions and any applicable Copayments and Coinsurance are still required.

If you have Family Coverage, your benefit plan includes a Family Deductible. In that case, each Member, including a newborn Dependent, also has an Individual Deductible. Each individual in the family can satisfy the applicable Deductibles in one of two ways:

- If you meet your Individual Deductible for Tier 1, 2, or 3, then Covered Benefits subject to that Deductible will be covered for you by Sharp Health Plan, subject to any applicable Coinsurance or Copayment, for the remainder of the Calendar Year or Benefit Year. The remaining enrolled family members must continue to pay the applicable Individual Deductible amount until either (a) the sum of Deductibles paid by the family reaches the Family Deductible amount or (b) each enrolled family member meets their Individual Deductible amount, whichever occurs first.
- If any number of covered family members collectively meet the Family Deductible for Tier 1, 2, or 3, then Covered Benefits subject to that Deductible will be covered for the entire family by Sharp Health Plan, subject to any applicable Coinsurance or Copayment, for the remainder of the Calendar Year or Benefit Year.

The maximum amount that any one covered family member can contribute toward the Family Deductible for a particular Tier is the amount applied toward the Individual Deductible for that Tier. Any amount you pay for the specified Covered Benefits that would otherwise apply to your Individual Deductible, but which exceeds the Individual Deductible amount, will be refunded to you and will not apply toward your Family Deductible amount.

Deductibles at each Tier are separate. Plans credit the Deductible for Tier 1 towards Tier 2 (and vice versa). Therefore, if you satisfy the Tier 1 Deductible, you will only be responsible for any applicable Copayments and Coinsurance for services received at the Tier 1 benefit level. However, you will still be responsible to pay the Deductible for services received at the Tier 2 or Tier 3 benefit level until the applicable Tier 2 or Tier 3 Deductible is met. If you first satisfy the Tier 3 Deductible,

you will still be required to pay the Tier 1 or Tier 2 Deductible for services received at the Tier 1 or Tier 2 benefit level until the Tier 1 or Tier 2 Deductible is met. See your Summary of Benefits to determine the Deductible that applies to each Tier under your plan. The amounts you pay toward your Deductible also apply to the Annual Out-of-Pocket Maximum for the appropriate Tier.

Annual Out-of-Pocket Maximum

The Out-of-Pocket Maximum is the total amount of Copayments, Deductibles, and Coinsurance you pay each Calendar Year or Benefit Year, depending on the benefit plan you are enrolled in, for Covered Benefits, excluding supplemental benefits. The annual Out-of-Pocket Maximum amount is listed on your Summary of Benefits. For most benefit plans, the Out-of-Pocket Maximum starts over each Calendar Year. However, for some benefit plans, the Out-of-Pocket Maximum will start over on the first day of your Benefit Year (i.e., the date on which your Employer renews coverage, as established between your Employer and Sharp Health Plan). Refer to your Summary of Benefits to see if your Out-of-Pocket Maximum is applied each Calendar Year or Benefit Year.

Out-of-Pocket Maximums for each Tier are separate, but some plans will credit your out-of-pocket costs between Tier 1 and Tier 2. For some plans, Tier 1 expenses will only apply toward your Tier 1 Out-of-Pocket Maximum, Tier 2 expenses will only apply toward your Tier 2 Out-of-Pocket Maximum, and Tier 3 expenses will only apply toward your Tier 3 Out-of-Pocket Maximum. For other plans, Tier 1 expenses will apply toward your Tier 1 and Tier 2 Out-of-Pocket Maximums, Tier 2 expenses will apply toward your Tier 1 and Tier 2 Out-of-Pocket Maximums, and your Tier 3 expenses will only apply toward your Tier 3 Out-of-Pocket Maximum. See your Summary of Benefits to determine the Out-of-Pocket Maximum that applies to each Tier under your plan.

The following expenses will not count towards satisfying the Out-of-Pocket Maximum:

- Premium contributions,
- Charges for services and Prescription Drugs not covered under the benefit plan (see the section titled **What Is Not Covered?** for a list of exclusions and limitations),
- Charges for services that exceed specific treatment limitations explained in this Member Handbook or noted in the Summary of Benefits, and
- Copayments, Deductibles, and Coinsurance for supplemental benefits (e.g., acupuncture and chiropractic services).

How Does the Annual Out-of-Pocket Maximum Work?

All Copayments, Deductibles and Coinsurance amounts you pay for Covered Benefits, except supplemental benefits, count toward the Out-of-Pocket Maximum for the applicable Tier. If your total payments for Covered Benefits, excluding supplemental benefits, reach the Individual Out-of-Pocket Maximum amount for the applicable Tier, no further Copayments, Deductibles, or Coinsurance are required from you for Covered Benefits on that Tier (excluding supplemental benefits) for the remainder of the Calendar Year. Premium contributions will continue to be required.

If you have Family Coverage, your benefit plan includes a Family Out-of-Pocket

Maximum for each Tier. Each Member, including newborn Dependents, also has an Individual Out-of-Pocket Maximum for each Tier. Each individual in the family can satisfy the applicable Out-of-Pocket Maximums in one of two ways:

- If you meet your Individual Out-of-Pocket Maximum, then Covered Benefits for the applicable Tier (excluding supplemental benefits) will be paid by Sharp Health Plan at 100% for you for the remainder of the Calendar Year or Benefit Year. The remaining enrolled family members must continue to pay applicable Deductibles, Copayments and Coinsurance amounts until either (a) the sum of Cost Shares paid by the family reaches the Family Out-of-Pocket Maximum amount or (b) each enrolled family member meets their Individual Out-of-Pocket Maximum amount, whichever occurs first.
- If any number of covered family members collectively meet the Family Out-of-Pocket Maximum, then Covered Benefits for the applicable Tier (excluding supplemental benefits) will be paid by Sharp Health Plan at 100% for the entire family for the remainder of the Calendar Year or Benefit Year.

The maximum amount that any one covered family member can contribute toward the Family Out-of-Pocket Maximum is the amount applied toward the Individual Out-of-Pocket Maximum for that Tier. Any amount you pay for covered services for a particular Tier (excluding supplemental benefits) for yourself that would otherwise apply to your Individual Out-of-Pocket Maximum, but which exceeds the Individual Out-of-Pocket Maximum, will be refunded to you and will not apply toward your Family Out-of-Pocket Maximum.

Annual Deductible and Out-of-Pocket Maximum Balances

We will provide you with your annual Deductible and annual Out-of-Pocket Maximum balances each month you use benefits by mailing you an Explanation of Benefits (EOB) until the accrual balance equals the full Deductible and the full Out-of-Pocket Maximum. You can opt out of mailed notices by logging in to your Sharp Health Plan online account and visiting the Claims page. If you're on the mobile app, tap the Medical button. Copies of your EOB and your Deductible and Out-of-Pocket Maximum balances are available online at sharphealthplan.com/login. Additionally, you may request your balances from us by contacting Customer Care. The annual Deductible and annual Out-of-Pocket Maximum balances sent will be the most up-to-date information available. Sharp Health Plan defines "most up-to-date information available" to be all received and processed claims from the month in question. In instances where a provider submits a claim for services rendered during a prior month, that claim will be included on the EOB for the month in which it was processed by Sharp Health Plan.

How Can I View My Annual Balances?

Members can check their progress towards their Deductible and Out-of-Pocket Maximum by logging in to their Sharp Health Plan online account. To create a Sharp Health Plan online account:

1. On mobile, download and open the Sharp Health Plan app. Members can download the app in the App Store for iPhone and iPad or get it in the Google Play Store for

Android devices. On desktop, open a new browser window and go to the login screen at sharphealthplan.com.

2. Choose "use activation code" if you got an activation code from Sharp Health Plan in the mail. If you don't have an activation code or it expired, choose "Create an account."
3. Enter ZIP code and date of birth.
4. Verify contact information.
5. Create username and password.

Members can view their Deductible and Out-of-Pocket Maximum balance on the home page under Annual Balances. You can also call us at 1-858-499-8070 or toll-free at 1-844-483-9011. Our Customer Care team is available to assist you Monday through Friday, 8 a.m. to 6 p.m. Available annual balances are based on the claims submitted by your Health Care Providers and processed by Sharp Health Plan.

Health Savings Account (HSA) Qualified High Deductible Health Plans

If you are enrolled in an HSA-qualified High Deductible Health Plan (HDHP), your Deductible and Out-of-Pocket Maximum will work differently. An HSA-qualified HDHP is one that meets IRS guidelines to allow you to contribute to an HSA. An HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. You are not required to have an HSA if you are enrolled in an HSA-qualified HDHP. If you are unsure whether you are enrolled in an HDHP, please call Customer Care.

Self-Only Coverage Plan

If you are enrolled in an HSA-qualified HDHP for Self-Only Coverage, you must meet the Deductible for Self-Only Coverage and the Out-of-Pocket Maximum for Self-Only Coverage. These amounts are listed on your Summary of Benefits. Once you meet the Deductible for Self-Only Coverage, Covered Benefits subject to that Deductible are covered for you by the Plan, subject to any applicable Coinsurance or Copayment, for the remainder of the Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Out-of-Pocket Maximum each Benefit Year). Once you meet the Out-of-Pocket Maximum for Self-Only Coverage, Sharp Health Plan covers Covered Benefits (excluding supplemental benefits) at 100% for you for the remainder of the Calendar Year (or Benefit Year). As described in the sections **How Does the Annual Deductible Work?** and **How Does the Annual Out-of-Pocket Maximum Work?** the Deductibles and Out-of-Pocket Maximums for Self-Only Coverage for each Tier are separate.

Family Coverage Plan

If you have Family Coverage, your benefit plan includes a Family Deductible and Family Out-of-Pocket Maximum. Each Member also has an Individual Deductible and Individual Out-of-Pocket Maximum. Each individual in the family can satisfy the Deductible in one of two ways:

- If you meet your Individual Deductible, then Covered Benefits, including covered Prescription Drugs, subject to that Deductible will be covered for you by Sharp Health Plan, subject to any applicable Coinsurance or Copayment, for the remainder of the Calendar Year (or Benefit Year, if you are enrolled in a benefit plan

that applies the Out-of-Pocket Maximum each Benefit Year).

- If any number of covered family members collectively meet the Family Deductible, then Covered Benefits, including covered Prescription Drugs, subject to that Deductible will be covered for the entire family by Sharp Health Plan, subject to any applicable Coinsurance or Copayment, for the remainder of the Calendar Year (or Benefit Year).

The maximum amount that any one covered family member can contribute toward the Family Deductible is the amount applied toward the Individual Deductible.

Each individual in the family can satisfy the Out-of-Pocket Maximum in one of two ways:

- If you meet your Individual Out-of-Pocket Maximum, then Covered Benefits (including covered Prescription Drugs, but excluding supplemental benefits) will be paid by Plan at 100% for you for the remainder of the Calendar Year (or Benefit Year).
- If any number of covered family members collectively meet the Family Out-of-Pocket Maximum, then Covered Benefits (including covered Prescription Drugs, but excluding supplemental benefits) will be paid by Sharp Health Plan at 100% for the entire family for the remainder of the Calendar Year (or Benefit Year).

The maximum amount that any one covered family member can contribute toward the Family Out-of-Pocket Maximum is the amount applied toward the Individual Out-of-Pocket Maximum.

As described in the sections **How Does the Annual Deductible Work?** and **How Does the Annual Out-of-Pocket Maximum Work?**, the Deductibles and Out-of-Pocket Maximums for Family Coverage for each Tier are separate.

Deductible Credits

If you have already met part of the Deductible with a previous health plan, Sharp Health Plan will give you a credit toward your Sharp Health Plan Deductible for approved amounts that were applied toward your Deductible with your previous health plan (for the same Calendar Year or Benefit Year). That amount will also be counted towards your Out-of-Pocket Maximum on your Sharp Health Plan benefit plan. Deductible credit will only be applied toward the Tier 1 Deductible and Out-of-Pocket Maximum. If you were enrolled in a benefit plan with out-of-network benefits through your previous health plan, any amounts applied toward your out-of-network Deductible and/or Out-of-Pocket Maximum with your previous health plan will not be applied as credit toward your Sharp Health Plan Deductible and/or Out-of-Pocket Maximum.

If you are enrolled in a Grandfathered Plan, no credit is given for Deductible amounts paid for Outpatient Prescription Drugs.

To request a Deductible credit, complete the Deductible Credit Request Form, available at sharphealthplan.com under “Member Forms” in the Member section of the website, and send the form with the most current copy of the explanation of benefits (EOB) from your previous health plan to Sharp Health Plan.

If you have any questions, please contact Customer Care at 1-844-483-9011 or send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login.

What if You Get a Medical Bill?

You are only responsible for paying your contributions to the monthly Premium and any required Deductible, Copayments or Coinsurance for the Covered Benefits you receive. Contracts between Sharp Health Plan and its Plan Providers state that you will not be liable to Plan Providers for sums owed to them by the Plan. You should not receive a medical bill from a Plan Provider for Covered Benefits unless you fail to obtain Authorization for non-Emergency Services. If you receive a bill in error, call the provider who sent you the bill to make sure they know you are a Member of Sharp Health Plan. If you still receive a bill, contact Customer Care as soon as possible.

Some doctors and hospitals that are not contracted with Sharp Health Plan may require you to pay at the time you receive care. These include, but are not limited to, emergency departments outside Sharp Health Plan's Service Area, Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other providers of Behavioral Health Crisis Services (including Behavioral Health Crisis Stabilization Services), and services provided under a Community Assistance, Recovery, and Empowerment (CARE) Plan or CARE Agreement approved by a court.

If you pay for Covered Benefits, you can request reimbursement from Sharp Health Plan. Go to sharphealthplan.com or call Customer Care to request a Member reimbursement form. You will also need to send written evidence of the care you received and the amount you paid (itemized bill, receipt, medical records). We will reimburse you for Covered Benefits within 30 calendar days of receiving your complete information. You must send your request for reimbursement to Sharp Health Plan within 180 calendar days of the date you received care. If you are unable to submit your request within 180 calendar days from the date you received care, please provide documentation showing why it was not reasonably possible to submit the information within 180 days.

We will make a decision about your request for reimbursement and, as applicable, send you a reimbursement check within 30 calendar days of receiving your complete information. If any portion of the reimbursement request is not covered by Sharp Health Plan, we will send you a letter explaining the reason for the denial and outlining your Appeal rights.

In some cases, a non-Plan Provider may provide Covered Benefits at an in-network facility where we have Authorized you to receive care. You are not responsible for any amounts beyond your Cost Share for the Covered Benefits you receive at in-network facilities where we have Authorized you to receive care, except as described below.

As a Member enrolled in a POS benefit plan, a non-Plan Provider may bill or collect from you the out-of-network Cost Share for Covered Benefits received at an in-network facility where we have Authorized you to receive care only if you consent in writing and that written consent demonstrates satisfaction of all of the following criteria:

1. You provided written consent to receive services from the identified non-Plan Provider at least 24 hours in advance of the care.
2. The consent was obtained by the non-Plan Provider in a document that is

separate from the document used to obtain the consent for any other part of the care or procedure. The consent was not obtained by the in-network facility or any representative of the in-network facility, and the consent was not obtained at the time of your admission or at any time when you were being prepared for surgery or any other procedure.

3. At the time your consent was provided, the non-Plan Provider provided you with a written estimate of your total out-of-pocket cost of care, based on the non-Plan Provider's billed charges for the service to be provided. The non-Plan Provider shall not attempt to collect more than the estimated amount without receiving separate written consent from you or your Authorized Representative, unless circumstances arise during delivery of services that were unforeseeable at the time the estimate was given that would require the provider to change the estimate.
4. The consent advised you that you may elect to seek care from a Plan Provider or that you may contact Sharp Health Plan in order to arrange to receive the healthcare service from a Plan Provider for lower out-of-pocket costs.
5. The consent and estimate were provided to you in the language spoken by you, if your spoken language is a Medi-Cal threshold language, as defined in subdivision (d) of Section 128552 of the California Health and Safety Code.
6. The consent advised you that any costs incurred as a result of your use of the out-of-network benefit shall be in addition to in-network Cost Sharing amounts and may not count toward the annual Out-of-Pocket Maximum on in-network benefits or a Deductible, if any, for in-network benefits.

Members' Rights and Responsibilities

As a Member, you have a right to:

- Receive information about your rights and responsibilities.
- Receive information about your Plan, the services your Plan offers you, and the Health Care Providers available to care for you.
- Make recommendations regarding the Plan's Member rights and responsibilities policy.
- Receive information about all health care services available to you, including a clear explanation of how to obtain them and whether the Plan may impose certain limitations on those services.
- Know the costs for your care, and whether your Deductible or Out-of-Pocket Maximum have been met.
- Choose a Health Care Provider in your Plan's network, and change to another doctor in your Plan's network if you are not satisfied.
- Receive timely and geographically accessible health care.
- Have a timely appointment with a Health Care Provider in your Plan's network, including one with a specialist.
- Have an appointment with a Health Care Provider outside of your Plan's network when your Plan cannot provide timely access to care with an in-network Health Care Provider.
- Certain accommodations for your disability, including:
  - Equal access to medical services, which includes accessible examination rooms and medical equipment at a Health Care Provider's office or facility.
  - Full and equal access, as other members of the public, to medical facilities.
  - Extra time for visits if you need it.
  - Taking your service animal into exam rooms with you.
- Purchase health insurance or determine Medi-Cal eligibility through the California Health Benefit Exchange, Covered California.
- Receive considerate and courteous care and be treated with respect and dignity.
- Receive culturally competent care, including but not limited to:
  - Trans-Inclusive Health Care, which includes all Medically Necessary services to treat gender dysphoria or intersex conditions.
  - To be addressed by your preferred name and pronoun.
- Receive from your Health Care Provider, upon request, all appropriate information regarding your health problem or medical condition, treatment plan, and any proposed appropriate or Medically Necessary treatment alternatives. This information includes available expected outcomes information, regardless of cost or benefit coverage, so you can make an informed decision before you receive treatment.

- Participate with your Health Care Providers in making decisions about your health care, including giving informed consent when you receive treatment. To the extent permitted by law, you also have the right to refuse treatment.
- A discussion of appropriate or Medically Necessary treatment options for your condition, regardless of cost or benefit coverage.
- Receive health care coverage even if you have a pre-existing condition.
- Receive Medically Necessary treatment of a Mental Health or Substance Use Disorder.
- Receive certain preventive health services, including many without a Co-pay, Co-insurance, or Deductible.
- Have no annual or lifetime dollar limits on basic health care services.
- Keep eligible Dependent(s) on your Plan.
- Be notified of an unreasonable rate increase or change, as applicable.
- Protection from illegal balance billing by a Health Care Provider.
- Request from your Plan a second opinion by an Appropriately Qualified Health Care Provider.
- Expect your Plan to keep your personal health information private by following its privacy policies, and state and federal laws.
- Ask most Health Care Providers for information regarding who has received your personal health information.
- Ask your Plan or your doctor to contact you only in certain ways or at certain locations.
- Have your medical information related to sensitive services protected.
- Get a copy of your records and add your own notes. You may ask your doctor or health plan to change information about you in your medical records if it is not correct or complete. Your doctor or health plan may deny your request. If this happens, you may add a statement to your file explaining the information.
- Have an interpreter who speaks your language at all points of contact when you receive health care services.
- Have an interpreter provided at no cost to you.
- Receive written materials in your preferred language where required by law.
- Have health information provided in a usable format if you are blind, deaf, or have low vision.
- Request continuity of care if your Health Care Provider or medical group leaves your Plan or you are a new Plan member.
- Have an Advanced Health Care Directive.
- Be fully informed about your Plan's Grievances procedure and understand how to use it without fear of interruption to your health care.
- File a complaint, Grievance, or Appeal in your preferred language about:
  - Your Plan or Health Care Provider.
  - Any care you receive, or access to care you seek.
  - Any covered service or benefit decision that your Plan makes.
  - Any improper charges or bills for care.
  - Any allegations of discrimination on the basis of gender identity or gender

expression, or for improper denials, delays, or modifications of Trans-Inclusive Health Care, including Medically Necessary services to treat gender dysphoria or intersex conditions.

  - Not meeting your language needs.

- Know why your Plan denies a service or treatment.
- Contact the Department of Managed Health Care if you are having difficulty accessing health care services or have questions about your Plan.
- To ask for an Independent Medical Review if your Plan denied, modified, or delayed a health care service.

As a Plan Member, you have the responsibility to:

- Treat all Health Care Providers, Health Care Provider staff, and Plan staff with respect and dignity.
- Share the information needed with your Plan and Health Care Providers, to the extent possible, to help you get appropriate care.
- Participate in developing mutually agreed-upon treatment goals with your Health Care Providers and follow the treatment plans and instructions to the degree possible.
- To the extent possible, keep all scheduled appointments, and call your Health Care Provider if you may be late or need to cancel.
- Refrain from submitting false, fraudulent, or misleading claims or information to your Plan or Health Care Providers.
- Notify your Plan if you have any changes to your name, address, or family members covered under your Plan.
- Timely pay any Premiums, Cost Sharing, and charges for non-covered services
- Notify your Plan as soon as reasonably possible if you are billed inappropriately.

Security of Your Confidential Information (Notice of Privacy Practices)

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Our Responsibilities

Sharp Health Plan provides health care coverage to you. We receive information about you when you become eligible and enroll in our health plan. We understand that information about you and your health is confidential. We are committed to protecting the privacy of this information. Federal and California laws make us responsible for protecting the privacy of your health information. This Notice explains your privacy rights regarding Protected Health Information ("Health Information") and outlines Sharp HealthCare's ("Sharp's") responsibilities for using and disclosing it. We must provide you with this Notice of Privacy Practices and follow the terms of the Notice currently in effect. We will notify you if a breach of your Health Information occurs, and we will not share your Health Information without your written permission, except as described below.

Changes to this Notice: We have the right to change the privacy practices described in this Notice. If we do make changes, the new Notice will be available upon request, in our office, and on our website at sharphealthplan.com/privacy-practices.

How We May Use and Disclose Your Health Information

As a health plan, we perform activities such as verifying eligibility and enrollment, approving and paying for health care services, investigating fraud, evaluating the quality of care that you receive, and coordinating your benefits. Federal and California law permit us to use and disclose your Health Information without your written authorization only in specific circumstances described below. The following categories describe different ways that we typically use or share your Health Information.

How We Use Your Contact Information

We use your contact information to help manage your care and coverage. This may include:

- Providing authorization for care
- Updating you about your care or care options
- Working with you on payment arrangement

We may use automated calls or prerecorded messages when contacting you.

Treatment: We may share your Health Information with health care providers to help you receive the care you need. You may need medical treatment that requires us to approve care in advance. For example, when you require medical treatment that needs preauthorization, we provide information to doctors, hospitals, or other providers so they can deliver appropriate care.

Payment: We use and disclose Health Information to review, approve, process and pay health care claims sent to us for your medical care. For example, Health Information may be shared with the doctors, clinics, or others who submit claims to us for payment. We may also forward Health Information to other health plans or organizations when necessary for payment.

Health Care Operations: We may use information in your health plan record to assess the quality of the health care you receive. For example, Health Information may be used in audits, fraud, waste and abuse programs, care coordination, planning, and other administrative activities. Sharp Health Plan does not use or disclose genetic information for underwriting purposes.

Business Associates: We may disclose your Health Information to our contractors so that they can assist us in providing care and services. To protect your Health Information, we require these business associates to sign a written agreement to safeguard your Health Information.

Telecommunications Relay Services (TRS): TRS may be used to facilitate phone calls for individuals who are deaf, hard of hearing, deaf-blind or have a speech disability. TRS facilitates such calls by using a communications assistant who interprets conversations.

Improving Our Services: We may use information about you, if the law allows it, to help us improve our services or develop new ones. For example, we may use patterns in health plan records to give clinicians better tools to support their decisions.

How Else Can We Use or Share Your Health Information?

We are allowed or required to share your information in other ways — usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information, see hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html.

Lawsuits and Disputes: If you are involved in a lawsuit, dispute, investigation, or other legal proceeding, we may use or disclose your Health Information only as required or permitted by applicable federal and California law. We may disclose Health Information in response to a valid order of a California state court, a federal court, or an administrative tribunal with lawful authority, and only to the extent authorized by such order and applicable law.

We also may disclose Health Information in response to a subpoena, discovery request, or other lawful process only when all applicable legal requirements have been satisfied, and the disclosure is otherwise permitted by law.

Notwithstanding the foregoing, we will not disclose, provide access to, transmit, transfer, share, or otherwise release medical information relating to an individual seeking, obtaining, providing, supporting, or assisting with reproductive health care, abortion or abortion-related services, contraception, gender-affirming health care, gender-affirming mental health care, or other legally protected health care activities that are lawful in California when the request, subpoena, inquiry, investigation, or legal process is based on, seeks to enforce, or arises from another state's law that interferes with or restricts rights protected under California law, except as expressly required by federal law or otherwise authorized under applicable California law.

We also will not cooperate with an inquiry or investigation from another state, or, to the extent permitted by federal law, from a federal agency, that seeks information that would identify an individual in connection with legally protected health care activities that are lawful in California, except as expressly authorized or required by applicable law.

Substance use disorder (SUD) records have extra protections. They can only be used or shared for these purposes after you are given notice and a chance to be heard. A court order that allows the use or sharing of SUD records must also include a subpoena or similar legal mandate that requires the records to be disclosed before they can be used or shared.

California Limits on Subpoena Responses for Sensitive Services: California law prohibits us from releasing medical information related to a person seeking or obtaining (i) an abortion or abortion-related services that are lawful in California, (ii) gender-affirming health care or gender-affirming mental health care that is lawful in California, or (iii) contraception, in response to a subpoena, request, or law-enforcement inquiry that is based on another state's laws that interfere with such care or on a foreign penal civil action. We also will not cooperate with any inquiry or investigation from another state, or, to the extent permitted by federal law, from a federal agency, that would identify an individual and is related to such services.

Appeals of Health Care Decisions: You or your health care providers may appeal decisions about your health care claims. Your Health Information may be used during these appeal processes.

Legal Requirements: We will disclose Health Information about you without your permission when required to do so by applicable federal or California law. We may use or disclose Health Information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official, as permitted or required by law. However, California law

prohibits us from releasing medical information that would identify an individual seeking, obtaining, providing, supporting, or assisting with abortion, abortion-related services, contraception, gender-affirming health care, gender-affirming mental health care, or other legally protected health care activities that are lawful in California when the request is based upon another state's law that interferes with those rights or for the enforcement of a foreign penal or civil action, except as otherwise authorized or required by applicable law.

- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security and presidential protective services
- In response to a court order, subpoena, discovery request, administrative request, or other lawful process, but only when permitted by applicable federal and California law and all legal requirements have been satisfied. We will not disclose protected reproductive, sexual, or gender-affirming health information in response to requests that California law prohibits us from honoring.

California Protections for Legally Protected Health Care Activities

Notwithstanding any other provision of this Notice, we will not knowingly disclose, transmit, transfer, share, provide access to, or otherwise release medical information that would identify an individual seeking, obtaining, providing, supporting, or assisting in legally protected health care activities that are lawful in California, including abortion, abortion-related services, contraception, gender-affirming health care, and gender-affirming mental health care, when California law prohibits such disclosure. We also will not cooperate with an inquiry or investigation from another state, or, to the extent permitted by federal law, from a federal agency, that seeks information identifying an individual in connection with such legally protected health care activities, except as expressly authorized or required by applicable law.

We Will Not Disclose Health Information About You Without Your Permission Unless as Described Below:

- **Emergency Situations:** We may disclose information about you, including substance use disorder information when permitted by applicable law, as necessary to respond to declared emergencies, natural disasters, serious disruptions to treatment facilities or services, public health emergencies, or medical emergencies.
- **Employer Disclosures:** We provide employers only the Health Information permitted by law, such as summary health information, enrollment and disenrollment information, premium and billing information, and other information authorized by federal and California law. We do not disclose individually identifiable medical information to employers unless authorized or required by law.

California Sensitive Services Protections

California law provides heightened protections for medical information related to certain sensitive services, including abortion and abortion-related services, gender-affirming health care and gender-affirming mental health care, contraception, reproductive and sexual health services, and substance use disorder treatment. For these services, the following additional protections apply:

- **Out-of-State Subpoenas and Inquiries.** We will not release medical information

related to a person seeking or obtaining an abortion, gender-affirming care, or contraception that is lawful in California in response to a subpoena, request, or law-enforcement inquiry that is based on another state's laws that interfere with such care or on a foreign penal civil action. We will not cooperate with any inquiry or investigation from another state, or, to the extent permitted by federal law, from a federal agency, that would identify an individual and is related to such services.

- **Electronic Records and Health Information Exchanges.** California law generally prohibits us from knowingly disclosing or transmitting medical information about a person seeking, obtaining, providing, supporting, or aiding a lawful California abortion through an electronic health record system or health information exchange to any individual or entity in another state, except under specific conditions, including a valid written authorization that expressly covers abortion-related information.
- **Data Exchange Framework.** Information related to abortion, abortion-related services, gender-affirming care, and contraception is excluded from automatic sharing through the California Health and Human Services Data Exchange Framework.
- **Storage and Access Safeguards.** Where applicable, we require our vendors and business associates that electronically store sensitive-services information on our behalf to limit access privileges, segregate such information from the rest of the medical record, and prevent disclosure to persons or entities outside California, consistent with California law.

Situations Requiring Your Written Authorization

If we ever need to use and disclose your Health Information for any reason not described in this Notice, we will first obtain your written permission. If you give us this permission, you may take it back at any time by telling us in writing. Please understand that we cannot take back any disclosures we have already made with your permission. Examples of disclosures that require your authorization include:

Substance Use Disorder Records: We maintain additional protections for Health Information related to substance use disorder (SUD) diagnosis, treatment, or referral for treatment as required by law. These records are kept confidential and cannot be disclosed without your written consent, except in limited situations allowed by law, such as a medical emergency or when required for specific health plan operations. You can give one consent for all future uses or disclosures of your SUD information for treatment, payment, and health care operations. This means that once you provide the consent, your SUD records can be used and disclosed without asking you again as permitted by law, unless you revoke your consent in writing.

Sensitive Services: You have the right to receive Sensitive Services or to submit a claim for Sensitive Services if you have the right to consent to care.

- You have the right, without the authorization of the Subscriber or another policyholder, to have communications containing medical information related to Sensitive Services communicated to you at an alternative mail or email address or telephone number. You can update your contact information in your Sharp Health Plan account or by contacting Customer Care at 1-844-483-9011.

- If you have not designated an alternative mailing address, email address, or telephone number, we will send or make all communications related to your receipt of Sensitive Services in your name at the address or telephone number on file. Such communications include written, verbal, or electronic communications, including:
  - Bills and attempts to collect payment.
  - A notice of adverse benefits determinations.
  - An explanation of benefits notice.
  - A health care service plan's request for additional information regarding a claim.
  - A notice of a contested claim.
  - The name and address of a provider, description of services provided, and other information related to a visit.
  - Any written, oral, or electronic communication from a health care service plan that contains protected health information.
- We will not disclose medical information related to your receipt of Sensitive Services to the policyholder, primary subscriber, or any plan enrollees, absent your express written authorization.
- You have the right to request confidential communication in a certain form and format if it is readily producible in the requested form and format, or at alternative locations. The confidential communication request shall be valid until you submit a revocation of the request or a new confidential communication request is submitted.

Potential for Redisclosure: Health Information disclosed under this Notice or under your authorization may be redisclosed by the recipient and may lose protection under the privacy laws, except that California law restricts the redisclosure and cross-state electronic transmission of certain sensitive-services information as described in the "California Sensitive Services Protections" section of this Notice.

Your Rights Regarding Your Health Information

Important: Sharp Health Plan does not maintain copies of your medical records. If you would like to access, obtain copies, or request changes to your medical records, please contact your doctor, medical group, or clinic directly.

You may contact Customer Care at 1-844-483-9011 to obtain additional information and instructions for exercising the following rights:

Right to Inspect and Copy: You can request an electronic or paper copy or a summary/explanation of your health plan records. We will provide a copy or a summary of your Health Information within 15 business days of your request.

Right to Request Restrictions: You can ask us not to use or share your Health Information in the ways described in this notice. While we will consider all requests, we may not be able to agree to your restriction. If you pay for a service or a health care item out-of-pocket in full, you can ask your provider not to share that information with us or with other health insurers.

Right to Request Confidential Communications: You have the right to ask us to communicate with you about your Health Information by alternative means or at an alternative location. Under California law, we will accommodate your request when you state either that the communication discloses medical information related to

your receipt of **sensitive services** (such as abortion or abortion-related services, gender-affirming care, contraception, reproductive and sexual health services, mental or behavioral health, sexually transmitted infections, substance use disorder, or services related to intimate partner violence) or that disclosure of all or part of the medical information could **endanger you**. We will not require you to explain the basis for any endangerment statement.

Your request must be made in writing, telephonic or by electronic transmission and must include a statement that the request relates to sensitive services or that disclosure could endanger you. Your request will remain valid until you submit a revocation or a new request. We will implement your request **within seven (7) calendar days** of receipt of an electronic transmission or telephonic request, or **within fourteen (14) calendar days** of receipt by first-class mail. We will acknowledge receipt and advise you of the implementation status if you contact us. We will not condition your enrollment or coverage on the waiver of these rights. To make a request, contact Customer Care at 1-844-483-9011 or write to the address listed at the end of this Notice.

Right to Amend: You may request a correction to your Health Information that you think is incorrect or incomplete. We may deny your request if:

- The information is not created or kept by Sharp Health Plan, or
- We believe it is correct and complete.

If your request is denied, you may ask for a review of our decision. You may also submit a written statement saying why you disagree with our records, and that statement will be kept with your records.

Right to a Statement of Disagreement: If we deny your request to amend your Health Information, you have the right to submit a written statement disagreeing with the denial. Your statement will be included with the disputed information and will accompany any future disclosure of that information. We will provide you with a copy of our denial and instructions for submitting a statement of disagreement upon request.

Right to an Accounting of Disclosures: You can ask for a list (accounting) of the times we've shared your Health Information, who we shared it with, and why. The accounting will be provided for three (3) years prior to the date of the request for electronic records, and six (6) years prior to the date of request for non-electronic records. We will not include disclosures for treatment, payment, health care operations, and certain other permitted disclosures.

Disclosures of substance use disorder (SUD) records made for treatment, payment and health care operations will be included in an accounting of disclosures for electronic records only.

Right to a Copy of This Notice: You have a right to request a copy of this Notice of Privacy Practices. You also can find this Notice on our website at: sharphealthplan.com/privacy-practices.

How We Collect, Use, and Safeguard Your Health Information

Sources of Information. We collect Health Information from various sources, including: information you provide on enrollment forms and in communications with us; information from your health care providers (such as doctors, hospitals, medical groups, and pharmacies); information from claims and authorization requests submitted on your

behalf; information from other health plans or insurers in connection with coordination of benefits; information from our business associates and contractors; and information from federal, state, and local government programs and agencies as permitted by law.

Internal Use of Information. Within Sharp Health Plan, access to your Health Information is limited to those workforce members and contractors who need the information to perform their duties, such as eligibility verification, care coordination, claims processing, customer service, quality assessment, fraud prevention, and compliance functions. Information related to sensitive services is subject to additional access controls as described in the "California Sensitive Services Protections" section of this Notice.

Safeguards. We maintain administrative, physical, and technical safeguards designed to protect your Health Information from unauthorized access, use, or disclosure. These safeguards include, where applicable: workforce training and confidentiality agreements; role-based access controls and audit logging; physical security of facilities and records; encryption and other technical security measures; written agreements with our business associates requiring them to safeguard your Health Information; and policies and procedures developed pursuant California law governing the creation, maintenance, storage, and disposal of medical information.

Complaints Regarding Your Privacy Rights

If you believe that we have not protected your privacy and you wish to file a complaint (also called a grievance), you may contact any of the following without fear of retaliation:

Sharp HealthCare

- Mail: Privacy Officer, 8695 Spectrum Center Blvd, San Diego, CA 92123
- Phone: Call us at 1-858-499-3138
- Email: privacy@sharp.com

U.S. Department of Health and Human Services, Office for Civil Rights (OCR)

- Mail: Office for Civil Rights, U.S. Department of Health & Human Services
  200 Independence Avenue, S.W.,
  Washington, D.C. 20201
- Phone: 1-877-696-6775
- Online: hhs.gov/ocr/privacy/hipaa/complaints

What Is the Grievance or Appeal Process?

If you are having problems with a Plan Provider or with Sharp Health Plan, give us a chance to help. We can assist in working out any issues. If you ever have a question or concern, we suggest that you call Customer Care. A Customer Care Representative will make every effort to assist you.

You may file a Grievance or Appeal up to 180 calendar days following any incident that is subject to your dissatisfaction. You can obtain a copy of the Plan's Grievance and Appeal Policy and Procedure from your Plan Provider or by calling Customer Care. To begin the Appeal or Grievance process, you or your Authorized Representative can call, write or fax to the correct organization listed below. You can also file a Grievance online at sharphealthplan.com and we will forward it to the correct organization for you.

Please note that Sharp Health Plan does not make decisions about eligibility for enrollment, effective date, termination date or your Premium amount. For concerns regarding these issues, contact your Employer.

For Appeals involving Outpatient Prescription Drug benefits (e.g., requests to re-evaluate Plan's coverage decision for a Prescription Drug):

Attn: Prescription Claim Appeals MC 109 – CVS Caremark
P.O. Box 52084
Phoenix, AZ 85072-2084
Toll-free: 1-855-298-4252
Fax: 1-866-443-1172

For Appeals or Grievances involving Mental Health or Substance Use Disorder treatment:

Appeals:
OptumHealth Behavioral Solutions of California
Attn: Appeals Department
P.O. Box 30512
Salt Lake City, UT 84130-0512
Toll-free: 1-800-985-2410
Fax: 1-855-312-1470

Grievances:
OptumHealth Behavioral Solutions of California
Behavioral Health Complaints/Grievances
P.O. Box 30768
Salt Lake City, UT 84130-0768
Toll-Free: 1-844-483-9013
Fax: 1-248-524-7603

For all other Appeals and Grievances:

Sharp Health Plan
Attn: Appeal/Grievance Department
8520 Tech Way, Suite 200
San Diego, CA 92123-1450
Toll-free: 1-844-483-9011
Fax: 1-619-740-8572

If you prefer to send a written Grievance or Appeal, please send a detailed letter describing your concern, or complete the Member Grievance & Appeal Form that you can get from any Plan Provider or directly from a Plan representative. You can also complete the form online through the Plan's website, sharphealthplan.com. You can include any information you think is

important for your Grievance or Appeal. Please call Customer Care if you need any assistance in completing the form.

There are separate processes for clinical and administrative Grievances and Appeals. Clinical cases are those that require a clinical body of knowledge to render a decision. Only a physician or committee of physicians can render a decision about a clinical Grievance or Appeal. The person who reviews and decides your Appeal will not be the same person who made the initial decision or that person's subordinate.

Except for an Appeal of a denial of coverage for a Nonformulary Drug, which follows the timeframes described below, we will acknowledge receipt of your Grievance or Appeal within five days, and will send you a decision letter within 30 calendar days. If the Grievance or Appeal involves an imminent and serious threat to your health, including, but not limited to, severe pain, potential loss of life, limb or major bodily function, we will provide you with a decision within 72 hours. If the Grievance or Appeal involves Sharp Health Plan's cancellation, Rescission, or nonrenewal of your coverage, we will provide you with a decision within 72 hours.

If your Appeal involves a request for coverage of a Nonformulary Drug (referred to as a nonformulary Exception Request), we will provide you with a decision within 72 hours. A request may be expedited if urgent, in which case we will provide you with a decision within 24 hours. A nonformulary Exception Request is considered urgent when a Member is suffering from a health condition that may seriously jeopardize the Member's life, health, or ability to regain maximum function or when the Member is undergoing a current course of treatment using the Nonformulary Drug.

External Review for Nonformulary Prescription Drug Exception Requests, Prior Authorization Requests, and Step Therapy Exception Requests

If we deny a request for coverage of a Nonformulary Drug or a drug that requires Prior Authorization or Step Therapy, you, your Authorized Representative or your provider may request that the original Exception Request and subsequent denial of such request be reviewed by an independent review organization (IRO). You, your Authorized Representative or your provider may submit a request for IRO review up to 180 calendar days following the nonformulary Exception Request denial by:

- Calling toll free at 1-855-298-4252
- Mailing a written request to:
  Attn: Prescription Claim Appeals MC 109 – CVS Caremark
  P.O. Box 52084
  Phoenix, AZ 85072-2084
- Faxing a written request to:
  1-866-443-1172
- Completing the Member Grievance and Appeal form on our website at:
  sharphealthplan.com

You will be notified of the IRO's decision within 72 hours for standard requests or 24 hours for expedited requests.

The IRO review process described above is in addition to your rights to file a Grievance or Appeal with Sharp Health Plan and to file a Grievance or request an Independent Medical Review (IMR) with the California Department of Managed Health Care.

If a request for prior Authorization or a Step Therapy exception is incomplete or relevant information necessary to make a coverage determination is not included, we will notify your provider within 72 hours of receipt, or within 24 hours of receipt if exigent circumstances exist, what additional or relevant information is needed to approve or deny the prior Authorization or a Step Therapy Exception Request, or to appeal the denial.

If we fail to notify your provider of our coverage determination within 72 hours for non-urgent requests, or within 24 hours if exigent circumstances exist, upon receipt of a completed prior Authorization or a Step Therapy Exception Request, the prior Authorization or a Step Therapy Exception Request shall be deemed approved for the duration of the Prescription, including refills. If your provider does not receive a coverage determination or request for additional or clinically relevant material information within 72 hours for standard requests or 24 hours for expedited requests, the prior Authorization or a Step Therapy Exception Request, or Appeal of a denial, shall be deemed approved for the duration of the Prescription, including refills.

If your provider sends us necessary justification and supporting clinical documentation supporting your provider's determination that the drug required by Step Therapy is inconsistent with good professional practice for provision of Medically Necessary covered services, taking into consideration your needs and medical history, along with the provider's professional judgment, we will grant a request for a Step Therapy exception. We will review and make a determination within 72 hours (for routine requests) and 24 hours (for urgent requests) of receipt of the information reasonably necessary and requested by Sharp Health Plan to make the determination for Step Therapy Exception Requests. The process is the same as the Outpatient Prescription Drug prior Authorization request process noted in the **WHAT IS THE OUTPATIENT PRESCRIPTION DRUG PRIOR AUTHORIZATION PROCESS?** subsection under **Outpatient Prescription Drugs** in the **What Are Your Covered Benefits?** section.

Binding Arbitration – Voluntary

If you have exhausted the Plan's Appeal process and are still unsatisfied, you have a right to resolve your Grievance regarding coverage disputes through voluntary binding arbitration, which is the final step for resolving complaints. Only coverage disputes (that is, a denial based on the Plan's finding that the requested service, drug, or supply is not a Covered Benefit) may be resolved through binding arbitration rather than a lawsuit. Binding arbitration means that you agree to waive your rights to a jury trial. Medical malpractice, medical necessity, and quality of care issues are not subject to the arbitration process.

You may begin the arbitration process by submitting a written demand for arbitration to Sharp Health Plan, including the following information:

- Member name
- Contact name (if someone other than the Member is requesting arbitration, for example a parent on behalf of a child)
- Member ID number
- Address
- Telephone number

- Name and contact information for your attorney, if any
- Description of the services you are requesting (including provider name, date of service, type of service received) and the dollar amount that is being requested
- The specific reasons why you disagree with Sharp Health Plan's decision not to cover the requested services

Send your written demand for arbitration to:

Sharp Health Plan
Attn: Appeal/Grievance Department
8520 Tech Way, Suite 200
San Diego, CA 92123-1450
Fax: 1-619-740-8572

Sharp Health Plan will utilize a neutral arbiter from an appropriate entity. Arbitration will be conducted in accordance with the rules and regulations of the arbitration entity. Upon identification of the arbitration entity, we will forward to you a complete copy of the Arbitration Rules from the arbitration entity and a confirmation that we have submitted a request to the arbitration entity for a list of arbitrators.

If Sharp Health Plan determines that the request for arbitration is applicable under the Employee Retirement Income Security Act (ERISA) rules, then the cost of arbitration expenses will be borne by the Plan. If we determine the request for arbitration is not applicable under ERISA rules, then the fees and expenses of the neutral arbiter will be mutually shared between you and Sharp Health Plan. In cases of extreme hardship, Sharp Health Plan may assume all or a portion of your arbitration fees. The existence of extreme hardship will be determined by the arbitration entity. Except as mandated by law, you will be responsible for your own attorneys' fees, your witness fees, and any other expenses you incur during the arbitration process regardless of the outcome of the arbitration.

If you do not initiate the arbitration process outlined above, you may have the right to bring a civil action under Section 502(a) of the ERISA if your Appeal has not been approved.

Additional Resources

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1-844-483-9011** and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number **(1-888-466-2219)** and a TDD line **(1-877-688-9891)** for the hearing and

speech impaired. The department's internet website **www.dmhc.ca.gov** has complaint forms, IMR application forms, and instructions online.

If your case is determined by the Department of Managed Health Care to involve an imminent and serious threat to your health, including but not limited to severe pain, the potential loss of life, limb, or major bodily function, or if for any other reason the department determines that an earlier review is warranted, you will not be required to participate in the Plan's Grievance process for 30 days before submitting your Grievance to the department for review.

If you believe that your health care coverage, or your Dependent's coverage, has been, or will be, improperly cancelled, rescinded, or not renewed, you have the right to file a Grievance with the Department of Managed Health Care at the telephone numbers and Internet website listed above.

Mediation

You may request voluntary mediation with the Plan prior to exercising your right to submit a Grievance to the Department of Managed Health Care. In order to initiate mediation, you and Sharp Health Plan must both voluntarily agree to mediation. The use of mediation services does not exclude you from the right to submit a Grievance to the Department of Managed Health Care upon completion of mediation. Expenses for mediation are shared equally between you and the Plan.

Independent Medical Reviews (IMR)

If care that is requested for you is denied, delayed or modified by Sharp Health Plan, Optum Behavioral Health or a Plan Medical Group, you may be eligible for an Independent Medical Review (IMR). If your case is eligible as described below, and you submit a request for IMR to the California Department of Managed Health Care (DMHC), information about your case will be submitted to a medical specialist who will make an independent determination on your case. You will receive a copy of the determination. If the IMR specialist so determines, the Plan will provide coverage for the health care service.

The IMR process is in addition to any other procedures or remedies that may be available to you. A decision not to participate in the IMR process may cause you to forfeit any statutory right to pursue legal action against the Plan regarding the care that was requested. You pay no application or processing fees of any kind for IMR. You have the right to provide information in support of the request for IMR. For cases that are not urgent, the IMR organization designated by the DMHC will provide its determination within 30 calendar days of receipt of your application and supporting documents. For urgent cases involving an imminent and serious threat to your health, including but not limited to, serious pain, the potential loss of life, limb, or major bodily function, or the immediate and serious deterioration of your health, the IMR organization will provide its determination within three business days. At the request of the experts, the deadline can be extended by up to three days if there is a delay in obtaining all necessary documentation. IMR is available in the situations described below.

Denial of Experimental or Investigational Treatment for Life-Threatening or Seriously Debilitating Conditions

If a service is denied by Sharp Health Plan, Optum Behavioral Health or a Plan Medical Group because it is deemed to be an Experimental or Investigational Service, you may be entitled to request an IMR of this decision. To be eligible for an IMR under this section, all of the following conditions must be true:

1. You must have a Life-Threatening condition or Seriously Debilitating condition.
2. Your Plan Physician must certify that you have a condition, as described in paragraph (1) above, for which standard therapies have not been effective, or for which standard therapies would not be medically appropriate, or for which there is no more beneficial standard therapy covered by the Plan than the proposed therapy.
3. Either (a) your Plan Physician has recommended a drug, device, procedure or other therapy that the provider certifies in writing is likely to be more beneficial to you than any available standard therapies or, (b) you or your specialist Plan Physician (board eligible or board certified) has requested a therapy that, based on documentation from the medical and scientific evidence, is likely to be more beneficial than any available standard therapy.
4. You have been denied coverage by the Plan for a drug, device, procedure or other therapy recommended or requested as described in paragraph (3) above.
5. The specific drug, device, procedure or other therapy recommended would be a Covered Benefit, except for the Plan's determination that it is an Experimental or Investigational Treatment.

If there is potential that you would qualify for an IMR under this section, the Plan will send you an application within five days of the date services were denied. If you would like to request an Independent Medical Review, return your application to the DMHC. Your provider will be asked to submit the documentation that is described in paragraph (3) above.

An expedited review process will occur if your provider determines that the proposed therapy would be significantly less effective if not promptly initiated. In such cases the analyses and recommendations of the experts on the panel shall be rendered within seven days of the request for independent review.

Denial of a Health Care Service as Not Medically Necessary

You may request an Independent Medical Review of disputed health care services from the DMHC if you believe that health care services have been improperly denied, modified, or delayed by Sharp Health Plan, Optum Behavioral Health or a Plan Medical Group. A "disputed health care service" is any health care service eligible for coverage and payment under your Group Agreement that has been denied, modified, or delayed, in whole or in part, because the service is not Medically Necessary.

The Plan will provide you with an IMR application form with any Appeal findings letter that denies, modifies or delays health care services because the service is not Medically Necessary. If you would like to request an IMR, return your application to the DMHC. Your application for IMR must be submitted to the DMHC within six months and meet all of the following conditions:

1. (a) Your Plan Provider has recommended a health care service as Medically

Necessary; (b) You have received an urgent care or Emergency Service that a provider determined was Medically Necessary, or (c) You have been seen by a Plan Provider for the diagnosis or treatment of the medical condition for which you seek IMR;

2. The disputed health care service has been denied, modified or delayed by the Plan, Optum Behavioral Health or a Plan Medical Group, based in whole or in part on a decision that the health care service is not Medically Necessary; and
3. You have filed an Appeal with the Plan and the Plan's decision was upheld or your Appeal remains unresolved after 30 days. If your Appeal requires expedited review, you may bring it immediately to the DMHC's attention. The DMHC may waive the requirement that you follow the Plan's Grievance process in extraordinary and compelling cases.

For more information regarding the IMR process or to request an application form, please contact Customer Care.

What Are Your Covered Benefits?

Covered Benefits

As a Member, you are entitled to receive Covered Benefits subject to all the terms, conditions, exclusions and limitations described in this Member Handbook. Covered Benefits are described below and must be:

1. Medically Necessary;
2. Described in this Member Handbook, or as otherwise required by law;
3. If required, Authorized or Precertified in advance by your PCP, your PMG, Optum Behavioral Health or Sharp Health Plan; and
4. Part of a treatment plan for Covered Benefits or required to treat medical conditions that are direct and predictable complications or consequences of Covered Benefits.

The Covered Benefits described in this Member Handbook do not include dental services (except as specifically described under Dental Services/Oral Surgical Services), vision services, chiropractic services, or acupuncture. These may be covered through supplemental benefits made available by your Employer and described in supplemental benefits brochures. Cost Share payments made for supplemental benefits do not apply toward the annual Out-of-Pocket Maximum. The Summary of Benefits lists applicable Deductibles, Copayments, Coinsurance and your annual Out-of-Pocket Maximum. Different Cost Shares and Out-of-Pocket Maximums apply at the Tier 1, Tier 2 and Tier 3 benefit levels.

Important exclusions and limitations are described in the section of this Member Handbook titled **What Is Not Covered?**

Acute Inpatient Rehabilitation Facility Services

Acute inpatient medical rehabilitation facility services are covered. Authorization for these services will be based on the demonstrated ability of the Member to obtain the highest level of functional ability.

Ambulance and Medical Transportation Services

Medical transportation services provided in connection with the following are covered:

- Emergency Services.
- An Authorized transfer of a Member to a Plan Hospital or Plan Skilled Nursing Facility or other interfacility transport.
- Emergency Services rendered by a paramedic without emergency transport.
- Nonemergency ambulance and psychiatric transport van services in the Service Area if the Plan or a Plan Provider determines that your condition requires the use of services only a licensed ambulance (or psychiatric transport van) can provide and that the use of other means of transportation would endanger your health. These services are covered only when the vehicle transports you to or from Covered Benefits.

The covered medical transportation services described above include services received from an air or ground ambulance provider, whether contracted or not contracted with Sharp Health Plan. If you receive covered services from a non-contracting air or ground ambulance provider, the Tier 1 Cost Share will apply. The Cost Share you pay will count toward the Tier 1 Out-of-Pocket Maximum and Deductible (if applicable). You will not be responsible for any additional costs above the Tier 1 Cost Share.

Biomarker Testing

Medically Necessary biomarker testing, as determined by the Plan's clinical guidelines, is covered and may be subject to prior Authorization.

Blood Services

Costs of processing, storage and administration of blood and blood products are covered. Autologous (self-directed), donor-directed and donor-designated blood processing costs are covered as ordered by a Plan Physician.

Bloodless Surgery

Surgical procedures performed without blood transfusions or blood products, including Rho(D) Immune Globulin for Members who object to such transfusion, are covered.

Chemotherapy

Chemotherapy is covered. Outpatient chemotherapy is covered as part of a comprehensive treatment plan. If you are admitted for inpatient chemotherapy, the applicable inpatient services Cost Share applies. Chemotherapy medication covered through the Outpatient Prescription Drug benefit is subject to the applicable Cost Share.

Circumcision

Routine circumcision is a Covered Benefit only when the procedure is performed in the Plan Physician's office, outpatient facility or prior to discharge during the neonatal period. The neonatal period is defined as the period immediately following birth and continuing through the first 28 days of life. For a premature infant, requiring inpatient care due to a medical condition, routine circumcision is covered for the duration of the inpatient stay, and for three months post-hospital discharge.

Non-routine circumcision performed as treatment for a Medically Necessary indication is covered at any age.

Clinical Trials

Routine health care services associated with your participation in an Approved Clinical Trial are covered. To be eligible for coverage, you must meet the following requirements:

1. You are eligible to participate in an Approved Clinical Trial according to the trial protocol with respect to treatment of cancer or other Life-Threatening disease or condition. The term "Life-Threatening disease or condition" means a disease or condition from which the likelihood of death is probable, unless the course of the disease or condition is interrupted.
2. Either (a) the referring health care professional is a Plan Provider and has concluded that your participation in such trial would be appropriate based upon you meeting the conditions of the clinical trial; or (b) you provide medical and scientific information establishing that your participation in the clinical trial would be appropriate based upon you meeting the conditions of the clinical trial.

The clinical trial must meet the following requirements:

The clinical trial must be a Phase I, Phase II, Phase III, or Phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other Life-Threatening disease or condition that meets at least one of the following:

1. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
   a. The National Institutes of Health.
   b. The Centers for Disease Control and Prevention.
   c. The Agency for Healthcare Research and Quality.
   d. The Centers for Medicare & Medicaid Services.
   e. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs.
   f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
   g. The Department of Veterans Affairs.*
   h. The Department of Defense.*
   i. The Department of Energy.*

   *For those approved or funded by the Department of Veterans Affairs, the Department of Defense, or the Department of Energy, the study or investigation must have been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements: (1) It is comparable to the National Institutes of Health system of peer review of studies and investigations, and (2) it assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.
2. The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.

3. The study or investigation is a drug trial that is exempt from having an investigational new drug application reviewed by the United States Food and Drug Administration.

Covered Benefits for an Approved Clinical Trial include the following:

- Drugs, items, devices, and other health care services typically provided and covered under this Member Handbook absent a clinical trial.
- Drugs, items, devices, and other health care services required solely for the provision of the investigational drug, item, device or service.
- Drugs, items, devices, and other health care services required for the clinically appropriate monitoring of the investigational drug, item, device, or service.
- Drugs, items, devices, and other health care services provided for the prevention of complications arising from the provision of the investigational drug, item, device or service.
- Drugs, items, devices, and other health care services needed for the reasonable and necessary care arising from the provision of the investigational drug, item, device or service, including diagnosis and treatment of complications.

Prior Authorization by Sharp Health Plan is required for any clinical trial in order for the services described above to be covered by Sharp Health Plan. Cost Sharing for routine health care costs for items and services furnished in connection with an Approved Clinical Trial will be the same as Cost Sharing applied to the same services not delivered in a clinical trial. If the clinical trial is not offered or available through a Plan Provider, routine health care costs for items and services furnished in connection with an Approved Clinical Trial provided by a non-Plan Provider will be covered at the Tier 1 benefit level.

If any Plan Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Plan Provider. Sharp Health Plan may limit coverage to an Approved Clinical Trial in California, unless the clinical trial is not offered or available through a Plan Provider in California. In the case of covered health care services associated with an Approved Clinical Trial that are provided by a doctor who does not participate in the Sharp Health Plan Choice Network, Sharp Health Plan's payment will be limited to the negotiated rate otherwise paid to Plan Providers for the same services, less any applicable Cost Share.

Community Paramedicine, Triage to Alternate Destination, and Mobile Integrated Health Programs

Services received from a community paramedicine program, triage to alternate destination program, and mobile integrated health program are covered. If you receive services from a non-contracting community paramedicine program, triage to alternate designation program, or mobile integrated health program, your Cost Share will be the same as the Cost Share you would pay for covered services received from a contracting community paramedicine program, triage to alternate destination program, or mobile integrated health program. The Cost Share you pay will count toward the Out-of-Pocket Maximum and Deductible (if applicable) set forth in the Summary of Benefits. You will not be responsible for any additional costs above the amount of your Cost Share.

Dental Services/Oral Surgical Services

Dental services are covered only as described below:

- Emergency Services for treatment of an accidental injury to sound natural teeth, jawbone, or surrounding tissues. Coverage is limited to Medically Necessary medical and oral surgery treatment provided within 48 hours of injury or as soon as the Member is medically stable if hospitalized.
- Services required for the diagnostic testing and specifically approved medical treatment of medically indicated temporomandibular joint (TMJ) disease.

Oral surgical services are covered only as described below:

- Reduction or manipulation of fractures of facial bones.
- Excision of lesions of the mandible, mouth, lip or tongue.
- Incision of accessory sinuses, mouth, salivary glands, or ducts.
- Reconstruction or repair of the mouth or lip necessary to correct anatomical functional impairment caused by congenital defect or accidental injury.
- Biopsy of gums or soft palate.
- Oral or dental examinations performed on an inpatient or outpatient basis as part of a comprehensive workup prior to transplantation surgery.
- Preventive fluoride treatment administered in a dental office prior to an aggressive chemotherapeutic or radiation therapy protocol.
- Fluoride trays and/or bite guards used to protect the teeth from caries and possible infection during radiation therapy.
- Reconstruction of a ridge that is performed as a result of and at the same time as the surgical removal of a tumor (for other than dental purposes).
- Reconstruction of the jaw when Medically Necessary (e.g., radical neck or removal of mandibular bone for cancer or tumor).
- Ridge augmentation or alveoplasty when consistent with medical policies for reconstructive surgery or cleft palate.
- Tooth extraction prior to a major organ transplant or radiation therapy of neoplastic disease to the head or neck.
- Treatment of maxillofacial cysts, including extraction and biopsy.
- Custom-fitted and prefabricated oral appliances for obstructive sleep apnea patients who have mild sleep apnea and meet the criteria for coverage of continuous positive airway pressure (CPAP), but who are intolerant to CPAP.

General anesthesia services and supplies and associated facility charges, rendered in a hospital or surgery center setting, as outlined in sections titled **Hospital Facility Inpatient Services** and **Professional Services**, are covered for dental and oral surgical services only for Members who meet the following criteria:

1. Under seven years of age,
2. Developmentally disabled, regardless of age, or
3. Whose health is compromised and for whom general anesthesia is Medically Necessary, regardless of age.

Diabetes Treatment

The following supplies, equipment, and services for the treatment and/or control of diabetes are covered. Some items may require a Prescription from the Plan Provider.

- Blood glucose monitors and testing strips.
- Blood glucose monitors designed for the visually impaired.
- Insulin pumps and all related necessary supplies.
- Ketone urine testing strips.
- Lancets and lancet puncture devices.
- Pen delivery systems for the administration of insulin, if you meet criteria.
- Podiatric devices to prevent or treat diabetes-related complications.
- Insulin syringes.
- Visual aids (excluding eyewear) to assist the visually impaired with proper dosing of insulin.
- Self-management training, education and medical nutrition therapy.
- Laboratory tests appropriate for the management of diabetes.
- Dilated retinal eye exams.
- Annual comprehensive foot evaluation to identify risk factors for ulcers and amputations.
- Routine foot care if Medically Necessary for diabetics with certain conditions such as neuropathy, pre-ulcerative calluses, foot deformity, poor circulation, previous ulceration or amputation, or impaired vision.

Insulin, glucagon, and other Prescription Drugs approved by the Food and Drug Administration (FDA) for the treatment of diabetes are covered under the Outpatient Prescription Drug benefit. At least one insulin for a given drug type in all forms and concentrations is included on the Outpatient Prescription Drug Formulary. At least one insulin in each drug type is covered without Step Therapy. Copayment, Coinsurance, Deductible or any other Cost Sharing on an insulin Prescription Drug will not exceed thirty-five dollars ($35) for a 30-day supply. The Cost-Sharing cap only applies to insulin Prescription Drugs that are on Tier 1 and Tier 2. At least one insulin for a given drug type in all forms and concentrations is on Tier 1 or Tier 2. If there is no Tier 1 or Tier 2 insulin Prescription Drug that is clinically appropriate for you, the Cost Share for a higher tier drug will be limited to no more than thirty-five dollars ($35) for a 30-day supply.

Diabetic supplies used with diabetic Durable Medical Equipment (DME) are subject to the DME Cost Share (e.g., Omnipods).

Disposable Medical Supplies

Disposable Medical Supplies are medical supplies that are consumable or expendable in nature and cannot withstand repeated use or use by more than one individual, such as bandages, support hose and garments, elastic bandages, and incontinence pads. Disposable Medical Supplies are only covered when provided in a hospital or physician office or by a home health professional as set forth under the **Professional Services** benefit category of this section. For information about coverage for ostomy and urological supplies please see the section titled **Ostomy and Urological Services.**

Single-use supplies used with Durable Medical Equipment (DME) are subject to the applicable DME Cost Share (e.g., Omnipods).

Durable Medical Equipment (DME)

Durable Medical Equipment (DME) is covered. Coverage is limited to the standard item of equipment that adequately meets your medical needs.

DME is limited to equipment and devices that are:

1. Intended for repeated use over a prolonged period;
2. Ordered by a licensed Health Care Provider acting within the scope of their license;
3. Intended for your exclusive;
4. Not duplicative of the function of another piece of equipment or device already covered for you;
5. Generally not useful to a person in the absence of illness or injury;
6. Primarily serving a medical purpose;
7. Appropriate for use in the home; and
8. Lowest cost item necessary to meet your needs.

Sharp Health Plan reserves the right to determine if covered DME will be purchased or rented. Medically Necessary repair or replacement of DME is covered when prescribed by a Plan Physician or ordered by a licensed Health Care Provider acting within the scope of their license, and when not caused by misuse or loss. Applicable Copayments apply for Authorized DME replacement. No additional Copayments are required for repair of DME.

After you receive appropriate training at a dialysis facility designated by the Plan, equipment and medical supplies required for home hemodialysis and home peritoneal dialysis are covered inside the Service Area.

Single-use supplies used with DME are subject to the applicable DME Cost Share (e.g., Omnipods).

Emergency Services

Hospital emergency room services provided inside or outside the Service Area that are Medically Necessary for treatment of an Emergency Medical Condition are covered. An Emergency Medical Condition means a medical condition, manifesting itself by symptoms of sufficient severity, including severe pain, which, in the absence of immediate medical attention, could reasonably be expected to result in:

1. Placing the patient's health in serious jeopardy; or
2. Serious impairment of bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services and Care include both physical and psychiatric emergency conditions, and Active Labor.

Out-of-Area medical services are covered at the Tier 1 benefit level only for urgent and Emergency Medical Conditions resulting from unforeseen illness or injury or complication of an existing condition, including pregnancy, for which treatment cannot be delayed until the Member returns to the Service Area. Out-of-Area medical services will be covered to meet your immediate medical needs. Out-of-Area follow-up care for urgent and Emergency Services will be covered at the applicable Tier 2 or Tier 3 benefit level.

The Member pays an applicable Tier 1 Copayment to the hospital for Emergency Services provided in a hospital emergency room. The Member pays the same Copayment for Emergency Services whether the hospital is a Plan Hospital or not. The Copayment is

waived if the Member is admitted to the hospital from its emergency room.

If you are a victim of rape or sexual assault, you do not have to pay a cost share for Emergency Services. This includes up to nine months of follow-up medical care, after the initial Emergency Services are received. You are not required to file a police report, press charges or participate in any legal proceedings, and the assailant does not need to be convicted of an offense to qualify for the waived Cost Share. If you have a High Deductible Health Plan, you will first have to satisfy your Deductible before the Cost Share is waived. Follow-up medical care includes medical or surgical services for the diagnosis, prevention, or treatment of medical conditions arising from an instance of rape or sexual assault.

Experimental or Investigational Services

Experimental or Investigational Treatment may be considered Medically Necessary and covered by Sharp Health Plan when all of the following criteria is met:

1. The Member has been diagnosed with a Life-Threatening condition or Seriously Debilitating condition.
2. The Member's Plan Physician certifies that the Member has a Life-Threatening condition or Seriously Debilitating condition for which standard therapies have not been effective in improving the Member's condition, for which standard therapies would not be medically appropriate for the Member, or for which there is no more beneficial standard therapy covered by Plan than the therapy proposed.
3. One of the following is true:
   - The Member's Plan Physician has recommended a drug, device, procedure or other therapy that the doctor certifies, in writing, is likely to be more beneficial for the Member than any available standard therapies; or
   - The Member, or the Member's physician who is a licensed, board-certified or board-eligible physician qualified to treat the Member's condition, has requested an Experimental or Investigational Treatment that, based on documentation from the medical and scientific evidence, is likely to be more beneficial for the Member than any available standard therapy. The physician certification must include a statement of the evidence relied upon by the physician in certifying his or her recommendation.
4. The specific drug, device, procedure or other therapy recommended is otherwise a Covered Benefit according to the terms of this Member Handbook.

Family Planning Services

The following family planning services are covered:

- All FDA-approved contraceptive drugs, supplies, devices, implants, injections and other products, including all FDA-approved contraceptive drugs, devices, and products available over-the-counter.
- Voluntary sterilization services, including tubal ligation, vasectomy services and procedures, and other similar sterilization techniques.
- Interruption of pregnancy (abortion) services.
- FDA-approved emergency contraception dispensed by a Plan Pharmacy.
- FDA-approved emergency contraception dispensed by a non-Plan Provider, in the event of an Emergency Medical Condition.

- Counseling and education on contraception, in addition to those identified under the **Professional Services** benefit category of this section.
- Clinical services related to the use of contraception, including consultations, examinations, procedures, device insertion, ultrasound, anesthesia, patient education, referrals, and counseling.
- Follow-up services related to the drugs, devices, products and procedures covered in this section, including, but not limited to, management of side effects, counseling for continued adherence and device removal.

If you are in a High Deductible Health Plan, your Deductible will apply to abortion and abortion-related services including preabortion and follow up, and vasectomy services and procedures. Please see the Summary of Benefits.

The Plan covers all FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling, as recommended by the Health Resources and Services Administration (HRSA) guidelines, at the Tier 1 benefit level without any Cost Sharing on the Member's part. Where the FDA has approved one or more therapeutic equivalents of a contraceptive drug, device, or product, Sharp Health Plan is only required to cover at least one therapeutic equivalent without Cost Sharing. If a covered therapeutic equivalent of a drug, device, or product is deemed medically inadvisable by your provider, Sharp Health Plan will defer to the determination and judgement of your provider and provide coverage for the alternative prescribed contraceptive drug, device, product or service without Cost Sharing. If there is no therapeutic equivalent generic substitute available, you will be provided coverage for the original, brand name contraceptive without Cost Sharing. All abortion and abortion-related services, including preabortion and follow-up will be covered without Cost Sharing. Cost Share will apply for contraceptive products and services if prescribed or furnished for reasons other than contraceptive purposes, or if furnished by a non-Plan Provider. Sharp Health Plan will not infringe on your choice of contraceptive drug, device, or product and will not impose any restrictions or delays on family planning services such as prior Authorization, or Utilization Management

A Prescription from your doctor is not required for over-the-counter FDA-approved contraceptive drugs, devices and products received at a Plan Network Pharmacy. You will not be subject to Cost Sharing or prior Authorization for over-the-counter FDA-approved contraceptive drugs, devices and products.

Gender-Affirming Care

Gender-affirming care and associated services are covered when Medically Necessary. Covered Benefits include Medically Necessary services for the treatment of gender dysphoria, including medical services, psychiatric services (including counseling), hormonal treatments, surgical treatments, hair removal/transplant procedures, and voice therapy/surgery, according to the most recent revisions and updates of the World Professional Association for Transgender Health (WPATH) Standards of Care (SOC).

Habilitative Services

Habilitative Services are health care services and devices that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a Child who is

not walking or talking at the expected age. These services may include physical therapy and occupational therapy, speech-language pathology, and other services for people with disabilities in a variety of inpatient or outpatient settings, or both. Sharp Health Plan covers habilitative services under the same terms and conditions that are applied to rehabilitative services under the plan. Any limits on habilitative or rehabilitative services shall not be combined.

Health Education Services

Sharp Health Plan offers Members a variety of health education and intervention programs provided at convenient locations throughout San Diego County. Additional programs may be available through Plan Providers. Please contact Customer Care for more information.

Home Health Services

Home health services are services provided at the home of the Member and provided by a health care professional operating within the scope of their license. This includes visits by registered nurses, licensed vocational nurses, and home health aides for physical, occupational, speech, and respiratory therapy when prescribed by a Plan Provider acting within the scope of their licensure.

Visits on a short-term, intermittent basis are covered for the usual and customary time required to perform the particular skilled service(s), including diagnosis and treatment, for the following services:

- Skilled nursing services of a registered nurse, public health nurse, licensed vocational nurse, licensed practical nurse under the supervision of a registered nurse, psychiatrically trained nurse, and/or home health aide.
- Rehabilitation, physical, occupational and speech therapy services.
- Home health aide services, consisting primarily of caring for the Member and furnished by appropriately trained personnel functioning as employees of, or under arrangements with, a home health agency. Such home health aide services will be provided only when the Member is receiving the services specified above, and only when such home health aide services are ordered by a physician and supervised by a registered nurse as the professional coordinator employed by a home health agency.
- Medical social services.
- Medical supplies, medicines, laboratory services, and Durable Medical Equipment when provided by a home health agency while the Member is under a home health plan of care.
- Drugs and medicines prescribed by a licensed physician and related pharmaceutical services and laboratory services to the extent they would be covered under the Plan if the Member were in the hospital.

Except for a home health aide, each visit by a representative of a home health agency will be considered one home health care visit. A visit of four hours or less by a home health aide will be considered one home health visit.

A Member is eligible to receive home health care visits if all the following are true:

1. The Member is confined to the home, except for infrequent or relatively short duration absences or when absences are due to the need to receive medical treatment. (Home is wherever the Member makes his or her home but does not include acute care, rehabilitation or Skilled Nursing Facilities.)

2. The Member needs Medically Necessary skilled nursing visits or needs physical, speech or occupational therapy; and
3. The home health care visits are provided under a plan of care established and periodically reviewed and ordered by a Plan Provider. For Mental Health and Substance Use Disorders, the plan of care may be reviewed no less frequently than once every 60 days.

Hospice Services

Hospice services are covered for Members who have been diagnosed with a Terminal Illness and have a life expectancy of twelve months or less, and who elect hospice care for the illness instead of restorative services covered by Sharp Health Plan. Covered Benefits are available on a 24-hour basis, during periods of crisis, to the extent necessary to meet the needs of individuals for care that is reasonable and necessary for the palliation and management of Terminal Illness and related conditions.

Covered Benefits include:

- Nursing care.
- Medical social services.
- Home health aide services, skilled nursing services and homemaker services under the supervision of a qualified registered nurse.
- Physician services.
- Drugs.
- Pharmaceuticals, medical equipment and supplies.
- Counseling and social services with medical social services provided by a qualified social worker. Dietary counseling by a qualified Provider shall also be provided when needed.
- Bereavement services.
- Physical, occupational and speech therapy as described in this section for short-term inpatient care for pain control and symptom management or to enable the Member to maintain activities of daily living and basic functional skills.
- Interdisciplinary team care with development and maintenance of an appropriate plan of care.
- Medical direction with the medical director being also responsible for meeting the general medical needs of the member to the extent that these needs are not met by the attending physician.
- Volunteer services.
- Short-term inpatient care arrangements.

Special coverage is also provided for:

- Periods of Crisis: Nursing care services are covered on a continuous basis for 24 hours a day during periods of crisis as necessary to maintain a member at home. Hospitalization is covered when the interdisciplinary team makes the determination that inpatient skilled nursing care is required at a level that cannot be provided in the home. Either homemaker or home health aide services or both may be covered on a 24-hour continuous basis during periods of crisis, but the care provided during these periods must be predominantly nursing care. A period of crisis is a period in which the Member requires continuous care to achieve palliation or management of acute medical symptoms.
- Respite Care: Respite care is short-term inpatient care provided to the Member only when necessary to relieve the family members or other persons caring for the

Member. Coverage for respite care is limited to an occasional basis and to no more than five consecutive days at a time.

Hospital Facility Inpatient Services

Hospital facility inpatient services are covered. After you pay the Deductible (if any), you pay an applicable Copayment or Coinsurance to the hospital for each hospitalization. Your Cost Share for the entire inpatient stay is determined by the benefit plan in effect on the day you were admitted to the hospital. Hospital inpatient services may include:

- A hospital room of two or more beds, including meals, services of a dietitian and general nursing care.
- Intensive care services.
- Operating and special treatment rooms.
- Surgical, anesthesia and oxygen supplies.
- Administration of blood and blood products.
- Ancillary services, including laboratory, pathology and radiology.
- Administered drugs.
- Other diagnostic, therapeutic and rehabilitative services as appropriate.
- Coordinated discharge planning including planning of continuing care, as necessary.

Hospital Facility Outpatient Services

Hospital facility outpatient services such as outpatient surgery, radiology, pathology, hemodialysis and other diagnostic and treatment services are covered with various or no Copayments paid to the hospital facility.

- Outpatient surgery services are provided during a short- stay, same-day or when services are provided as a substitute for inpatient care. These services include, but are not limited to colonoscopies, endoscopies, laparoscopic and other surgical procedures.
- Acute and chronic hemodialysis services and supplies are covered.

Iatrogenic Infertility

Iatrogenic Infertility means infertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment. Standard fertility preservation services are covered for members with Iatrogenic Infertility. Sharp Health Plan covers standard fertility preservation services for Iatrogenic Infertility in the following circumstances:

1. Your provider has recommended you receive a covered medical treatment that may cause infertility, and
2. Your provider recommends you receive such treatment within the next 12 months, and you attest that you plan to undergo such treatment in the next 12 months. Sharp Health Plan will accept an attestation from you or your provider contained in a request for services.

OR

1. You received a covered medical treatment that may cause infertility, and
2. Your medical condition was such that you were either unable to undergo fertility preservation or complete your fertility preservation cycle(s), and
3. You face an ongoing risk for infertility due to reproductive damage caused by those treatments.

Standard fertility preservation services for members with Iatrogenic Infertility include the following:

- A lifetime limit of two cycles for oocyte (egg) retrieval for members with ovaries
- A lifetime limit of up to two attempts to collect sperm for members with testicles
- A lifetime limit of up to two attempts of embryo creation
- A lifetime limit of up to two attempts to retrieve gonadal tissue
- Gonadal shielding or transposition during a procedure or treatment, if not already included in the usual coverage for that procedure or treatment
- Any other standard fertility preservation services consistent with the established medical practices and professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine

The lifetime limits specified above apply regardless of the number of health plans you enroll in during your lifetime.

Cryopreservation and storage of sperm, oocytes, gonadal tissue and embryos is covered as follows:

- Until you reach the age of 26 if you are under the age of 18 on the date your genetic material is first cryopreserved
- Until you reach the age of 26 or for three years, whichever is longer, if you are 18 years or older but not yet 26 years old on the date your genetic material is first cryopreserved
- For a period of three years if you are 26 or older at the time your genetic material is first cryopreserved

Sharp Health Plan chooses a cryopreservation vendor where your genetic material will be stored. Sharp Health Plan is not required to continue coverage for cryopreservation storage if you are no longer enrolled in coverage. If you change health plans during the covered storage period and your new health plan determines your genetic material should be transferred to a different storage facility, Sharp Health Plan will coordinate with the new health plan to ensure the transfer and transportation of your genetic material is achieved in the most cost-effective manner. Sharp Health Plan will provide the new health plan with information showing the beginning date of any cryopreservation of your genetic material. Your new health plan will be responsible for transportation costs of your genetic material as well as costs to store your genetic material for the remainder of the applicable storage time. Your new health plan must provide you with a notice that the transportation and storage costs will be covered for the remainder of the applicable storage time.

Sharp Health Plan is not permitted to deny a coverage request for medically necessary standard fertility preservation services based solely upon:

- A prior diagnosis of infertility, where medical evaluation indicates that you would have a reasonable chance of responding to such services
- Your age, where medical evaluation indicates you would have a reasonable chance of responding to such services
- Your gender
- Your gender identity
- Your sexual orientation
- Your gender expression
- Your marital status
- Your disability status

You have a right to receive standard fertility preservation services for iatrogenic infertility when you meet the requirements in Section 1300.74.551 of Title 28 of the California Code of Regulations. "Iatrogenic infertility" means infertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment. If Sharp Health Plan fails to arrange those services for you with an appropriate provider who is in the health plan's network, the health plan must cover and arrange needed services for you from an out-of-network provider. If that happens, you will pay no more than in-network cost-sharing for the same services.

If you do not need the services urgently, your health plan must offer an appointment for you that is no more than 10 business days for primary care and 15 business days for specialist care from when you requested the services from the health plan. If you urgently need the services, your health plan must offer you an appointment within 48 hours of your request (if the health plan does not require prior authorization for the appointment) or within 96 hours (if the health plan does require prior authorization).

If your health plan does not arrange for you to receive services within these timeframes and within geographic access standards, you can arrange to receive services from any licensed provider, even if the provider is not in your health plan's network. If you are enrolled in preferred provider organization (PPO) coverage, and your health plan can arrange care for you within the timeframes and within geographic standards, your voluntary use of out-of-network benefits may subject you to incur out-of-network charges.

If you have questions about how to obtain standard fertility preservation services for iatrogenic infertility or are having difficulty obtaining services you can: 1) call your health plan at the telephone number on your-health plan identification card; 2) call the California Department of Managed Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Health Care through its website at www.DMHC.ca.gov to request assistance in obtaining standard fertility preservation services for iatrogenic infertility.

Infertility Treatment and Fertility Services

Infertility services, including treatment of the Member's infertility condition and conception by artificial means, are covered. Fertility services will not be denied based on the Member's participation in fertility services provided by or to a third party. This means Members who meet the definition of infertility provided below will not be denied covered fertility and infertility benefits if they use an oocyte, sperm, or embryo donor, a gestational carrier, or a surrogate that enables the Member to become a parent. Covered Benefits provided to a gestational carrier or surrogate who is not a Member of Sharp Health Plan, include all Medically Necessary health testing of the surrogate, as necessary, for each attempt to collect eggs or sperm or to create embryos, and for each attempt to achieve a pregnancy with that material. Covered Benefits for a gestational carrier or surrogate who is not a Member of Sharp Health Plan do not include

any benefits after the embryo transfer procedure, including maternity services.

The Plan shall not deny coverage for medically necessary treatments of infertility or fertility services based solely upon a Member's prior diagnosis of infertility or a Member's prior elective sterilization.

Infertility is defined as a condition or status characterized by the following:

- A licensed physician's findings, based on a patient's medical, sexual, and reproductive history, age, physical findings, diagnostic testing, or any combination of those factors. This definition shall not prevent testing and diagnosis of infertility before the 12-month or 6-month period to establish infertility.
- A person's inability to reproduce either as an individual or with their partner without medical intervention.
- The failure to establish a pregnancy or to carry a pregnancy to live birth after regular, unprotected sexual intercourse. For purposes of this section, "regular, unprotected sexual intercourse" means no more than 12 months of unprotected sexual intercourse for a person under 35 years of age or no more than 6 months of unprotected sexual intercourse for a person 35 years of age or older. Pregnancy resulting in miscarriage does not restart the 12-month or 6-month time period to qualify as having infertility.

Infertility services must be provided by a Plan Provider affiliated with the Sharp Health Plan Choice Network in order for the Tier 1 Cost Share to apply, prior Authorization is required. Infertility services obtained on Tier 2 or Tier 3 require Precertification. Diagnosis and treatment of an underlying condition related to infertility does not require prior Authorization or Precertification.

1. Services to diagnose infertility are as follows:
   a. Physician services, including consultation and referral
   b. Physical examination
   c. Genetic evaluation
   d. Screening and diagnostic laboratory and imaging services
   e. Semen analysis
   f. Tubal evaluation and uterine evaluation
   g. Sperm DNA fragmentation analysis
   h. Hormone testing
   i. Ovulation testing
   j. Thyroid function testing
   k. Ovarian reserve testing
   l. Diagnostic surgery and biopsy
   m. Any other services to diagnose infertility consistent with the established medical practices and the most current professional guidelines published by the American Society for Reproductive Medicine
2. If you meet the definition of infertility, the following are Covered Benefits:
   a. Maximum of three completed oocyte retrievals (eggs)
   b. Maximum of three attempts to collect or retrieve sperm
   c. Procurement of donor semen, oocyte and embryo
   d. Physician services, including consultation and referral
   e. Surgery to treat infertility

f. Medication to treat infertility

g. Reproductive counseling

h. Genetic counseling

i. Genetic testing and screening

j. Laboratory and imaging services

k. Infectious disease screening and testing

l. Medication to induce ovulation

m. Intrauterine insemination

n. Intracervical insemination

o. Preimplantation genetic testing

p. In vitro maturation

q. In vitro fertilization

r. Intracytoplasmic sperm injection

s. Ovarian tissue reimplantation

t. Embryo biopsy

u. Assisted hatching

v. Thawing of previously cryopreserved gametes, embryos, and tissues

w. Unlimited embryo transfers in accordance with the guidelines of the American Society for Reproductive Medicine (ASRM), using single embryo transfer when recommended and medically appropriate

x. Cryopreservation and storage of sperm, oocytes, and embryos for a period of at least five years from the time the genetic material is first cryopreserved

y. Any other fertility services to treat infertility consistent with the established medical practices and the most current professional guidelines published by the American Society for Reproductive Medicine

3. If you meet the definition of infertility, the following donors, donor material, and surrogate services are Covered Benefits:

   a. Laboratory and imaging services

   b. Genetic testing and screening

   c. Infectious disease screening and testing

   d. Medication to induce ovulation

   e. Retrieval of donor gametes subject to the limitations specified in section 2., a-b above

   f. Gamete and embryo transfer

   g. Any other Medically Necessary infertility and fertility services, as specified in section 2. above, to enable the Member to become a parent using donor gametes, donor embryos, and surrogate services

You have a right to receive treatment for infertility and fertility services when you meet the requirements in Health and Safety Code section 1374.55.

If you have questions about how to obtain infertility treatment services or are having difficulty obtaining services you can: 1) call your health plan at the telephone number on your health plan identification card; 2) call the California Department of Managed Health Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Health Care through its website at www.DMHC.ca.gov to request assistance in obtaining infertility treatment services.

Infusion Therapy

Infusion therapy refers to the therapeutic administration of drugs or other prepared or compounded substances by the intravenous

route and is covered by Sharp Health Plan. The infusions must be administered in your home, in a physician's office, in a hospital, or in an institution, such as board and care, custodial care, assisted living facility, or infusion center, that is not a hospital or institution primarily engaged in providing skilled nursing services or rehabilitation services.

The Cost Share for infusion therapy services is determined based on the type, location, and provider of the service. For example, if this service is provided by a Plan Provider affiliated with your assigned PMG during an office visit, then the applicable Tier 1 office visit Cost Share will be charged. If the service is provided in an outpatient hospital facility, the Outpatient Services Cost Share will apply. Please see the Summary of Benefits.

Injectable Drugs

Provider administered injectable medications and self-injectable medications are covered under the medical benefit when not identified elsewhere in this Member Handbook as excluded from coverage.

Provider administered injectable medications include those drugs or preparations that are not usually self-administered and that are given by the intramuscular or subcutaneous route.

Self-injectable medications are drugs that are injected subcutaneously (under the skin) and are approved by the Food and Drug Administration (FDA) for self-administration and/or are packaged in patient-friendly injection devices along with instructions on how to administer.

Epi-pens, self-injectable insulin and GLP1 agents approved by the Food and Drug Administration (FDA) for the treatment of diabetes are covered under the Outpatient Prescription Drug benefit. Injectable GLP1 agents approved by the FDA for the treatment of severe (Class III) obesity are covered under the medical benefit and are not covered under the Outpatient Prescription Drug benefit. Most other self-administered injectable drugs are covered as part of the medical benefit.

Long-acting injectable naltrexone being used as medicated-assisted treatment is a type of provider administered injectable medication that is covered under the medical benefit and does not require Utilization Management, Step Therapy or prior Authorization.

Maternity and Pregnancy Services

The following maternity and pregnancy services are covered:

- Prenatal and postnatal services, including but not limited to Plan Physician visits.
- Laboratory services (including the California Department of Health Services' Expanded Alpha Fetoprotein (AFP) Program).
- Radiology services.
- Prenatal diagnosis of genetic disorders of a fetus in high-risk pregnancy cases.
- Breastfeeding services and supplies. A breast pump and supplies required for breastfeeding are covered within 365 days after delivery. (Optional accessories such as tote bags and nursing bras are not covered.) A new breast pump and supplies will be provided for subsequent pregnancies only if a pump previously provided by Sharp Health Plan is no longer covered under warranty. Breastfeeding services and supplies must be provided by a Tier 1 or Tier 2 Provider in order to be covered by the Plan.
- Screening and treatment for a Maternal Mental Health Condition for all women

during pregnancy and during the postpartum period, that shall consist of at least one maternal mental health screening to be conducted during pregnancy, at least one additional screening to be conducted during the first six weeks of the postpartum period, and additional postpartum screenings, if determined to be Medically Necessary and clinically appropriate in the judgment of the treating provider.

- Doula services for a Member who is pregnant or has been pregnant in the last 12 months and is enrolled in the Plan's Maternal Mental Health Case Management Program. Coverage for Doula services is limited to Plan Providers in Tier 1. Visits can be in person or virtual with an in-network Doula. Covered Doula services include:
  - One initial visit.
  - Up to eight additional visits (any combination of prenatal and postpartum visits).
  - Support during labor and delivery (including labor and delivery resulting in a stillbirth, abortion or miscarriage).
  - Up to two extended three-hour postpartum visits after the end of a pregnancy.

  Note: All Doula visits are limited to one per day, per Member. One prenatal visit or one postpartum visit can be provided on the same day as labor and delivery, stillbirth, abortion, or miscarriage support.
- Medically Necessary pasteurized human donor milk.

Prenatal and postnatal care recommended by the U.S. Preventive Services Task Force (USPSTF) with an A or B rating, or by the Health Resources and Services Administration (HRSA), is covered under the preventive benefit without Member Cost Share, if you receive the care from a Tier 1 or Tier 2 Provider. Such care includes, but is not limited to:

- Routine prenatal and postnatal obstetrical office visits.
- Certain lab services.
- Breastfeeding services and supplies (including counseling, education, and breastfeeding equipment and supplies) during the antenatal, perinatal and postpartum periods.
- Depression screening and appropriate follow up.
- Tobacco use cessation counseling.
- Unhealthy alcohol use screening and behavioral counseling.
- Immunizations recommended by the Advisory Committee on Immunization Practices (ACIP).
- Gestational diabetes mellitus screening.
- Hepatitis B and Human Immunodeficiency Virus (HIV) infection screening.

Prenatal services not covered under the preventive benefit include, but are not limited to, radiology services, delivery and high-risk/non-routine prenatal services (such as visits with a perinatologist/maternal-fetal medicines specialist). While radiology services, like obstetrical ultrasounds, may be part of routine prenatal care, they are not included under the USPSTF or HRSA recommendations. A Copayment, Coinsurance or Deductible may apply for these services.

Prenatal and postnatal office visit Cost Shares are separate from any hospital Cost Shares. For delivery, you pay the applicable Cost Share to the hospital facility at the time of admission. Your Cost Share for the entire inpatient maternity stay is determined by the

benefit plan in effect on the day you were admitted to the hospital. An additional hospital Cost Share applies if the newborn Dependent requires a separate admission from the mother because care is necessary to treat an ill newborn. Your Cost Share for a newborn Dependent is based on the benefit plan the newborn is enrolled in on the date of admission.

Inpatient hospital care is covered for no less than 48 hours following a normal vaginal delivery and 96 hours following a delivery by cesarean section. The mother, in consultation with the treating physician, may decide to be discharged before the 48-hour or 96-hour time period. Extended stays beyond the 48-hour or 96-hour time period must be Authorized. Sharp Health Plan will also cover a follow-up visit within 48 hours of discharge when prescribed by the treating physician. The visit shall include parent education, assistance and training in breast or bottle feeding, and the performance of any necessary maternal or neonatal physical assessments. The treating physician, in consultation with the mother, will determine whether the post-discharge visit shall occur at the home, at the hospital, or at the treating physician's office after assessment of the environmental and social risks, and the transportation needs of the family.

Mental Health Services

Sharp Health Plan covers Medically Necessary services for the diagnosis or treatment of mental health conditions that fall under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases, or that are listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders, which include but are not limited to the following services:

Outpatient Mental Health Services

- Physician services, including consultation and referral to other Health Care Providers and Prescription Drugs when furnished or administered by a Health Care Provider or facility.
- Medication management.
- Coordinated specialty care for the treatment of first episode psychosis.
- Individual office visits and group mental health evaluation and treatment.
- Outpatient professional services, including but not limited to individual, group, and family mental health counseling.
- Psychological and neuropsychological testing when necessary to evaluate a Mental Health Disorder.
- Screening and treatment for a Maternal Mental Health Condition for all women during pregnancy and during the postpartum period.
- Outpatient services for the purpose of monitoring drug therapy.
- Outpatient Prescription Drugs prescribed for mental health pharmacotherapy.
- Behavioral Health Treatment for autism spectrum disorder.
- Intensive outpatient treatment (programs usually less than five hours per day).
- Partial hospitalization (programs usually more than five hours per day).
- Day treatment.
- Transcranial magnetic stimulation.
- Case management services.
- Intensive community-based treatment,

including assertive community treatment and intensive case management.

- Electroconvulsive therapy.
- Diagnostic laboratory and diagnostic and therapeutic radiologic services.
- Polysomnography.
- Home health services.
- Intensive home-based treatment.
- Schoolsite services for a mental health condition that are delivered to a Member at a schoolsite pursuant to Health and Safety Code section 1374.722.
- Preventive health services, as described under **Preventive Care Services.**
- Medically Necessary treatment of a Mental Health or Substance Use Disorder, including, but not limited to, Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other provider, including Behavioral Health Crisis Stabilization Services.
- The cost of developing an evaluation pursuant to Section 5977.1 of the Welfare and Institutions Code and the provision of all health care services when required or recommended for you as part of a Community Assistance Recovery and Empowerment (CARE) Agreement or CARE Plan approved by a court. Services provided to you pursuant to a CARE Agreement or a CARE Plan, excluding Prescription Drugs, will be provided with no Cost Sharing regardless of whether the service was provided by a Plan Provider or non-Plan Provider.

Intensive Psychiatric Treatment Programs

- Hospital-based intensive outpatient care (partial hospitalization).
- Multidisciplinary treatment in an intensive outpatient psychiatric treatment program.
- Residential treatment.

Inpatient Mental Health Services

- Inpatient psychiatric hospitalization, including room and board, drugs, supplies, and services of health care professionals.
- Treatment in a crisis residential program in a licensed psychiatric treatment facility with 24-hour-a-day monitoring by clinical staff for stabilization of an acute psychiatric crisis and psychiatric observation for an acute psychiatric crisis.
- The Member Cost Share for the entire inpatient mental health stay is determined by the benefit plan in effect on the day you were admitted to the hospital.

Emergency Health Care Services, including ambulance and ambulance transport services and Out-of-Area coverage, as described under **Emergency Services and Care.**

Prescription Drugs, as described under **Outpatient Prescription Drugs.**

Services related to preventing, diagnosing, and treating mental conditions as Medically Necessary in accordance with current generally accepted standards of mental health care are also covered. Sharp Health Plan shall not limit Mental Health coverage to short term or acute treatment.

Members have direct access to Health Care Providers of mental health services without obtaining a PCP referral. In most cases, services must be provided by Plan Providers. Please call Optum Behavioral Health toll-free at 1-844-483-9013 whenever you need mental health services. All calls are confidential. The following exceptions can be provided by Plan Providers or non-Plan Providers: 1) Medically

Necessary treatment of a Mental Health or Substance Use Disorder, including but not limited to Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other provider, and 2) services received under a Community Assistance Recovery and Empowerment (CARE) Agreement or CARE Plan approved by a court.

If services for the Medically Necessary treatment of a Mental Health Disorder are not available in network within the geographic and timely access standards set by law or regulation, Optum Behavioral Health will Authorize and arrange for Medically Necessary out-of-network services and any Medically Necessary follow-up services that, to the maximum extent possible, meet those geographic and timely access standards. The Member will pay Tier 1 Cost Sharing for out-of-network services Authorized by the Plan and for any out-of-network Medically Necessary treatment of a Mental Health or Substance Use Disorder, including, but not limited to Behavioral Health Crisis Services provided by a 988 center, mobile crisis team or other provider. You will not pay any Cost Sharing for services provided pursuant to a CARE Agreement or CARE Plan, excluding Prescription Drugs, regardless of whether the service was provided by a Plan Provider or non-Plan Provider.

Members diagnosed with pervasive developmental disorder or autism are not required to receive a rediagnosis in order to maintain coverage for mental health services. Providers are permitted to reevaluate members to ensure appropriate treatment. Rediagnosis can be performed at the discretion of the Member's provider, but mental health services will continue to be covered during the rediagnosis period.

You have a right to receive timely and geographically accessible Mental Health/Substance Use Disorder (MH/SUD) services when you need them. If Optum Behavioral Health fails to arrange those services for you with an appropriate provider who is in the health plan's network, the health plan must cover and arrange needed services for you from an out-of-network provider. If that happens, you do not have to pay anything other than your ordinary in-network cost-sharing.

If you do not need the services urgently, your health plan must offer an appointment for you that is no more than 10 business days from when you requested the services from the health plan. If you urgently need the services, your health plan must offer you an appointment within 48 hours of your request (if the health plan does not require prior authorization for the appointment) or within 96 hours (if the health plan does require prior authorization).

If your health plan does not arrange for you to receive services within these timeframes and within geographic access standards, you can arrange to receive services from any licensed provider, even if the provider is not in your health plan's network. To be covered by your health plan, your first appointment with the provider must be within 90 calendar days of the date you first asked the plan for the MH/SUD services.

If you have any questions about how to obtain MH/SUD services or are having difficulties obtaining services you can: 1) call your health plan at the telephone number on the back of your health plan identification card; 2) call the California Department of Managed

Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Care through its website at www.healthhelp.ca.gov to request assistance in obtaining MH/SUD services.

MinuteClinic® at CVS®

As a Sharp Health Plan Member, you may receive the covered services listed below at any MinuteClinic® at CVS® ("MinuteClinic") location. These services are not an alternative to Emergency Services or ongoing care. These services are provided in addition to the Urgent Care Services available to you as a Sharp Health Plan Member. MinuteClinic is the medical clinic located inside select CVS/pharmacy® stores. MinuteClinic provides convenient access to basic care. It is staffed with board-certified family nurse practitioners and physician associates and is the largest provider of retail health care in the United States. In addition, it was the first retail Health Care Provider to receive accreditation and the Joint Commission's Gold Seal of Approval® for dedication to delivering the highest possible quality health care to patients. The Joint Commission is the national evaluation and certifying agency for nearly 20,000 health care organizations and programs in the United States.

The following services are covered by Sharp Health Plan at MinuteClinic:

- Diagnosis and treatment for common family illnesses such as strep throat, allergy symptoms, pink eye and infections of the ears, nose and throat.
- Seasonal flu, COVID-19, and other non-seasonal vaccinations.
- Treatment of minor wounds, abrasions and minor burns.
- Treatment for skin conditions such as poison ivy, ringworm and acne.

No prior Authorization is necessary to receive Covered Benefits at a MinuteClinic. The MinuteClinic providers may refer you to your Sharp Health Plan PCP if you need services other than those covered at MinuteClinic locations.

For more information about MinuteClinic services, age restrictions, and to schedule an appointment, please visit CVS.com/minuteclinic. If you receive covered services at a MinuteClinic, your cost is equal to the Tier 1 Cost Share for a PCP office visit, as applicable to your benefit plan. A Deductible may apply. There is no Cost Share for flu vaccinations. You have access to all MinuteClinic locations. Appointments can be scheduled in person, online at CVS.com/minuteclinic, or through the CVS pharmacy app.

Ostomy and Urological Services

Ostomy and urological supplies prescribed by a Plan Provider are a Covered Benefit. Coverage is limited to the standard supply that adequately meets your medical needs. Sharp Health Plan does not use a soft goods formulary (list of approved ostomy and urological supplies), but supplies may require prior Authorization by the Plan or your Plan Medical Group to determine if they are Medically Necessary. Ostomy and urological supplies must be provided by an approved vendor. For information on approved vendors and prior Authorization you can contact your PCP or Customer Care.

Covered ostomy and urological supplies include:

- Adhesives – liquid, brush, tube, disc or pad.
- Adhesive removers.
- Belts – ostomy.
- Belts – hernia.
- Catheters.

- Catheter insertion trays.
- Cleaners.
- Drainage bags and bottles – bedside and leg.
- Dressing supplies.
- Irrigation supplies.
- Lubricants.
- Miscellaneous supplies – urinary connectors; gas filters; ostomy deodorants; drain tube attachment devices; soma caps tape; colostomy plugs; ostomy inserts; irrigation syringes, bulbs and pistons; tubing; catheter clamps, leg straps and anchoring devices; penile or urethral clamps and compression devices.
- Pouches – urinary, drainable, ostomy.
- Rings – ostomy rings.
- Skin barriers.
- Tape – all sizes, waterproof and non-waterproof.

Outpatient Prescription Drugs

Outpatient Prescription Drugs are covered. You may obtain covered Outpatient Prescription Drug benefits from any retail, specialty or mail order Plan Pharmacy. Some Prescription Drugs are subject to restricted distribution by the United States Food and Drug Administration (FDA) or require special handling, provider coordination, or patient education that can only be provided by a specific pharmacy.

Except for Emergency Services, Out-of-Area Urgent Care Services, Medically Necessary treatment of a Mental Health or Substance Use Disorder, including, but not limited to Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other provider, and services received as part of a Community Assistance Recovery and Empowerment (CARE) Agreement or CARE Plan approved by a court, Outpatient Prescription Drugs that are not obtained from a Plan Pharmacy are not covered and you will be responsible for payment. The amount paid will not count toward your Deductible, if any, or Out-of-Pocket Maximum.

In addition, you will be responsible for payment of Outpatient Prescription Drugs not obtained through your pharmacy benefits using your Sharp Health Plan Member ID card (for example, paid for by cash, with a coupon or discount card), and such payment will not count toward your Deductible, if any, or Out-of-Pocket Maximum. If you pay for Outpatient Prescription Drugs not obtained through your pharmacy benefits, you are eligible to receive reimbursement from the Plan, and credit towards your Deductible, if any, and Out-of-Pocket Maximum, subject to the terms and conditions of this Member Handbook, in the following circumstances:

- The Prescription Drug obtained was Medically Necessary for the treatment of an Emergency Medical Condition or urgent care condition.
- You received prior Authorization from the Plan for the Prescription Drug, and the drug was obtained from a Plan Pharmacy.
- The Prescription Drug obtained is listed as covered on the Formulary, was obtained from a Plan Pharmacy, and all applicable Utilization Management criteria (e.g., Step Therapy, quantity limits, etc.) were satisfied.

You will be reimbursed for your share of the cost (excluding any portion of the charges covered by a coupon or discount card for which you did not incur an out-of-pocket expense), minus your applicable Cost Share and up to the contracted rate with the Plan Pharmacy, if applicable. Please see the section **What if**

You Get a Medical Bill? for information on how to request reimbursement.

Look in your Sharp Health Plan Choice Network Provider Directory to find a Plan Pharmacy near you, or search for "Find a Pharmacy" on our website at sharphealthplan.com. The "Find a Pharmacy" function provides the names and locations of contracted pharmacies. Always present your Sharp Health Plan Member ID card to the Plan Pharmacy. Ask them to inform you if something is not going to be covered.

You can access information about your pharmacy benefits by creating an account with CVS Caremark, which is accessed through your pharmacy portal at sharphealthplan.com/caremark. This will allow you to view information such as eligibility for Prescription Drugs, your current Formulary, Authorization requirements, Formulary alternatives and Cost Sharing amounts. Any changes to the information on your CVS pharmacy portal will be updated one business day after a change is made. You can also obtain this information by calling the dedicated pharmacy customer service line at 1-855-298-4252.

You pay the Cost Share (i.e., Copayment, Coinsurance and/or Deductible) for Covered Benefits as listed in your Summary of Benefits. If the retail price for your Prescription Drug is less than your Cost Share, you will only pay the retail price. If you pay the retail price, your payment will apply to the Deductible, if any, and the Out-of-Pocket Maximum limit in the same manner as if you had purchased the Prescription Drug by paying the Cost Share. This applies whether you purchase your Prescription Drug from a brick-and-mortar retail pharmacy or a mail order pharmacy. Your Cost Share for covered orally administered anticancer medications will not exceed $250 for an individual Prescription of up to a 30-day supply. In addition, you are not required to meet the Deductible before the $250 maximum is applied to orally administered anticancer medications unless you are enrolled in an HSA-qualified High Deductible Health Plan. For HSA-qualified High Deductible Health Plans, your maximum Cost Share of $250 will only apply after the Deductible has been met.

Your Cost Share payments for Outpatient Prescription Drugs covered by Sharp Health Plan will be applied equally to the Maximum Out-of-Pocket amounts for Tier 1, 2, and 3.

You or your doctor may request a partial fill of an oral, solid dosage form of a Schedule II Prescription Drug from a pharmacy. A partial fill is when you receive less than the full quantity prescribed by your doctor. A Schedule II drug is one that has a high potential for abuse, with use potentially leading to severe psychological or physical dependence. The plan will prorate your Copayment for a partial fill; however, if the amount you are charged for multiple partial fills exceeds the cost share you would have paid if you did not request a partial fill, the Plan will reimburse you for the excess Copayment. Please see the section **What if You Get a Medical Bill?** for information on how to request reimbursement.

The Formulary is categorized into Drug Tiers as described below. Your Summary of Benefits identifies the number of Drug Tiers for your benefit plan. The Sharp Health Plan Formulary identifies the drugs included on each tier. Your Cost Share may vary based on the Drug Tier.

For Members with a four-tier benefit plan, covered Outpatient Prescription Drugs include:

Category	Formulary Symbol	Description
Drug Tier 1	1	Preferred Generic Drugs.
Drug Tier 2	2	Preferred Brand-Name Drugs and inhaler spacers listed on the Sharp Health Plan Drug Formulary.
Drug Tier 3	3	Non-preferred Generic and Brand-Name Drugs.
Drug Tier 4	4	Specialty drugs
Preventive	PV	Select drugs covered with no Copayment when recommended for preventive use as indicated under **Preventive Care Services**, including certain generic and over-the-counter contraceptives for women. Preventive (PV) drugs are only available without a Copayment if you are in a non-grandfathered plan.
Medical Benefit Drugs	Not applicable (not listed on Formulary)	Drugs covered under the medical benefit. Please refer to the **DRUGS, SERVICES AND SUPPLIES COVERED UNDER YOUR MEDICAL BENEFIT** subsection of this Member Handbook for information about Medical Benefit Drugs covered by Sharp Health Plan.

For Members with a three-tier benefit plan, covered Outpatient Prescription Drugs include:

Category	Formulary Symbol	Description
Drug Tier 1	1	Preferred Generic Drugs
Drug Tier 2	2	Preferred Brand-Name Drugs and inhaler spacers listed on the Sharp Health Plan Formulary
Drug Tier 3	3	Non-preferred Generic and Brand-Name Drugs
Preventive	PV	Select drugs covered with no Copayment when recommended for preventive use as indicated under **Preventive Care Services**, including certain generic and over-the-counter contraceptives for women. Preventive (PV) drugs are only available without a Copayment if you are in a non-grandfathered plan.
Medical Benefit Drugs	Not applicable (not listed on Formulary)	Drugs covered under the medical benefit. Please refer to the **DRUGS, SERVICES AND SUPPLIES COVERED UNDER YOUR MEDICAL BENEFIT** subsection of this Member Handbook for information about Medical Benefit Drugs covered by Sharp Health Plan.

Please consult your Summary of Benefits for specific information about your benefit. For additional information about your Copayments, Coinsurance and/or Deductible, please consult the benefits information available online by logging in to your Sharp Health Plan account at sharphealthplan.com. When you create a Sharp Health Plan account, you can access your benefits information online 24 hours a day, 7 days a week.

When a Generic Drug is available, the pharmacy is required to fill your Prescription with the generic equivalent unless prior Authorization is obtained and the Brand-Name Drug is determined to be Medically Necessary. If the Brand-Name Drug is Medically Necessary and prior Authorization is obtained, you must pay the Cost Share for the corresponding Drug Tier. The FDA applies rigorous standards for identity, strength, quality, purity, and potency before approving a Generic Drug. Generic Drugs are required to have the same active ingredient, strength, dosage form, and route of administration as their brand name equivalents. In a few cases, the Brand-Name Drug is included on the Formulary, but the generic equivalent is not. When that occurs, the Brand-Name Drug will be dispensed and you will be charged the Drug Tier 1 Cost Share. When an interchangeable biological product is available, the pharmacy may be required to fill your Prescription with the interchangeable biological product unless prior Authorization is obtained and the reference product (defined as the existing FDA-approved biologic) is determined to be Medically Necessary.

The amount of drug you may receive at any one time is limited to a 30-day supply or, if the treatment is for less than 30 days, for the Medically Necessary amount of the drug, unless the Prescription is for a maintenance drug. This limitation does not apply to FDA-approved covered self-administered hormonal contraceptives, which are available in a 12-month supply. Sharp Health Plan will not require you to make any formal requests for such coverage other than a pharmacy claim. For more information about maintenance drugs, see the section **HOW DO I OBTAIN MAINTENANCE DRUGS BY MAIL ORDER?** below.

A Prescription from your doctor is not required for over-the-counter FDA-approved contraceptive drugs, devices and products received at a Plan Network Pharmacy. You will not be subject to Cost Sharing or prior Authorization for over-the-counter FDA-approved contraceptive drugs, devices and product.

SHARP HEALTH PLAN FORMULARY

The Sharp Health Plan Formulary (also known as a Drug List) was developed to identify safe and effective drugs for Members while maintaining affordable pharmacy benefits. The Sharp Health Plan Formulary only covers federal Food and Drug Administration (FDA) approved drugs. The Formulary is updated regularly, based on input from the Pharmacy & Therapeutics (P&T) Committee, which meets quarterly. The P&T Committee members are clinical pharmacists and actively practicing physicians of various medical specialties. In addition, the P&T Committee frequently consults with other medical experts to provide input to the Committee.

Updates to the Formulary and drug usage guidelines are made as new clinical information and new drugs become available. In order to keep the Formulary current, the P&T Committee evaluates clinical effectiveness, safety and overall value through:

- Medical and scientific publications,

- Relevant utilization experience, and
- Physician recommendations.

To obtain a copy of Sharp Health Plan's Formulary, please visit our website at sharphealthplan.com or call our dedicated pharmacy customer service line at 1-855-298-4252.

WHAT IS THE OUTPATIENT PRESCRIPTION DRUG PRIOR AUTHORIZATION PROCESS?

Drugs with the PA symbol next to the drug name in the Formulary are subject to prior Authorization. This means that your doctor must contact Sharp Health Plan, to obtain advance approval for coverage of the drug. To request prior Authorization, your doctor must fill out a Prescription Drug Prior Authorization Form, include information to demonstrate medical necessity and submit it to Sharp Health Plan. Sharp Health Plan processes routine and urgent requests from doctors in a timely fashion. Routine requests are processed within 72 hours and urgent requests are processed within 24 hours of receipt of the information reasonably necessary and requested by Sharp Health Plan to make the determination. Information reasonably necessary to make a determination includes information the prior Authorization department has requested to make such a determination, as appropriate and Medically Necessary for the nature of your condition. Urgent circumstances exist when you are suffering from a health condition that may seriously jeopardize your life, health, or ability to regain maximum function. Upon receiving your physician's request for prior Authorization, Sharp Health Plan will evaluate the information submitted and make a determination based on established clinical criteria for the particular drug.

If your doctor's request for prior Authorization is denied, you will receive a letter that explains the specific reason(s) for the denial and your right to Appeal or file a Grievance as set forth in the section **What Is the Grievance or Appeal Process?**

The Formulary covers at least one medication approved by the United States Food and Drug Administration in each of the following categories without prior Authorization, Step Therapy, or utilization review:

1. Medication for the reversal of opioid overdose, including a naloxone product or another opioid antagonist.
2. Medication for the detoxification or maintenance treatment of a Substance Use Disorder, including a daily oral buprenorphine product.
3. A long-acting buprenorphine product.

A long-acting injectable naltrexone product is available through your medical benefit. See **Injectable Drugs** for additional information.

WHAT ARE OPIATE DOSAGE THRESHOLDS?

Certain classes, categories, doses or combinations of opiate drugs may require prior Authorization when the dosage is at or above a threshold considered unsafe, as determined by the P&T Committee, or in the professional clinical judgment of your pharmacist. If your doctor deems that an opiate dosage above the threshold is Medically Necessary for you, he or she may need to submit a request for Authorization to support the medical necessity for coverage.

WHAT IS STEP THERAPY?

Drugs with the ST symbol next to the drug name in the Formulary are subject to Step Therapy. The Step Therapy program encourages safe and cost-effective

medication use. Under this program, a "step" approach is required to receive coverage for certain drugs. This means that to receive coverage, you must first try an alternative Prescription Drug that has been determined to be clinically effective. There may be a situation when it is Medically Necessary for you to receive certain medications without first trying an alternative drug. In these instances, your doctor may request a Step Therapy exception by calling or faxing Sharp Health Plan. The list of Prescription Drugs that require Step Therapy is subject to change. We will review and make a determination within 72 hours (for routine requests) and 24 hours (for urgent requests) of receipt of the information reasonably necessary and requested by Sharp Health Plan to make the determination for Step Therapy Exception requests. The process is the same as the Outpatient Prescription Drug prior Authorization request process described above.

When a provider determines that the drug required under Step Therapy is inconsistent with good professional practice, the provider should submit their justification and clinical documentation supporting the provider's determination with a Step Therapy Exception Request, and the Plan will approve the Step Therapy Exception Request.

If a request for prior Authorization or Step Therapy exception is incomplete or relevant information necessary to make a coverage determination is not included, we will notify your provider within 72 hours of receipt, or within 24 hours of receipt if exigent circumstances exist, what additional or relevant information is needed to approve or deny the prior Authorization or Step Therapy Exception Request, or to appeal the denial.

If we fail to notify your provider of our coverage determination within 72 hours for non-urgent requests, or within 24 hours if exigent circumstances exist, upon receipt of a completed prior Authorization or Step Therapy Exception Request, the prior Authorization or Step Therapy Exception Request shall be deemed approved for the duration of the Prescription, including refills. If your provider does not receive a coverage determination or request for additional or clinically relevant material information within 72 hours for standard requests or 24 hours for expedited requests, the prior Authorization or Step Therapy Exception Request, or Appeal of a denial, shall be deemed approved for the duration of the Prescription, including refills.

The criteria used for prior Authorization and Step Therapy are developed and based on input from the P&T Committee as well as physician specialist experts. Your doctor may contact Sharp Health Plan to obtain the usage guidelines for specific drugs. In addition, your physician may log in to their Sharp Health Plan account to view the usage guidelines.

If you have moved from another insurance plan to Sharp Health Plan and are taking a drug that your previous insurer covered, Sharp Health Plan will not require you to follow Step Therapy in order to obtain that drug. Your doctor may need to submit a request to Sharp Health Plan in order to provide you with continuity of coverage.

WHAT IS QUANTITY LIMIT?

Drugs with the QL symbol next to the drug name in the Formulary are subject to quantity limits. It is the policy of Sharp Health Plan to maintain effective drug Utilization Management procedures. Such procedures include quantity limits on Prescription Drugs. The Plan ensures appropriate review when determining whether or not to authorize a quantity of drug that exceeds the quantity

limit. Quantity limits exist when drugs are limited to a determined number of doses based on criteria including, but not limited to, safety, potential overdose hazard, abuse potential, or approximation of usual doses per month, not to exceed the FDA maximum approved dose. Your doctor may follow the prior Authorization process when requesting an exception to the quantity limit for a drug.

WHAT IS THERAPEUTIC INTERCHANGE?

Sharp Health Plan employs therapeutic interchange as part of its Prescription Drug benefit. Therapeutic interchange is the practice of replacing (with the prescribing physician's approval) a Prescription Drug originally prescribed for a patient with a Prescription Drug that is preferred on the Formulary. Using therapeutic interchange may offer advantages, such as value through improved convenience and affordability, improved outcomes or fewer side effects. Two or more drugs may be considered appropriate for therapeutic interchange if they can be expected to produce similar levels of clinical effectiveness and sound medical outcomes in patients. If, during the prior Authorization process, the requested drug has a preferred Formulary alternative that may be considered appropriate for therapeutic interchange, a request to consider the preferred medication may be faxed to the prescribing physician. The prescribing physician may choose to use therapeutic interchange and select a pharmaceutical that does not require prior Authorization.

WHAT IS GENERIC SUBSTITUTION?

When a Generic Drug is available, the pharmacy is required to switch a Brand-Name Drug to the generic equivalent, unless the Brand-Name Drug is Authorized due to medical necessity. If the Brand-Name Drug is Medically Necessary and prior Authorization is obtained, you must pay the Cost Share for the corresponding Brand-Name Drug Tier. The FDA applies rigorous standards for identity, strength, quality, purity and potency before approving a Generic Drug. Generics are required to have the same active ingredient, strength, dosage form and route of administration as their brand-name equivalents.

In a few cases, the Brand-Name Drug is included on the Formulary, but the generic equivalent is not. When that occurs, the Brand-Name Drug will be dispensed and you will be charged the Drug Tier 1 Cost Share. You may be required to try an interchangeable product before the equivalent branded Prescription Drug is covered. Nothing in this section will prohibit or supersede a Step Therapy Exception Request.

WHAT IF A DRUG IS NOT LISTED IN THE FORMULARY?

Drugs that are not listed in the Drug List are Nonformulary Drugs and are not covered. There may be times when it is Medically Necessary for you to receive a medication that is not listed on Sharp Health Plan's Formulary. In these instances, you, your Authorized Representative or your provider may request a Formulary Exception Request, following the prior Authorization process. Sharp Health Plan will approve or deny the Exception Request based on medical necessity within 72 hours for standard requests, or 24 hours for urgent requests. Nonformulary Brand-Name Drugs approved for coverage will be subject to the Drug Tier 3 Cost Share. Nonformulary Generic Drugs approved for coverage will be subject to the Drug Tier 1 Cost Share. If your Formulary Exception Request is denied, you have the right to Appeal the decision. Information on the Appeal process can be found under the

What Is the Grievance or Appeal Process? section of this Member Handbook.

Additional information about specific Prescription Drug benefits can be found in your Summary of Benefits. Information about Prescription Drug benefit exclusions and limitations can be found under **Outpatient Prescription Drugs** in the **What Is Not Covered?** section of this Member Handbook.

HOW DO I OBTAIN MAINTENANCE DRUGS BY MAIL ORDER?

Maintenance drugs are identified by the Mail Order (MO) symbol in the Formulary. Maintenance drugs are those prescribed on a regular, ongoing basis to maintain health. Most maintenance drugs in Tier 1, Tier 2, and Tier 3 or marked with a PV symbol can be obtained for a 90-day supply through mail order or retail. Mail order is a convenient, cost-effective way to obtain maintenance drugs. To use this service:

1. Have your provider write a Prescription for up to a 90-day supply of your maintenance drug.
2. Complete the mail service order form brochure. You can call Customer Care at 1-855-298-4252 to have one mailed to you, or print a form by logging in to your account at sharphealthplan.com/caremark and searching under Pharmacy Benefits for Plan Forms.
3. Mail your original Prescription, along with your Cost Share payment or payment information, using the pre-addressed, postage-paid envelope attached to the order form. Your Prescription will arrive at your home in two to three weeks.
4. If your Prescription includes refills, you can re-order by phone. Simply call the toll-free number on your Prescription bottle to order a refill. If you have any questions or do not have a brochure, contact Customer Care at 1-855-298-4252.

Please check your Formulary, or use the searchable Formulary tool at sharphealthplan.com to determine if your drug is available through mail order. You may also call Customer Care.

HOW DO I OBTAIN SPECIALTY DRUGS?

A specialty drug is a drug that the FDA or the manufacturer requires to be distributed through a specialty pharmacy, drugs that require special training or clinical monitoring for self-administration, or drugs that the P&T Committee determines to be a specialty medication. They are often for chronic conditions and involve complex care issues that need clinical management.

Specialty drugs are available for a maximum of a 30-day supply. Please consult your Summary of Benefits for the 30-day Copayment or Coinsurance that applies to specialty drugs. Most specialty medications require prior Authorization.

HOW ARE DEDUCTIBLES, COPAYMENTS, AND COINSURANCE APPLIED FOR MY COVERED OUTPATIENT PRESCRIPTION DRUG BENEFITS?

The following Cost Shares apply to Prescription Drugs prescribed by a Plan Provider and dispensed by a Plan Network Pharmacy and to Prescription Drugs prescribed and dispensed for Emergency Services, Out-of-Area Urgent Care Services, Medically Necessary treatment of a Mental Health or Substance Use Disorder, including, but not limited to Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other provider, and services received as part of a Community Assistance Recovery and Empowerment (CARE)

Agreement or CARE Plan approved by a court. Please see your Summary of Benefits for the Cost Share amount for each Drug Tier.

Members with a four-tier benefit plan pay:

A. Retail Pharmacy

1. For up to a 30-day supply of a Tier 1 drug on the Formulary, you pay **one Drug Tier 1 Copayment or Coinsurance**.
2. For up to a 30-day supply of a Tier 2 drug on the Formulary, you pay **one Drug Tier 2 Copayment or Coinsurance**.
3. For up to a 30-day supply of a Tier 3 drug on the Formulary, you pay **one Drug Tier 3 Copayment or Coinsurance**.
4. For up to a 30-day supply of a Tier 4 drug on the Formulary, you pay **one Drug Tier 4 Coinsurance amount**.
5. Medications identified as PV are available with $0 Cost Share and are not subject to a Deductible.
6. Medications identified as MB are obtained through your medical benefit and are subject to the charges applicable under your medical benefit.

B. Mail Order Pharmacy

1. For up to a 90-day supply of a Tier 1 maintenance drug that is obtained through the Prescription Home Delivery Service, you pay **two Drug Tier 1 Copayments**.
2. For up to a 90-day supply of a Tier 2 maintenance drug that is obtained through the Prescription Home Delivery Service, you pay **two Drug Tier 2 Copayments**.
3. For up to a 90-day supply of a Tier 3 maintenance drug that is obtained through the Prescription Home Delivery Service, you pay **two Drug Tier 3 Copayments**.
4. Medications on Tier 4 are only available for a 30-day supply per fill. You pay **one Drug Tier 4 Coinsurance amount**. Tier 4 medications must be filled by CVS Specialty Pharmacy; however, Prescriptions may be dropped off and picked up at a CVS retail pharmacy. The CVS retail pharmacy will coordinate with CVS Specialty Pharmacy to fill the Prescription.
5. For up to a 90-day supply of a PV maintenance drug that is obtained through the Prescription Home Delivery Service (if covered), you pay no Cost Share.

Members with a three-tier benefit plan pay:

A. Retail Pharmacy

1. For up to a 30-day supply of a Tier 1 drug listed on the Formulary, you pay **one Drug Tier 1 Copayment or Coinsurance.**
2. For up to a 30-day supply of a Tier 2 drug listed on the Formulary, you pay **one Drug Tier 2 Copayment or Coinsurance.**
3. For up to a 30-day supply of a Tier 3 drug (if covered), you pay **one Drug Tier 3 Copayment or Coinsurance.**
4. Medications identified as PV are available with $0 Cost Share and are not subject to a Deductible.
5. Medications identified as MB are obtained through your medical benefit and are subject to the charges applicable under your medical benefit.

B. Mail Order Pharmacy

1. For up to a 90-day supply of a Tier 1 maintenance drug that is obtained through the Prescription Home Delivery Service, you pay **two Drug Tier 1 Copayments.**
2. For up to a 90-day supply of a Tier 2 maintenance drug that is obtained through the Prescription Home Delivery Service, you pay **two Drug Tier 2 Copayments.**
3. For up to a 90-day supply of a Tier 3 maintenance drug that is obtained through the Prescription Home Delivery Service (if covered), you pay **two Drug Tier 3 Copayments.**
4. For up to a 90-day supply of a PV maintenance drug that is obtained through the Prescription Home Delivery Service (if covered), you pay no Cost Share.

Some benefit plans also have a Deductible that applies to drugs covered by Sharp Health Plan or have a combined pharmacy and medical Deductible. If your benefit plan includes a Deductible, you are responsible for paying all costs for covered drugs that are subject to that Deductible each Calendar Year, up to the amount of the Deductible, before Sharp Health Plan will cover those drugs at the applicable Copayment or Coinsurance amount. Please see your Summary of Benefits for further detail. You may receive a 12-month supply of a covered FDA-approved self-administered hormonal contraceptive, such as birth control pills, dispensed at one time with no Deductible, Copayment or Coinsurance.

WHEN CAN I REFILL MY PRESCRIPTION?

Sharp Health Plan allows you to refill your Prescription after you have used at least 70% of the prescribed amount. For a 30-day supply, this means you can get a refill 22 days after you last filled the Prescription. For a 90-day supply, you can get a refill 64 days after you last filled the Prescription. For a refill of a controlled substance Prescription, you can get a refill after you have used at least 90% of the prescribed amount. If you try to order a refill at the pharmacy too soon, you will be asked to wait until the allowable refill date. A Prescription cannot be refilled if there are no refills left or if the Prescription has expired. If that is the case, please speak with your provider.

Exceptions to filling a drug before the approved refill date may be made in certain circumstances. If your provider increases your daily dose, the pharmacy or prescribing physician can submit a Prescription Drug Prior Authorization Form to Sharp Health Plan, requesting an override of the “refill too soon” block. If you need to refill a medication early because you are going on an extended vacation, you can call 1-855-298-4252 to request a “vacation override.” Please allow 72 hours for Plan representatives to review your request and make a decision.

If you have any questions regarding when your Prescription is eligible to be refilled, please call Customer Care at 1-855-298-4252.

DRUGS, SERVICES AND SUPPLIES COVERED UNDER YOUR MEDICAL BENEFIT

The following services and supplies are covered as described elsewhere in this Member Handbook. These Covered Benefits are not subject to the same Cost Shares, exclusions, or limitations that apply to your Outpatient Prescription Drug benefits. Please refer to the applicable sections

of your Member Handbook for specific information about the Deductibles, Copayments, Coinsurance, exclusions, and limitations that apply to these Covered Benefits.

1. Medically Necessary formulas and special food products prescribed by a Plan Physician to treat phenylketonuria (PKU), provided that these formulas and special foods exceed the cost of a normal diet.
2. Medically Necessary injectable and non-injectable drugs and supplies that are administered in a physician's office and self-injectable drugs covered under the medical benefit.
3. FDA-approved medications used to induce spontaneous and non-spontaneous abortions that may only be dispensed by or under direct supervision of a physician.
4. Immunization or immunological agents, including, but not limited to: biological sera, blood, blood plasma or other blood products administered on an outpatient basis, allergy sera and testing materials.
5. Equipment and supplies for the management and treatment of diabetes, including insulin pumps and all related necessary supplies, blood glucose monitors, testing strips, lancets and lancet puncture devices. Insulin, glucagon and insulin syringes are covered under the Outpatient Prescription Drug benefit.
6. Items that are approved by the FDA as a medical device. Please refer to the Disposable Medical Supplies, Durable Medical Equipment, and Family Planning benefit categories under the **What Are Your Covered Benefits?** section of this Member Handbook for information about medical devices covered by Sharp Health Plan.

COVERAGE FOR MIFEPRISTONE

Sharp Health Plan covers mifepristone. Coverage for mifepristone will not be denied, limited or excluded solely because:

- It is prescribed for a use that is different from the use for which that drug has been approved for marketing by the United States Food and Drug Administration (FDA).
- Its prescribed use differs from applicable FDA-required safety program conditions.

Coverage for mifepristone is required if not FDA-approved for termination of pregnancy but is recognized by:

- The World Health Organization (WHO);
- National Academies of Science, Engineering, and Medicine Consensus Study Reports; or
- The state of California approves its use based on peer-reviewed studies and FDA prior approval of the drug that is no longer in effect.

Coverage for mifepristone may only be limited or excluded if required by state authorities due to an imminent health or safety concern.

Outpatient Rehabilitation Therapy Services

Outpatient rehabilitation services, including occupational, physical and speech therapy, are covered. You pay an applicable Copayment to the physician or other health care professional for each visit. Therapy may be provided in a medical office or other appropriate outpatient setting, hospital, Skilled Nursing Facility, or home. The goal of rehabilitation therapy is to assist Members to become as independent as possible, using appropriate adaptations if needed to achieve basic activities of daily living including bathing, dressing, feeding, toileting and transferring (e.g., moving from the bed to a chair).

Speech therapy is covered when there is a delay in obtaining services through the school system and when additional services are determined to be Medically Necessary (i.e., where injury, illness or congenital defect is documented, such as hearing loss, chronic otitis media, brain tumor, cerebral palsy, cleft palate, or head trauma). Sharp Health Plan will require periodic evaluations of any therapy to assess ongoing medical necessity.

Pediatric Autoimmune Neuropsychiatric Disorder Associated with Streptococcal Infections (PANDAS) and Pediatric Acute-onset Neuropsychiatric Syndrome (PANS)

Medically Necessary services for the prevention, diagnosis and treatment of Pediatric Autoimmune Neuropsychiatric Disorder Associated with Streptococcal Infections (PANDAS) and Pediatric Acute-onset Neuropsychiatric Syndrome (PANS) are covered. Treatments for PANDAS and PANS include antibiotics, medications and behavioral therapies to manage neuropsychiatric symptoms, immunomodulating medicines, plasma exchange and intravenous immunoglobulin therapy.

Phenylketonuria (PKU)

The diagnosis and treatment of phenylketonuria are covered as follows:

- Medically Necessary formulas and special food products prescribed by a physician, to the extent that the cost of these items exceeds the cost of a normal diet.
- Consultation with a physician who specializes in the treatment of metabolic diseases.

Preventive Care Services

Covered preventive care services include, but are not limited to, the following:

- Well Child physical examinations (including vision and hearing screening in the PCP's office), all periodic immunizations, related laboratory services, and screening for blood lead levels in Children of any age who are at risk for lead poisoning, as determined by a Sharp Health Plan physician and surgeon, if the screening is prescribed by a Sharp Health Plan Health Care Provider, in accordance with the recommendations from the American Academy of Pediatrics, a rating of "A" or "B" in the recommendations of the U.S. Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC) that had in effect on January 1, 2025 and as adopted, modified, or supplemented by the California Department of Public Health (CDPH), the Health Resources and Services Administration (HRSA) and the American Academy of Family Physicians.
- With respect to infants, Children, and adolescents, evidence-informed preventive care and screenings provided in the comprehensive guidelines, as periodically updated, supported by the HRSA as of January 1, 2025, or any modification or supplement to that recommendation.
- Well adult physical examinations, episodic immunizations and related laboratory services in accordance with the recommendations that have in effect a rating of "A" or "B" in the USPSTF, Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention that had in effect on January 1, 2025, and as adopted, modified, or supplemented by CDPH. With respect to women, those additional preventive care and screenings supported by HRSA as of January 1, 2025, or any modification or supplement to that recommendation.

- Routine gynecological examinations, mammograms and cervical cancer screening tests, in accordance with the current recommendations of USPSTF. Members may directly access OB/GYN care within their PMG without a referral from their PCP.
- All generally accepted cancer screening tests, as determined by the USPSTF and approved by the federal Food and Drug Administration, including the conventional Pap test, any cervical cancer screening test, BRCA screening and testing in high-risk women, human papillomavirus screening test, lung cancer screening in certain persons, colorectal cancer screening, and prostate cancer screening.
- The recommendations of the USPSTF as of January 1, 2025, or any modification or supplement to that recommendation, regarding breast cancer screening, mammography, and prevention shall be considered the most current other than those issued in or around November 2009.
- Other preventive diagnostic tests that may be delivered in an outpatient surgical facility, including, but not limited to, colonoscopy and endoscopy.
- HIV testing, regardless of whether the testing is related to a primary diagnosis.
- Home test kits for sexually transmitted disease (including the laboratory costs for processing the kits) that are deemed Medically Necessary or appropriate and ordered directly by a provider or furnished through a standing order for patient use based on clinical guidelines and individual patient health needs.
- Hepatitis B and Hepatitis C screenings.
- Depression screening.
- Adverse Childhood Experiences (ACEs) screening.
- Screening for tobacco use.
- Behavioral counseling intervention for tobacco smoking cessation.
- For those who use tobacco products, all FDA-approved tobacco cessation medications (including over-the-counter medications) when prescribed by a Health Care Provider, without prior Authorization.
- Exercise interventions to prevent falls in community-dwelling adults 65 years or older who are at increased risk for falls.
- Screening for osteoporosis with bone measurement testing for women 65 or older, or younger than 65 at increased risk.
- Screening, brief intervention and referral to treatment, primary care based interventions, and specialty services for persons with hazardous, at-risk, or harmful substance use who do not meet the diagnostic criteria for a substance use disorder, or persons for whom there is not yet sufficient information to document a substance use or addictive disorder, as described in ASAM level of care 0.5 (3rd edition), or the most recent version of The ASAM Criteria.
- Basic services for prevention and health maintenance, including: screening for mental health and developmental disorders and adverse childhood experiences; multidisciplinary assessments; expert evaluations; referrals; consultations and counseling by mental health clinicians; emergency evaluation, brief intervention and disposition; crisis intervention and stabilization; community outreach prevention and intervention programs; mental health first aid for victims of trauma

or disaster; and health maintenance and violence prevention education, as described in LOCUS and CALOCUS-CASII level of care zero (version 2020), or the most recent versions of LOCUS and CALOCUS CASII.

- Any item, service, or immunization that is intended to prevent or mitigate COVID-19 and that is an evidence-based item or service that had in effect on January 1, 2025, a rating of "A" or "B" in the recommendations of the USPSTF or as adopted, modified, or supplemented by CDPH.
- An evidence-based item, service, or immunization that is intended to prevent or mitigate a disease when the Governor of the State of California has declared a public health emergency due to that disease that, as of January 1, 2025, had in effect a rating of "A" or "B" in the recommendations of the USPSTF, recommendations of the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, or as adopted, modified, or supplemented by CDPH.

Preventive care services are covered in accordance with the following recommendations and guidelines:

- Recommendations made by the U.S. Preventive Services Task Force (USPSTF) with a rating of "A" or "B", available at www.uspreventiveservicestaskforce.org.
- Immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), available at www.cdc.gov/vaccines/acip/. In addition to immunizations available from your Primary Care Physician, you also have access to any CVS Caremark pharmacy for all covered immunizations and vaccines.
- Health Resources and Services Administration (HRSA)-supported women's preventive services guidelines, available at www.hrsa.gov/womens-guidelines.
- Bright Futures guidelines for children and adolescents, developed by the HRSA with the American Academy of Pediatrics, available at mchb.hrsa.gov/programs-impact/programs/preventive-guidelines-screenings-women-children-youth.

Any modification or supplement to these recommendations shall be covered or removed from coverage no later than 15 business days after the date on which CDPH publishes the updated recommendations.

How Your Preventive Care Coverage Works During the Benefit Year

- If a preventive service is covered at the start of your Benefit Year, coverage for that service will continue through the end of the Benefit Year, even if medical recommendations change during the year.
- However, if the service is subject to a safety recall or is otherwise determined to pose a significant safety concern by a federal agency authorized to regulate the item or service during the Benefit Year, the Plan may stop covering that service before the end of the Benefit Year.

All preventive care services listed above are provided at no Cost Share to Members when such services are received from Plan Providers affiliated with the Member's assigned PMG. However, reasonable medical management techniques may be used to determine the frequency, method, treatment, or clinical setting for a recommended preventive service, to the extent not specified in the recommendation or guideline regarding that preventive service. If a provider who is not affiliated with the Member's assigned PMG renders preventive

care services, Cost Share will apply according to the Tier 2 or Tier 3 benefit level described on the Summary of Benefits.

Professional Services

The following Professional Services (provided by a licensed health professional) are covered. The Cost Share for Professional Services is determined based on the type of service, the location of the service, and the provider. Please see the Summary of Benefits.

- Physician office visits for consultation, treatment, diagnostic testing, etc.
- Surgery and assistant surgery.
- Inpatient hospital and Skilled Nursing Facility visits.
- Professional office visits.
- Physician visits in the Member's home when the Member is too ill or disabled to be seen during regular office hours.
- Anesthesia administered by an anesthetist or anesthesiologist.
- Diagnostic radiology testing.
- Diagnostic laboratory testing.
- Radiation therapy and chemotherapy.
- Dialysis treatment.
- Supplies and drugs approved by the Food and Drug Administration (FDA) and provided by and used at the physician's office or facility.

Prosthetic and Orthotic Services

Prosthetic and certain orthotic services are covered if all of the following requirements are met:

- The device is, in general use, intended for repeated use and primarily and customarily used for medical purposes.
- The device is the standard device that adequately meets your medical needs.

These services include corrective appliances, artificial aids and therapeutic devices, including fitting, repair, replacement and maintenance, as well as devices used to support, align, prevent or correct deformities of a movable part of the body (orthotics); devices used to substitute for missing body parts (prosthesis); medical pressure garments; devices implanted surgically (such as cochlear implants and Bone Anchored Hearing Aids (BAHA) or processors) and prosthetic devices relating to laryngectomy or mastectomy.

The following external prosthetic and orthotic devices are covered:

- Prosthetic devices and installation accessories to restore a method of speaking following the removal of all or part of the larynx. (This coverage does not include electronic voice-producing machines, which are not prosthetic devices.)
- Prostheses needed after a Medically Necessary mastectomy and up to three brassieres required to hold a breast prosthesis every 12 months
- Podiatric devices (including footwear) to prevent or treat diabetes-related complications when prescribed by a physician or a provider who is a podiatrist
- Compression burn garments and lymphedema wraps and garments
- Enteral and parenteral nutrition: enteral formula and additives, adult and pediatric, including for inherited diseases of metabolism; enteral feeding supply kits; enteral nutrition infusion pump; enteral tubing; gastrostomy/jejunostomy tube and tubing adaptor; nasogastric tubing;

parenteral nutrition infusion pump; parenteral nutrition solutions; stomach tube; and supplies for self-administered injections

- Prostheses to replace all or part of an external facial body part that has been removed or impaired as a result of disease, injury, or congenital defect

Orthopedic shoes, foot orthotics or other supportive devices of the feet are not covered except under the following conditions:

- A shoe that is an integral part of a leg brace and included as part of the cost of the brace.
- Therapeutic shoes furnished to selected diabetic Members.
- Rehabilitative foot orthotics that are prescribed as part of post-surgical or post-traumatic casting care.
- Prosthetic shoes that are an integral part of a prosthesis.
- Special footwear needed by persons who suffer from foot disfigurement including disfigurement from cerebral palsy, arthritis, polio, spina bifida, diabetes and foot disfigurement caused by accident or developmental disability.

Foot orthotics are covered for diabetic Members. Coverage includes therapeutic shoes (depth or custom-molded) along with inserts Medically Necessary for Members with diabetes mellitus and any of the following complications involving the foot:

- Peripheral neuropathy with evidence of callus formation.
- History of pre-ulcerative calluses.
- History of previous ulceration.
- Foot deformity.
- Previous amputation of the foot or part of the foot.
- Poor circulation.

Repair or replacement of prosthetics and orthotics are covered when prescribed by a Plan Physician or ordered by a licensed Health Care Provider acting within the scope of their license, and when not caused by misuse or loss. The applicable Cost Share, listed on the Summary of Benefits, applies for both repair and replacement.

Radiation Therapy

- Radiation therapy (standard and complex) is covered.
- Standard photon beam radiation therapy is covered.
- Complex radiation therapy is covered. This therapy requires specialized equipment, as well as specially trained or certified personnel to perform the therapy. Examples include, but are not limited to: brachytherapy (radioactive implants), conformal photon beam radiation and intensity-modulated radiation therapy (IMRT).

The Cost Share for radiation therapy services is determined based on the type of service, the location of the service, and the provider. Please see the Summary of Benefits for more information. Gamma knife procedures and stereotactic procedures are covered under Outpatient Surgery for the purposes of determining Cost Share.

Radiology Services

Radiology services provided in the physician's office, outpatient facility, or inpatient hospital facility are covered.

Advanced radiology services are covered for the diagnosis and ongoing medical

management of an illness or injury. Examples of advanced radiology procedures include, but are not limited to, CT scan, PET scan, magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), and nuclear scans.

Reconstructive Surgical Services

Plastic and reconstructive surgical services are covered only as described below.

- Reconstructive surgical services following a mastectomy or lymph node dissection are covered. The length of a hospital stay associated with a mastectomy or lymph node dissectionis determined by the attending physician and surgeon in consultation with the patient, consistent with sound clinical principles and processes. There is no prior Authorization required in determining the length of hospital stay following these procedures. Members who elect to have breast reconstruction after a mastectomy are covered for all complications of the mastectomy and reconstructive surgery, prostheses for and reconstruction of the affected breast and reconstructive surgery on the other breast as may be needed to produce a symmetrical appearance.
- Reconstructive surgical services, performed on abnormal structures of the body caused by congenital defects, developmental anomalies, trauma, infection, tumors, or disease, or Medically Necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures are covered when performed to improve function or create a normal appearance, to the extent possible.
- For gender dysphoria, reconstructive surgery of primary and secondary sex characteristics to improve function, or create a normal appearance to the extent possible, for the gender with which the Member identifies, in accordance with the standard of care as practiced by physicians specializing in reconstructive surgery who are competent to evaluate the specific clinical issues involved in the care requested.

The Cost Share for reconstructive surgical services is determined based on the type of service, the location of the service and the provider. Please see the Summary of Benefits.

Skilled Nursing Facility Services

Skilled Nursing Facility Services are covered for up to a maximum of 100 days per Calendar Year in a semi-private room (unless a private room is Medically Necessary). Covered Benefits for skilled nursing care are those services prescribed by a Plan Provider and provided in a qualified licensed Skilled Nursing Facility. Covered Benefits include:

- Physician and skilled nursing on a 24-hour basis.
- Room and board.
- X-ray and laboratory procedures
- Respiratory therapy.
- Short-term physical, occupational and speech therapy.
- Medical social services.
- Prescribed drugs and medications.
- Behavioral Health Treatment for autism spectrum disorder.
- Blood, blood products and their administration.
- Medical supplies, appliances and equipment normally furnished by the Skilled Nursing Facility.

Sterilization Services

Voluntary sterilization services are covered.

Substance Use Disorder Treatment

Sharp Health Plan covers Medically Necessary services for the diagnosis or treatment of Substance Use Disorders that fall under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases, or that are listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders, which include but are not limited to the following services:

- Physician services, including consultation and referral to other Health Care Providers and Prescription Drugs when furnished or administered by a Health Care Provider or facility
- Outpatient professional services, including but not limited to individual, group and family substance use counseling
- Medication management
- Diagnostic laboratory and diagnostic and therapeutic radiologic services
- Drug testing, both presumptive and definitive, including for initial and ongoing patient assessment during Substance Use Disorder treatment
- Home health services
- Intensive home-based treatment
- Preventive health services, as described under **Preventive Care Services**
- Emergency health care services, including ambulance and ambulance transport services and Out-of-Area coverage, as described under **Emergency Services and Care**
- Inpatient detoxification: Drug or alcohol detoxification is covered as an Emergency Medical Condition. Hospitalization in a Plan Hospital for medical management of withdrawal symptoms, including room and board, Plan Physician services, drugs, dependency recovery services, education, case management, counseling, and aftercare programs
- Withdrawal management services
- Chemical dependency recovery hospitals
- Transitional residential recovery services: Substance Use Disorder treatment in a nonmedical transitional residential recovery setting if Authorized in advance by Plan. These settings provide counseling and support services in a structured environment
- Outpatient Substance Use Disorder treatment: Day-treatment programs, intensive outpatient programs (programs usually less than five hours per day), individual and group Substance Use Disorder counseling, medical treatment for withdrawal symptoms, partial hospitalization (programs usually more than five hours per day), and case management services
- Outpatient Prescription Drugs prescribed for Substance Use Disorder pharmacotherapy
- Intensive community-based treatment, including assertive community treatment and intensive case management
- Narcotic (opioid) treatment programs
- Prescription Drugs, as described under **Outpatient Prescription Drugs**
- Schoolsite services for a Substance Use Disorder that are delivered to a Member at a school site pursuant to Health and Safety Code section 1374.722
- Medically Necessary treatment of a Mental Health or Substance Use Disorder,

including but not limited to Behavioral Health Crisis Services provided by a 988 center or mobile crisis team or other provider, including Behavioral Health Crisis Stabilization Services.

- Services received as part of a Community Assistance Recovery and Empowerment (CARE) Agreement or CARE Plan approved by a court. Services provided to you pursuant to a CARE Agreement or a CARE Plan, excluding Prescription Drugs, will be provided with no Cost Sharing regardless of whether the service was provided by a Plan Provider or non-Plan Provider.

Other services are also covered if Medically Necessary for preventing, diagnosing and treating a Substance Use Disorder, in accordance with current generally accepted standards of Substance Use Disorder care. Sharp Health Plan may not limit Substance Use Disorder coverage to short-term or acute treatment if a higher level of care is Medically Necessary.

Members have direct access to Health Care Providers of Substance Use Disorder treatment without obtaining a PCP referral. In most cases, services must be provided by Plan Providers. Please call Optum Behavioral Health toll-free at 1-844-483-9013 whenever you need Substance Use Disorder treatment. All calls are confidential.

Prior Authorization is not required for outpatient Substance Use Disorder office visits, services received under a CARE Agreement or CARE Plan approved by a court, or Medically Necessary treatment of a Substance Use Disorder, including but not limited to Behavioral Health Crisis Services provided to you by a 988 center, mobile crisis team or other provider of Behavioral Health Crisis Services. In most cases, services must be provided by Plan Providers. The following exceptions can be provided by Plan Providers or non-Plan Providers:

1. Medically Necessary treatment of a Substance Use Disorder, including but not limited to Behavioral Health Crisis Services provided by a 988 center, mobile crisis team or other provider, and
2. Services received under a CARE Agreement or CARE Plan approved by a court. If services for the Medically Necessary treatment of a Substance Use Disorder are not available in network within the geographic and timely access standards set by law or regulation, Sharp Health Plan will Authorize Medically Necessary out-of-network services and any Medically Necessary follow-up services that, to the maximum extent possible, meet those geographic and timely access standards. The Member will pay Tier 1 Cost Sharing for out-of-network services Authorized by the Plan and for any out-of-network Medically Necessary treatment of a Substance Use Disorder including, but not limited to, Behavioral Health Crisis Services provided by a 988 center, mobile crisis team or other provider.

You will not pay any Cost Sharing for services provided pursuant to a CARE Agreement or CARE Plan, excluding Prescription Drugs, regardless of whether the service was provided by a Plan Provider or non-Plan Provider.

You have the right to receive timely and geographically accessible Mental Health/Substance Use Disorder (MH/SUD) services when you need them. If Optum Behavioral Health fails to arrange those services for you with an appropriate provider who is in the health plan's network, the health plan must cover and arrange needed

services for you from an out-of-network provider. If that happens, you do not have to pay anything other than your ordinary in-network cost-sharing.

If you do not need the services urgently, your health plan must offer an appointment for you that is no more than 10 business days from when you requested the services from the health plan. If you urgently need the services, your health plan must offer you an appointment within 48 hours of your request (if the health plan does not require prior authorization for the appointment) or within 96 hours (if the health plan does require prior authorization).

If your health plan does not arrange for you to receive services within these timeframes and within geographic access standards, you can arrange to receive services from any licensed provider, even if the provider is not in your health plan's network. To be covered by your health plan, your first appointment with the provider must be within 90 calendar days of the date you first asked the plan for the MH/SUD services.

If you have any questions about how to obtain MH/SUD services or are having difficulties obtaining services you can: 1) call your health plan at the telephone number on the back of your health plan identification card; 2) call the California Department of Managed Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Care through its website at www.healthhelp.ca.gov to request assistance in obtaining MH/SUD services.

Termination of Pregnancy

Interruption of pregnancy (abortion) services, including outpatient surgery, inpatient hospital stays, and specialist visits, are covered with no Cost Share.

Transplants

Non-experimental/non-investigational human organ or bone marrow transplant services are covered. These services include:

- Organ and bone marrow transplants that are not Experimental or Investigational in nature.
- Reasonable professional and hospital expenses for a live donor if the expenses are directly related to the transplant for a Member.
- Charges for testing of relatives as potential donors for matching bone marrow or organ transplants.
- Charges associated with the search and testing of unrelated bone marrow or organ donors through a recognized Donor Registry.
- Charges associated with the procurement of donor organs or bone marrow through a recognized donor transplant bank, if the expenses directly relate to the anticipated transplant of the Member.

Transplant services include professional and hospital services for a live donor who specifically designates the Member recipient if the services are directly related to the transplant, other than corneal, subject to the following restrictions:

1. Preoperative evaluation, surgery, and follow-up care must be provided at centers having documented skills, resources, commitment and record of favorable outcomes to qualify the centers to provide such care.

2. Patients are selected by the patient-selection committee of the Plan facilities; and
3. Only anti-rejection drugs, biological products and procedures that have been established as safe and effective, and no longer determined to be Experimental or Investigational Treatment, are covered.

Sharp Health Plan provides certain donation-related services for a donor, or an individual identified by the Plan Medical Group as a potential donor, whether or not the donor is a Member. These services must be directly related to a covered transplant for the Member, which may include certain services for harvesting the organ, tissue, or bone marrow and for treatment of complications. We provide or pay for donation-related services for actual or potential donors (whether or not they are Members).

There are no age limitations for organ donors. The factor deciding whether a person can donate is the person's physical condition, not the person's age. Newborns as well as senior citizens have been organ donors. Donate Life California allows you to express your commitment to becoming an organ, eye and tissue donor. The Registry guarantees your plans will be carried out when you die.

Individuals who renew or apply for a driver's license or ID with the DMV now have the opportunity to also register their decision to be a donor in the Donate Life California Registry, and the pink "DONOR" dot symbol is pre-printed on the applicant's driver license or ID card. You have the power to donate life — sign up today at www.donatelifecalifornia.org to become an organ and tissue donor.

Urgent Care Services

Urgent Care Services are covered inside and outside the Service Area. Urgent Care Services means those services that are medically required within a short timeframe, usually within 24 hours, in order to prevent a serious deterioration of a Member's health due to an illness, injury, or complication of an existing condition, including pregnancy, for which treatment cannot be delayed. Urgently needed services include maternity services necessary to prevent serious deterioration of the health of the Member or the Member's fetus, based on the Member's reasonable belief that the Member has a pregnancy-related condition for which treatment cannot be delayed until the Member returns to the Plan's Service Area.

If you are outside the Plan's Service Area, Urgent Care Services do not require an Authorization from your PCP for coverage at the Tier 1 benefit level. However, if you are in the Plan's Service Area, you must contact your PCP prior to accessing Urgent Care Services for coverage at the Tier 1 benefit level.

Wigs or Hairpieces

A wig or hairpiece (synthetic, human hair or blends) is covered if prescribed by a physician as a prosthetic for hair loss due to injury, disease, or treatment of a disease (except for androgenetic alopecia). Sharp Health Plan will reimburse you up to $300 per Calendar Year for a wig or hairpiece from a provider of your choice.

What Is Not Covered?

Exclusions and Limitations

The Plan does not cover the services or supplies listed below that are excluded from coverage or exceed limitations as described in this Evidence of Coverage (EOC).

These exclusions and limitations do not apply to Medically Necessary basic health care services required to be covered under California or federal law, including but not limited to Medically Necessary treatment of a Mental Health or Substance Use Disorder, as well as preventive services required to be covered under California or federal law.

These exclusions and limitations do not apply when covered by the Plan or required by law.

Acupuncture Services

This Plan does not cover acupuncture services, except as required by law, or unless provided as a supplemental benefit.

Chiropractic Services

This Plan does not cover chiropractic services, except as required by law, or unless provided as a supplemental benefit.

Clinical Trials

This Plan does not cover clinical trials, except Approved Clinical Trials as described in this EOC in **Clinical Trials**, or as required by law.

Coverage of Approved Clinical Trials does not include the following:

- The investigational drug, item, device, or service itself.
- Drugs, items, devices and services provided solely to satisfy data collection and analysis needs that are not used in the direct clinical management of the Member.
- Drugs, items, devices and services specifically excluded from coverage in this EOC, except for drugs, items, devices, and services required to be covered pursuant to state and federal law.
- Drugs, items, devices and services customarily provided free of charge to a clinical trial participant by the research sponsor.

This exclusion does not limit, prohibit, or modify a Member's rights to the Experimental Services or Investigational Services independent review process as described in this EOC in **Experimental or Investigational Services**, or to the Independent Medical Review (IMR) from the Department of Managed Health Care (DMHC) as described in this EOC in **Independent Medical Reviews (IMR).**

Cosmetic Services, Supplies, or Surgeries

This Plan does not cover cosmetic services, supplies, or surgeries that slow down or reverse the effects of aging, or alter or reshape normal structures of the body in order to improve appearance rather than function, except as described in this EOC in **Reconstructive Surgical Services**, or as required by law. This Plan does not cover any services, supplies, or surgeries for the promotion, prevention, or other treatment of hair loss or hair growth except as described in this EOC in **Gender-Affirmative Care**, or as required by law.

This exclusion does not apply to the following:

- Medically Necessary treatment of

complications resulting from cosmetic surgery, such as infections or hemorrhages.

- Reconstructive surgery as described in this EOC in **Reconstructive Surgical Services**.
- For gender dysphoria, reconstructive surgery of primary and secondary sex characteristics to improve functions, or create a normal appearance to the extent possible, for the gender with which a Member identifies, in accordance with the standard of care as practiced by physicians specializing in reconstructive surgery who are competent to evaluate the specific clinical issues involved in the care requested as described in this EOC in **Gender-Affirmative Care**.

Custodial or Domiciliary Care

This Plan does not cover custodial care, which involves assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered, except as described in this EOC in **Hospice Services** and **Skilled Nursing Facility Services** or as required by law.

This exclusion does not apply to the following:

- Assistance with activities of daily living that requires the regular services of or is regularly provided by trained medical or health professionals.
- Assistance with activities of daily living that is provided as part of covered hospice, Skilled Nursing Facility, or inpatient hospital care.
- Custodial care provided in a healthcare facility.

Dental Services

This Plan does not cover dental services or supplies, except as described in this EOC in **Dental Services/Oral Surgical Services** or as required by law.

Dietary or Nutritional Supplements

This Plan does not cover dietary or nutritional supplements, except as described in this EOC in **Prosthetic and Orthotic Services** and **Phenylketonuria (PKU)** or as required by law.

Disposable Supplies for Home Use

This Plan does not cover Disposable Supplies for home use, such as bandages, gauze, tape, antiseptics, dressings, diapers, and incontinence supplies, except as described in this EOC in **Ostomy and Urological Services** or as required by law.

Exercise Programs

This Plan does not cover exercise programs, except as required by law.

Experimental or Investigational Services

This Plan does not cover Experimental Services or Investigational Services, except as described in this EOC in **Experimental or Investigational Services**, or as required by law.

Experimental Services means drugs, equipment, or services that are in testing phase undergoing laboratory and/or animal studies prior to testing in humans. Experimental Services are not undergoing a clinical investigation.

Investigational Services means those drugs, equipment, procedures or services for which laboratory and/or animal studies have been completed and for which human studies are in progress but:

1. Testing is not complete; and
2. The efficacy and safety of such services in human subjects are not yet established; and
3. The service is not in wide usage.

The determination that a service is an Experimental Service or Investigational Service is based on:

1. Reference to relevant federal regulations, such as those contained in Title 42, Code of Federal Regulations, Chapter IV (Health Care Financing Administration) and Title 21, Code of Federal Regulations, Chapter I (Food and Drug Administration);
2. Consultation with provider organizations, academic and professional specialists pertinent to the specific service;
3. Reference to current medical literature.

However, if the Plan denies or delays coverage for your requested service on the basis that it is an Experimental Service or Investigational Service and you meet all the qualifications set out below, the Plan must provide an external, independent review.

QUALIFICATIONS

1. You must have a Life-Threatening or Seriously Debilitating condition.
2. Your Health Care Provider must certify to the Plan that you have a Life-Threatening or Seriously Debilitating condition for which standard therapies have not been effective in improving your condition, or are otherwise medically inappropriate, or there is no more beneficial standard therapy covered by the Plan.
3. Either (a) your Health Care Provider, who has a contract with or is employed by the Plan, has recommended a drug, device, procedure, or other therapy that the Health Care Provider certifies in writing is likely to be more beneficial to you than any available standard therapies, or (b) you or your Health Care Provider, who is a licensed, board-certified, or board-eligible physician qualified to practice in the area of practice appropriate to treat your condition, has requested a therapy that, based on two documents from acceptable medical and scientific evidence, is likely to be more beneficial for you than any available standard therapy.
4. You have been denied coverage by the Plan for the recommended or requested service.
5. If not for the Plan's determination that the recommended or requested service is an Experimental Service or Investigational Service, it would be covered.

EXTERNAL, INDEPENDENT REVIEW PROCESS

If the Plan denies coverage of the recommended or requested therapy and you meet all of the qualifications, the Plan will notify you within five business days of its decision and your opportunity to request external review of the Plan's decision. If your Health Care Provider determines that the proposed service would be significantly less effective if not promptly initiated, you may request expedited review and the experts on the external review panel will render a decision within seven days of your request. If the external review panel recommends that the Plan cover the recommended or requested service, coverage for the services will be subject to the terms and conditions generally applicable to other benefits to which you are entitled.

DMHC'S INDEPENDENT MEDICAL REVIEW (IMR)

This exclusion does not limit, prohibit, or modify a Member's rights to an IMR from the DMHC as described in this EOC in

Independent Medical Reviews (IMR). In certain circumstances, you do not have to participate in the Plan's grievance or appeals process before requesting an IMR of denials for Experimental Services or Investigational Services. In such cases you may immediately contact the DMHC to request an IMR of this denial. See **Denial of Experimental or Investigational Treatment for Life-Threatening or Seriously Debilitating Conditions**.

Hearing Aids

This Plan does not cover hearing aids, except as described in this EOC in **Prosthetic and Orthotic Services** or as required by law, or unless provided as a supplemental benefit.

Immunizations

This Plan does not cover non-Medically Necessary or non-preventive immunizations solely for foreign travel or occupational purposes, except as required by law.

Non-licensed or Non-certified Providers

This Plan does not cover treatments or services rendered by a non-licensed or non-certified Health Care Provider, except as required by law. This exclusion does not apply to Medically Necessary treatment of a Mental Health or Substance Use Disorder furnished or delivered by, or under the direction of, a Health Care Provider acting within the scope of practice of the provider's license or certification under applicable state law.

Personal or Comfort Items

This Plan does not cover personal or comfort items, such as internet, telephones, personal hygiene items, food delivery services, or services to help with personal care, except as required by law.

Prescription Drugs/Outpatient Prescription Drugs

The Plan does not cover the following Prescription Drugs, except as described in this EOC in **Outpatient Prescription Drugs** or as required by law:

- When prescribed for cosmetic services. For purposes of this exclusion, cosmetic means drugs solely prescribed for the purpose of altering or affecting normal structure of the body to improve appearance rather than function.
- When prescribed solely for the treatment of hair loss, sexual dysfunction, athletic performance, cosmetic purposes, anti-aging for cosmetic purposes, and mental performance. The exclusion does not apply to drugs for mental performance when they are Medically Necessary to treat diagnosed mental illness or medical conditions affecting memory, including, but not limited to, treatment of the conditions or symptoms of dementia or Alzheimer's disease.
- When prescribed solely for the purpose of losing weight, except when Medically Necessary for the treatment of Class III or severe obesity. Enrollment in a comprehensive weight loss program, if covered by the Plan, may be required for a reasonable period of time prior to or concurrent with receiving the Prescription Drug.
- When prescribed solely for the purpose of shortening the duration of the common cold.
- Prescription Drugs available over the counter or for which there is an over-the-counter equivalent (the same active ingredient, strength, and dosage form as the Prescription Drug). This exclusion does not apply to:

- Insulin,
- Over-the-counter drugs as covered under preventive services, (e.g., over-the-counter FDA-approved contraceptive drugs),
- Over-the-counter drugs for reversal of an opioid overdose, or
- An entire class of Prescription Drugs when one drug within that class becomes available over the counter.

- Replacement of lost or stolen drugs.
- Drugs when prescribed by non-contracting providers for non-covered procedures and which are not authorized by a plan or a plan provider, except when coverage is otherwise required in the context of Emergency Services and Care.
- Drugs that have been prescribed for one or more uses that are different from the use for which the drug is approved for marketing by the FDA (i.e., off-label use), if the conditions required by law are not met.

Private Duty Nursing

This Plan does not cover private duty nursing in the home, hospital, or long-term care facility, except as required by law.

Reversal of Voluntary Sterilization

This Plan does not cover reversal of voluntary sterilization, except for Medically Necessary treatment of medical complications, except as required by law.

Routine Physical Examination

The Plan does not cover physical examinations for the sole purpose of travel, insurance, licensing, employment, school, camp, court-ordered examinations, pre-participation examination for athletic programs, or other non-preventive purpose, except as described in this EOC in **What Happens if You Receive Covered Services through a Community Assistance, Recovery and Empowerment (CARE) Program?** or as required by law.

Surrogate Pregnancy

This Plan does not cover testing, services, or supplies for a person who is not covered under this Plan for a surrogate pregnancy, except as described in this EOC in **Infertility Treatment and Fertility Services** or as required by law.

Therapies

This Plan does not cover the following physical and occupational therapies, except as described in this EOC in **Outpatient Rehabilitation Therapy Services** or as required by law:

- Massage therapy, unless it is a component of a treatment plan;
- Training or therapy for the treatment of learning disabilities or behavioral problems;
- Social skills training or therapy; and
- Vocational, educational, recreational, art, dance, music, or reading therapy.

Travel and Lodging

This Plan does not cover transportation, mileage, lodging, meals, and other Member-related travel costs, except for licensed ambulance or psychiatric transport as described in this EOC in **Ambulance and Medical Transportation Services, Mental Health Services and Substance Use Disorder Treatment**, or as required by law.

Vision Care

The Plan does not cover vision services, except as required by law or unless provided as a supplemental benefit.

How Do You Enroll in Sharp Health Plan?

When Is an Employee Eligible To Enroll in Sharp Health Plan?

If you are an employee, you may enroll during your initial enrollment period or during your Employer's Open Enrollment Period, provided you live or work within the Service Area, meet certain eligibility requirements and complete the required enrollment process. Your initial enrollment period begins the day you become an Eligible Employee and ends 31 days later. If you do not enroll within 31 calendar days of first becoming eligible, you may enroll only during an annual Open Enrollment Period established by your Employer and Sharp Health Plan. Enrollment begins at 12:01 a.m. on the date established by your Employer and the Plan.

To enroll in Sharp Health Plan, you must meet all eligibility requirements established by your Employer and Sharp Health Plan. The following outlines the Plan's eligibility requirements. Please contact your Employer for information about the eligibility requirements specific to your Employer.

As the employee, you are eligible if you:

- Are an employee of an Employer;
- Are actively engaged on a full-time basis at the Employer's regular place of business, and
- Work a normal workweek of at least the number of hours required by your Employer.

Eligible Employees do not include employees who work on a part-time, temporary, substitute or contracted basis unless agreed to by the Plan and your Employer. If an Eligible Employee is not actively at work on the date coverage would otherwise become effective (excluding medical leave status), coverage will be deferred until the date the Eligible Employee returns to an active work status.

When Is a Dependent Eligible To Enroll in Sharp Health Plan?

Dependents (Spouse, Domestic Partner and Children) become eligible when the Eligible Employee is determined by the Employer to be eligible. Dependents may enroll during the Eligible Employee's initial enrollment period or during the Employer's Open Enrollment Period. Dependents may only enroll if the Eligible Employee is also enrolled or enrolls with the Dependent and are only eligible for the same plan in which the employee is enrolled. Enrollment begins at 12:01 a.m. on the date established by your Employer and the Plan.

For purposes of eligibility, Children of the Enrolled Employee include:

- The naturally born Children, legally adopted Children or stepchildren of the Enrolled Employee;
- Children for whom the Enrolled Employee has been appointed a legal guardian by a court;

- Children for whom the Enrolled Employee is required to provide health coverage pursuant to a qualified medical support order; or
- Children, not including foster Children, for whom the Enrolled Employee has assumed a parent-Child relationship, as indicated by intentional assumption of parental status, or assumption of parental duties, by the Enrolled Employee, and as certified by the Enrolled Employee at the time of enrollment of the Child and annually thereafter.

A grandchild of the Enrolled Employee is not eligible for enrollment, unless the Enrolled Employee has been appointed legal guardian of the grandchild(ren) or the Enrolled Employee has assumed a parent-Child relationship of the grandchild, as described above.

Dependent Children remain eligible up to age 26, regardless of student, married, or financial status. An enrolled Dependent Child who reaches age 26 during a Benefit Year may remain enrolled as a Dependent until the end of the month that the Dependent Child turns 26. The Dependent Child's coverage will end of the last day of the month that the Dependent Child turns 26 (i.e. their birthday month).

A Dependent Child who is Totally Disabled at the time of attaining the maximum age of 26 may remain enrolled as a Dependent until the disability ends. For the Purposes of this provision, a Child is considered Totally Disabled while the Child is and continues to meet both of the following criteria:

1. Incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition; and
2. Chiefly dependent upon the Enrolled Employee for support and maintenance.

Sharp Health Plan will notify the Enrolled Employee at least 90 days prior to a Dependent Child attaining the limiting age of 26 that the Dependent Child's coverage will terminate. The notification will inform the Enrolled Employee that the Dependent Child's coverage will terminate upon attainment of the limiting age of 26, unless the Enrolled Employee requests continued coverage of the Totally Disabled Child within 60 days of the date the Enrolled Employee receives the notification. Such requests must include a written statement and supporting clinical documentation from your Dependent's Plan Physician describing the disability. Upon receipt of a request by the Enrolled Employee for continued coverage of the Child and the Plan Physician's documentation, Sharp Health Plan will determine if the Child meets the criteria described above. Coverage for such Child will continue until Sharp Health Plan makes its determination. Sharp Health Plan may request documentation to verify that the Child continues to meet the criteria above, but no more frequently than annually after the two-year period following the Child's reaching age 26.

Dependents are not required to live with the Enrolled Employee. However, Dependents must maintain their Primary Residence or work within Sharp Health Plan's licensed Service Area unless enrolled as a full-time student at an accredited institution or unless coverage is provided under a medical support order. A Member who resides outside the Service Area must select a PCP within the Service Area and may receive Covered Benefits from Plan Providers affiliated with their PMG at the Tier 1 benefit level. Covered Benefits received from providers who are not part of the Member's PMG will be covered at the applicable Tier 2 or Tier 3 benefit level, except for Emergency Services and Out-of-Area Urgent Care Services.

Newborns

The newborn Child of an Enrolled Employee or an Enrolled Employee's Spouse or Domestic Partner is automatically covered for the first 31 calendar days from the date of the newborn's birth, and the adopted Child of an Enrolled Employee or an Enrolled Employee's Spouse or Domestic Partner is covered for 31 days from the date you are legally entitled to control the health care of the adopted Child. If you wish to continue coverage for your newborn or adopted Child beyond the initial 31-day period, you must submit an Enrollment Change Form to your Employer within the 31-day period following the birth or legal adoption. A birth or adoption certificate may be required as proof of Dependent status. If applicable, Sharp Health Plan may coordinate the cost of care.

Premium charges for a newborn or adopted Child will be charged beginning the month following the month of birth or adoption.

You must submit an Enrollment Application to your Employer for a newborn or adopted Child, even if you currently have Dependent coverage. Grandchildren are not eligible for enrollment, unless you have been appointed legal guardian of the grandchild(ren).

Can You or Your Dependents Enroll Outside Your Initial or Open Enrollment Period?

If you decline enrollment for yourself or your eligible Dependents because of other group medical coverage, you may be able to enroll yourself and your eligible Dependents in Sharp Health Plan if you involuntarily lose eligibility for that other coverage.

However, you must request enrollment within 30 days after your other coverage ends and will be required to submit a Certificate of Creditable Coverage indicating the coverage termination date.

You and your eligible Dependents may also be able to enroll in Sharp Health Plan if you or your Dependent becomes eligible for a Premium assistance subsidy under Medi-Cal or Healthy Families. You must request enrollment within 60 days after the date that eligibility for Premium assistance is determined.

If you have a new Dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your Dependents outside of your Employer's Open Enrollment Period. However, you must request enrollment by submitting an Enrollment Change Form to your Employer within 30 days after the marriage, birth, adoption or placement for adoption. Your Employer is responsible for notifying the Plan to enroll or disenroll your eligible Dependents. If notification of the status change is not received by your Employer within the 30-day period, your Dependent(s) will not be covered and you will be responsible for payment of any services received.

An Eligible Employee who declined enrollment in the Plan at the time of the initial or Open Enrollment Period and who does not meet the criteria stated above must wait until their Employer's next renewal date to obtain coverage. Your Employer's renewal date occurs once every 12 months.

How Do You Update Your Enrollment Information?

Please notify your Employer of any changes to your enrollment application within 30 calendar days of the change. This includes

changes to your name, address, telephone number, marital status, or the status of any enrolled Dependents. Your Employer will notify Sharp Health Plan of the change.

If you wish to change your Primary Care Physician or Plan Medical Group, please contact Customer Care at 1-858-499-8070 or toll-free at 1-844-483-9011 or send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login.

What if You Have Other Health Insurance Coverage?

When you are covered by more than one group health plan, payments for Covered Benefits will be coordinated between the two plans, so that benefits paid do not exceed 100% of allowable expenses. The coordination of benefits rules determine which group health plan is primary (pays first) and which is secondary (pays second). Sharp Health Plan follows the rules for coordination of benefits as outlined in the California Code of Regulations, Title 28, Section 1300.67.13. You must give us any information we request to help us coordinate benefits according to these rules.

- When a plan does not have a coordination of benefits provision, that plan pays its benefits first. Otherwise, the group health plan covering you as an Enrolled Employee or Subscriber provides benefits before the plan covering you as a Dependent.
- Sharp Health Plan uses the "Birthday Rule" in coordinating health insurance coverage for Child Dependents when the parents are not divorced or separated. When both parents have different group plans that cover a Child Dependent, the group health plan of the parent whose birthday falls earliest in the Calendar Year will be the primary health plan for the Child Dependent.
- When the parents are divorced or separated, and a court decree states one of the parents is responsible for the health care expenses of the Child, the group health plan of the responsible parent is primary.
- When the parents are divorced or separated, and there is no court decree, and the parent with custody has not remarried, the group health plan of the custodial parent is primary.
- When the parents are divorced or separated, and there is no court decree, and the parent with custody has remarried, the order of payment is (1) the group health plan of the custodial parent; (2) the group health plan of the stepparent; (3) the group health plan of the noncustodial parent.

If the above rules do not apply, the group health plan that has covered you for the longer period of time is the primary plan.

What if You Are Eligible for Medicare?

It is your responsibility to apply for Medicare coverage once reaching age 65 or otherwise becoming eligible. Please notify Sharp Health Plan promptly if you or any of your covered Dependents become eligible for Medicare.

If you have Medicare coverage, we will coordinate benefits with your Medicare coverage under Medicare rules. Medicare rules determine which coverage is primary (pays first), and which coverage is (pays secondary). You must give us

any information we request to help us coordinate benefits according to Medicare rules. If you have questions about Medicare rules for coordinating coverage, please contact Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

What if You Are Injured at Work?

The Plan does not provide Covered Benefits to you for work-related illnesses or injuries covered by workers' compensation. The Plan will advance Covered Benefits at the time of need, but if you or your Dependent receives Covered Benefits through the Plan that are found to be covered by workers' compensation, the Plan will pursue reimbursement through workers' compensation. You are responsible to notify Sharp Health Plan of any such occurrences and are required to cooperate to ensure that the Plan is reimbursed for such benefits.

What if You Are Injured by Another Person?

If you or your Dependent are injured in an event caused by a negligent or intentional act or omission of another person, the Plan will advance Covered Benefits at the time of need subject to an automatic lien by agreement to reimburse the Plan from any recoveries or reimbursement you receive from the person who caused your injury. You are responsible to notify Sharp Health Plan of any such occurrences and are required to cooperate to ensure that the Plan is reimbursed for such benefits.

When Can Your Coverage Be Changed Without Your Consent?

The Group Agreement between Sharp Health Plan and your Employer is renewed annually. The Group Agreement may be amended, canceled or discontinued at any time and without your consent, either by your Employer or by the Plan. Your Employer will notify you if the Agreement is terminated or amended. Your Employer will also notify you if your contribution to your Premium changes. If the Group Agreement is canceled or discontinued, you will not be able to renew or reinstate the group coverage.

In the event of an amendment to the Group Agreement that affects any Cost Share, Copayments, Covered Benefits, services, exclusions or limitations described in this Member Handbook, you will be given a new Member Handbook or amendments to this Member Handbook updating you on the change(s). The services and Covered Benefits to which you may be entitled will depend on the terms of your coverage in effect at the time services are rendered.

When Will Your Coverage End?

Termination of Membership

If your membership terminates, all rights to benefits end at midnight on the termination date (for example, if your termination date is January 1, 2022, your last moment of coverage was at 11:59 p.m. on December 31, 2021). You will be billed as a non-Member for any Covered Services you receive after your membership terminates. When your membership terminates under this section, Sharp Health Plan and Plan Providers have

no further liability or responsibility under this Agreement.

Termination by the Employee

You may terminate your coverage and/or your Dependent's coverage by contacting your Employer. Your coverage and/or your Dependent's coverage will end at 11:59 p.m. on the last day for which Premiums received by Sharp Health Plan from your Employer cover you and/or your Dependent(s). If you choose to terminate your coverage and/or your Dependent's coverage, you will not be able to enroll in a new benefit plan until the next Open Enrollment Period, unless you or your Dependent qualifies for a Special Enrollment Period.

Loss of Subscriber and Dependent Eligibility

Coverage for you and your Dependents will end at 11:59 p.m. on the earliest date of the following events triggering loss of eligibility:

- When the Group Agreement between your Employer and the Plan is terminated. If you are in the hospital on the effective date of termination, you will be covered for the remainder of the hospital stay if you continue to pay all applicable Premiums and Copayments, unless you become covered earlier under other group or COBRA coverage.
- When your employment is terminated. Coverage will end on the last day of the month in which your employment is terminated, unless otherwise determined by your Employer. You may be eligible to continue coverage through COBRA (your Employer will advise you if you are eligible) or Cal-COBRA (the Plan will advise you if you are eligible). Members of the United States Military Reserve and National Guard who terminate coverage as a result of being ordered to active duty may have their coverage reinstated without waiting periods or exclusion of coverage for preexisting conditions. Please contact Customer Care for information on how to apply for reinstatement of coverage following active duty as a reservist.
- When your Employer otherwise determines that you no longer qualify for health coverage under the terms of your employment. Coverage will end on the last day of the month in which your eligibility for health coverage ends, unless otherwise determined by your Employer. You may be eligible to continue coverage through COBRA (your Employer will advise you if you are eligible) or Cal-COBRA (the Plan will advise you if you are eligible).
- When your Employer terminates coverage with the Plan. Coverage will end on the last day of the month in which your Employer terminated.
- When you no longer meet any of the other eligibility requirements under your plan contract. Coverage will end on the last day of the month in which your eligibility ended.

Coverage for your Dependent will end when a Dependent no longer meets the eligibility requirements, including divorce, no longer living or working inside the Service Area or termination of Total Disability status. Coverage will end on the last day of the month in which eligibility ends. The Dependent may be eligible to elect COBRA or Cal-COBRA coverage.

Fraud or Intentional Misrepresentation of Material Fact

Coverage for you or your Dependent(s) will also end if either you or that Dependent(s): Commit(s) an act of fraud or intentional misrepresentation of a material fact to circumvent state or federal laws or the

policies of the Plan, such as allowing someone else to use your Member ID card, providing materially incomplete or incorrect enrollment or required updated information deliberately, including but not limited to incomplete or incorrect information regarding date of hire, date of birth, relationship to Enrolled Employee or Dependent, place of residence, other group health insurance or workers' compensation benefits or disability status.

In this case, Sharp Health Plan will send you a written notice 30 days before your coverage will end. In addition, Sharp Health Plan may decide to retroactively end your coverage to the date the fraud or misrepresentation occurred, but only if Sharp Health Plan identifies the act within your first 24 months of coverage. This type of retroactive termination is called a Rescission. If your coverage is retroactively terminated, Sharp Health Plan will send you the written notice 30 days prior to the effective date of the Rescission. The notice will include information about your right to Appeal the decision.

Cancellation of the Group Agreement for Nonpayment of Premiums

If the Group Agreement is cancelled because the Employer failed to pay the required Premiums when due, then coverage for you and your Dependents will end at the end of your Employer's 30-day Grace Period, effective on the 31st day after the Notice of Start of Grace Period (sent to your Employer) is dated or on the day after the last date of paid coverage, whichever is later. If any required Premium is not paid by your Employer on or before the due date, it must be paid and received by Sharp Health Plan during the Grace Period.

Sharp Health Plan will mail your Employer a Notice of Start of Grace Period at least 30 calendar days before any cancellation of coverage. This Notice of Start of Grace Period will provide your Employer with information regarding the consequences of failure to pay the Premiums due within 30 days of the start of the Grace Period. If payment is not received from your Employer within 30 days of the start of the Grace Period, Sharp Health Plan will cancel the Group Agreement and mail you and your Employer a Notice of End of Coverage, which will provide the following information:

- That the Group Agreement has been cancelled for Non-payment of Premiums.
- The specific date and time when the group coverage ended.
- Sharp Health Plan's telephone number to call to obtain additional information, including whether your Employer obtained reinstatement of the Group Agreement.
- An explanation of your options to purchase continuation coverage, including coverage effective as of the termination date, so you can avoid a break in coverage, and the deadline by which you must elect to purchase such continuation coverage, (63 calendar days after the date Sharp Health Plan mails you the Notice of End of Coverage).
- Information about other health care coverage options and your potential eligibility for reduced-cost coverage through Covered California or no-cost coverage through Medi-Cal (a program that offers free or low-cost health coverage for Children and adults with limited income and resources).
- Your rights under the law, including your right to submit a Grievance to Sharp Health Plan or to the California Department of Managed Health Care if you believe your benefit plan coverage has been improperly cancelled.

Individual Continuation of Benefits

Total Disability Continuation Coverage

If the Group Agreement between Sharp Health Plan and your Employer terminates while you or your Dependent are Totally Disabled, Covered Benefits for the treatment of the disability may be temporarily extended. Application for extension of coverage and evidence of the Total Disability is required to be provided to the Plan within 90 calendar days of termination of the Group Agreement; however, you or your Dependent, as applicable, are covered during this 90-day period.

You are required to furnish the Plan with evidence of the Total Disability upon request. The Plan has sole authority for the approval of the extension of Covered Benefits. The extension of Covered Benefits will continue for the treatment of the disability until the earlier of:

- When the Member is no longer Totally Disabled.
- When the Member becomes covered under any other group health insurance that covers the disability.
- A maximum of 12 consecutive months from the date coverage would have normally terminated.

COBRA Continuation Coverage

If your Employer has 20 or more employees, and you or your Dependents would otherwise lose coverage for benefits, you may be able to continue uninterrupted coverage through the Consolidated Omnibus Budget Reconciliation Act of 1985 and its amendments (referred to as “COBRA”), subject to your continuing eligibility and your payment of Premiums. COBRA continuation coverage is a continuation of group health plan coverage when coverage would otherwise end because of a “qualifying event”. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your Spouse and your Dependents could become qualified beneficiaries if coverage under the group plan is lost because of the qualifying event. Please contact your Employer for details about whether you qualify, how to elect COBRA coverage, how much you must pay for COBRA coverage, and where to send your COBRA Premiums. Coverage will be effective on the first day following the loss of coverage due to the qualifying event. No break in coverage is permitted.

COBRA continuation coverage consists of the coverage under the company health plan that you and other qualified beneficiaries had immediately before your coverage terminated. If your Employer or Sharp Health Plan changes benefits, Premiums, etc., your continuation coverage will change accordingly. If the contract between the Employer and Sharp Health Plan terminates

while you are still eligible for COBRA, you may elect to continue COBRA coverage under the Employer's subsequent group health plan.

If you are no longer eligible for COBRA continuation coverage and your COBRA coverage was less than 36 months, you may be eligible for Cal-COBRA continuation coverage as described below.

Cal-COBRA Continuation Coverage

If your Employer consists of two to 19 employees and you or your Dependents would lose coverage under Sharp Health Plan due to a "qualifying event" as described below, you may be able to continue your company health coverage upon arrangement with Sharp Health Plan through the California Continuation Benefits Replacement Act (referred to as Cal-COBRA), subject to your continuing eligibility and your payment of monthly Premiums to Sharp Health Plan.

Continuation coverage consists of the coverage under the company health plan that you and other qualified beneficiaries had immediately before your coverage terminated. If your Employer or Sharp Health Plan changes benefits, Premiums, etc., your continuation coverage will change accordingly. If the contract between the Employer and Sharp Health Plan terminates while you are still eligible for Cal-COBRA, you may elect to continue Cal-COBRA coverage under the Employer's subsequent group health plan. If you fail to comply with all the requirements of the new plan (including requirements pertaining to enrollment and Premium payments) within 30 days of receiving notice of termination from the Plan, Cal-COBRA coverage will terminate. If you move out of the Plan's Service Area, Cal-COBRA coverage will terminate.

If a qualifying event occurs, it is the Member's responsibility to notify their Employer within 60 days of the date of the qualifying event. The notification must be in writing and delivered to the Employer by first class mail or other reliable means of delivery. If you do not notify your Employer within 60 days of the date of the qualifying event, you are not eligible for coverage under Cal-COBRA.

Qualifying Events

If you lose coverage due to one of the qualifying events listed below and you were enrolled in Sharp Health Plan at the time of the loss of coverage, you are considered a qualified beneficiary entitled to enroll in Cal-COBRA continuation coverage.

- As an Enrolled Employee, you may be eligible for Cal-COBRA continuation coverage if you would lose group health plan coverage due to the termination of your employment (for reasons other than gross misconduct) or due to a reduction in your work hours.
- As a Member who is the Dependent of an Enrolled Employee, you may be eligible for Cal-COBRA continuation coverage if you would lose group health plan coverage under Sharp Health Plan for any of the following reasons:
  1. Death of the Enrolled Employee.
  2. Termination of the Enrolled Employee's employment (for reasons other than gross misconduct) or a reduction in the Enrolled Employee's work hours.
  3. Divorce or legal separation from the Enrolled Employee.
  4. Enrolled Employee's Medicare entitlement.
  5. Your loss of Dependent status.
- A Member who has exhausted COBRA

continuation coverage may be eligible for Cal-COBRA continuation coverage if your COBRA coverage was less than 36 months and your COBRA coverage began on or after January 1, 2003. COBRA and Cal-COBRA continuation coverage is limited to a combined maximum of 36 months.

After the Employer notifies the Plan of a qualifying event, the Plan will, within 14 calendar days, provide all of the information that is needed to apply for Cal-COBRA continuation coverage, including information on benefits and Premiums, and an enrollment application.

How To Elect Cal-COBRA Coverage

If you wish to elect Cal-COBRA coverage, you must complete and return the enrollment application to Sharp Health Plan. This must be done within 60 calendar days after you receive the enrollment application or 60 calendar days after your company health coverage terminates, whichever is later. Failure to have the enrollment application postmarked on or before the end of the 60-day period will result in the loss of your right to continuation coverage under Cal-COBRA. Coverage will be effective on the first day following the loss of coverage due to the qualifying event. No break in coverage is permitted.

Adding Dependents to Cal-COBRA

The qualified beneficiary who elects coverage can enroll a Spouse or Dependents at a later date when one of the following events occurs:

- Open enrollment.
- Loss of other coverage.
- Marriage.
- Birth of a Dependent.
- Adoption.

The new Dependent will not be considered a qualified beneficiary and will lose coverage when the qualified beneficiary is no longer enrolled in Sharp Health Plan.

Premiums for Cal-COBRA Coverage

The Member is responsible for payment to Sharp Health Plan of the entire monthly Premium for continuation coverage under Cal-COBRA. The initial Premium payment must be made on or before the 45th calendar day after election of Cal-COBRA coverage and must be delivered by first-class mail, certified mail, or other reliable means of delivery to the Plan. The Premium rate you pay will not be more than 110% of the rate charged by the Plan for an employee covered under the Employer. The Premium rate is subject to change upon your previous Employer's annual renewal.

If the full Premium payment (including all Premiums due from the time you first became eligible) is not made within the 45-day period, Cal-COBRA coverage will be cancelled. Subsequent Premium payments are due by the Premium due date listed on your monthly invoice. If any Premium payment is not made within 30 calendar days of the date it is due, Cal-COBRA coverage will be cancelled. No claims for medical services received under continuation coverage are paid until the Premium for the month of coverage is paid. If, for any reason, a Member receives medical benefits under the Plan during a month for which the Premium was not paid, the benefits received are not covered by the Plan and the Member will be required to pay the provider of service directly.

How To Terminate Cal-COBRA Coverage

If you wish to terminate Cal-COBRA coverage, you must complete and return the Cal-COBRA Termination Form to Sharp Health Plan.

The termination request must be done within 30 calendar days of the requested termination date. As Cal-COBRA Coverage is provided on a monthly basis, the termination date will be effective at midnight on the last day of the month.

The Cal-COBRA Termination Form can be found on the Sharp Health Plan website: sharphealthplan.com/members/manage-your-plan/cancel.

If you have any questions regarding continuation coverage under Cal-COBRA, please call Customer Care.

What Can You Do if You Believe Your Coverage Was Terminated Unfairly?

Sharp Health Plan will never terminate your coverage because of your health status or your need for health services. If you believe that your coverage or your Dependent's coverage was or will be cancelled, Rescinded, or not renewed due to health status or requirements for health care services, you have a right to submit a Grievance to Sharp Health Plan or to the Director of the Department of Managed Health Care, pursuant to Section 1365(b) of the California Health and Safety Code.

For information on submitting a Grievance to Sharp Health Plan, see the section titled **What Is the Grievance or Appeal Process?** in this Member Handbook. Sharp Health Plan will resolve your Grievance regarding an improper cancellation, Rescission or nonrenewal of coverage, or provide you with a pending status within three calendar days of receiving your Grievance. If you do not receive a response from Sharp Health Plan within three calendar days, or if you are not satisfied in any way with the response, you may submit a Grievance to the Department of Managed Health Care as detailed below.

If you believe your coverage or your Dependent's coverage has been, or will be, improperly cancelled, Rescinded or not renewed, you may submit a Grievance to the Department of Managed Health Care without first submitting it to Sharp Health Plan or after you have received Sharp Health Plan's decision on your Grievance.

You may submit a Grievance to the Department of Managed Health Care online at: WWW.HEALTHHELP.CA.GOV

You may submit a Grievance to the Department of Managed Health Care by mailing your written Grievance to:

Help Center
Department of Managed Health Care
980 Ninth Street, Suite 500
Sacramento, California 95814-2725

You may contact the Department of Managed Health Care for more information on filing a Grievance at:

- PHONE: 1-888-466-2219
- TDD: 1-877-688-9891
- FAX: 1-916-255-5241

Other Information

When Do You Qualify for Continuity of Care?

Continuity of care means continued services, under certain conditions, with your current Health Care Provider until your Health Care Provider completes your care. The continuity of care provisions apply only at the Tier 1 benefit level.

As a *current* Sharp Health Plan Member, you may obtain continuity of care benefits when:

- Your Sharp Health Plan Tier 1 provider is no longer contracted with Sharp Health Plan.

Continuity of care may be provided for the completion of care when you are in an active course of treatment for one of the following conditions:

Condition	Length of Time for Continuity of Care
Acute Condition	Duration of Acute Condition
Serious Chronic Condition	No more than 12 months from the Health Care Provider's contract termination date or, for a newly enrolled Member, 12 months from the effective date of coverage.
Pregnancy	Duration of the pregnancy, to include the three trimesters of pregnancy and the immediate postpartum period.
Maternal Mental Health Condition	12 months from the Maternal Mental Health Condition diagnosis or from the end of pregnancy, whichever occurs later
Terminal Illness	Duration of the Terminal Illness
Pending surgery or other procedure	Must be scheduled within 180 days of the Health Care Provider's contract termination or your enrollment in Sharp Health Plan.
Care of newborn Child between birth and age 36 months	No more than 12 months from the Health Care Provider's contract termination date or, if the Child is a newly enrolled Member, 12 months from the Child's effective date of coverage.

Continuity of care is limited to Covered Benefits, as described in this Member Handbook, in connection with one or more of the conditions listed above. Your requested Health Care Provider must agree to provide continued services to you, subject to the same contract terms and conditions and similar payment rates to other similar Health Care Providers contracted with Sharp Health Plan. If your Health Care Provider does not agree, Sharp Health Plan cannot provide continuity of care.

You are not eligible for continuity of care coverage in the following situations:

- Your Health Care Provider's contract with Sharp Health Plan has been terminated or not renewed for reasons relating to a medical disciplinary cause or reason, or fraud or other criminal activity.
- When seeing an Aetna Open Choice Tier 2 or Tier 3 provider, even when those providers are no longer contracted.

Please contact Customer Care or go to sharphealthplan.com to request a continuity of care benefits form. You may also request a copy of Sharp Health Plan's medical policy on continuity of care for a detailed explanation of eligibility and applicable limitations.

What Is the Relationship Between the Plan and Its Providers?

- Most of our Plan Medical Groups receive an agreed-upon monthly payment from Sharp Health Plan to provide services to you. This monthly payment is a fixed dollar amount for each Member. The monthly payment typically covers Professional Services directly provided by the physician group, and may also cover certain referral services.
- Some doctors receive a different agreed-upon payment from us to provide services to you. Each time you receive health care services from one of these providers, they receive payment for that service.
- Some hospitals in our network receive an agreed-upon monthly payment in return for providing hospital services for Members. Other hospitals are paid on a fee-for-service basis or receive a fixed payment per day of hospitalization.
- On a regular basis, we agree with each Plan Medical Group and some of our contracted hospitals on the monthly payment from Sharp Health Plan for services, including referral services, under the program for any Plan Members treated by the PMG/Hospital.
- If you would like more information, please contact Customer Care. You can also obtain more information from your Plan Provider or the PMG you have selected.

How Can You Participate in Plan Policy?

The Plan has established a Member Advisory Committee for Members to participate in making decisions to assure patient comfort, dignity, and convenience from the Plan's Providers that provide health care services to you and your family. At least annually, Sharp Health Plan provides Members, through the Member Resource Guide, a description of its system for Member participation in establishing Plan policy, and communicates material changes (updates and important information) affecting Plan policy to Members.

What Happens if You Enter Into a Surrogacy Arrangement?

A surrogacy arrangement is one in which you agree to become pregnant and to surrender the baby (or babies) to another person or persons who intend to raise the baby (or babies) as his/her/their Child (or Children).

If you enter into a surrogacy arrangement and you or any other payee are entitled to receive payments or other compensation under the surrogacy arrangement

(hereinafter "remuneration"), you must reimburse us for Covered Benefits you receive related to conception, pregnancy, delivery or postpartum care in connection with that arrangement ("Surrogacy Health Services") to the maximum extent allowed under California Civil Code Section 3040. Surrogacy arrangements are included in Subparagraphs (c)(2) and (d)(2) of Section 3040. Subparagraph (e) of Section 3040 is not applicable.

Your obligation to reimburse us for Surrogacy Health Services is limited to the remuneration you are entitled to receive under the surrogacy arrangement. By accepting Surrogacy Health Services, you automatically assign to us your rights to receive remuneration that is payable to you or your chosen payee under the surrogacy arrangement, regardless of whether or to what extent that remuneration, or any portion of it, is characterized as being for medical expenses. To secure our rights, we will also have a lien on that remuneration and on any escrow account, trust, or any other account that holds remuneration (and remuneration amounts held in or paid from these accounts). The remuneration shall first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to us under the preceding paragraph.

Within 30 calendar days after entering into a surrogacy arrangement, you must send written notice of the arrangement, including all of the following information:

- Names, addresses and telephone numbers of the other parties to the arrangement
- Names, addresses and telephone numbers of any escrow agents, trustees or account administrators
- Names, addresses and telephone numbers of the intended parents
- Names, addresses and telephone numbers of any other parties (such as insurers or managed care plans) who may be financially responsible for Surrogacy Health Services that you, or Services the baby (or babies) may receive
- A signed copy of any contracts or other documents explaining the arrangement

You must send this information to:

Sharp Health Plan
Attention: Surrogacy Arrangements
8520 Tech Way, Suite 200
San Diego, CA 92123-1450

You must complete and send us all consents, releases, authorizations, lien forms, and other documents that we request or that you believe are reasonably necessary for us to determine the existence of any rights we may have under this section and to satisfy those rights. You must not take any action prejudicial to our rights. You may not agree to waive, release, or reduce our rights under this "Surrogacy Arrangements" section without our prior written consent.

If your estate, parent, guardian, or conservator asserts a claim against a third (another) party based on the surrogacy arrangement, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

If you have questions about your obligations under this provision, please contact Customer Care.

What Happens if You Receive Covered Services Through a Community Assistance, Recovery and Empowerment (CARE) Program?

If you are under a CARE Agreement or CARE Plan approved by the court in accordance with the court's authority under Welfare and Institutions Code Sections 5977.1, 5977.2, 5977.3, all services are covered without prior Authorization and Cost Sharing, except for Prescription Drugs. Services received under a CARE Agreement or CARE Plan are covered whether the service is provided by an in-network or Out-of-Network Provider. Services include the development of an evaluation and the provision of all health care services when required or recommended for you pursuant to a CARE Agreement or CARE Plan approved by a court. We need to know about your active CARE Agreement or CARE Plan. Please submit CARE documentation to us via mail or secure message:

Sharp Health Plan
Customer Care
8520 Tech Way, Suite 200
San Diego, CA 92123

or

Send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login.

How Can You Help Us Fight Health Care Fraud?

Health care fraud is an intentional deception or misrepresentation that an individual or entity makes, knowing that the misrepresentation could result in some unauthorized benefit to the individual, the entity or some other party. Recent estimates put the impact of health care fraud in the United States at approximately $60 billion per year. Health care fraud is costly for everyone. It leads to higher Premiums, more uninsured people and fewer dollars available for health care services.

Health care fraud comes in many forms, including:

- Submitting fraudulent claims (e.g., billing for services that were not provided or inappropriately coding claims to result in higher charges)
- Use of health plan ID cards by people who are not entitled to benefits
- Falsification of drug Prescriptions
- Offering free diabetic supplies, medical supplies or genetic tests in exchange for your ID number or other personal information
- Enrolling someone on your plan who is not an authorized family member or keeping someone on your plan after they are no longer eligible (e.g., after a divorce)

Sharp Health Plan is committed to working to reduce fraudulent activity. Here are some things you can do to prevent fraud:

- Do not give your Sharp Health Plan identification (ID) number over the phone or to people you do not know, except for your Health Care Providers or Sharp Health Plan representatives.

- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using Health Care Providers who say that an item or service is not usually covered, but they know how to bill to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us to ensure we have not been billed for services you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get an item or service paid for.
- If you suspect a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, call the provider and ask for an explanation. There may be an error.
- Do not enroll individuals who are not eligible for coverage as your Spouse or Dependent. (Individuals can enroll in their own plan at sharphealthplan.com or coveredca.com.)

If You Suspect Fraud, Abuse or Waste

What if you suspect fraud? Contact Sharp Health Plan Customer Care at 1-800-359-2002 or send Customer Care a secure message through your Sharp Health Plan online account at sharphealthplan.com/login.

Or send a letter to:

Sharp Health Plan
Fraud and Abuse Investigations
8520 Tech Way Suite 200
San Diego CA 92123

You do not have to give your name. Just tell us why you think fraud is occurring. Give us the name of the provider or Member and tell us what you are concerned about. We take your questions and input seriously. You can help us stop health care fraud.

If you suspect non-compliance or fraud related to Medicare, you can also contact us anonymously using the Sharp HealthCare dedicated hotline number at 1-800-350-5022.

Glossary

Because we know health plan information can be confusing, we capitalized these words (and the plural form of these words, when appropriate) throughout this Member Handbook and each of its attachments to let you know that you can find their meanings in this Glossary.

Active Labor means a labor at a time at which either of the following would occur:

1. There is inadequate time to effect safe transfer to another hospital prior to delivery; or
2. A transfer may pose a threat to the health and safety of the patient or the unborn Child.

Acute Condition means a medical condition that involves a sudden onset of symptoms due to an illness, injury or other medical problem that requires prompt medical attention and that has a limited duration.

Advanced Health Care Directive means a legal document that tells your doctor, family, and friends about the health care you want if you can no longer make decisions for yourself. It explains the types of special treatment you want or do not want. For more information, contact the Plan or the California Attorney General's Office.

Appeal means a written or oral request, by or on behalf of a Member, to re-evaluate a specific determination regarding a requested service, including a delay, denial or modification of a requested service, made by Sharp Health Plan or any of its delegated entities (e.g., Plan Medical Group, American Specialty Health Plans, Vision Service Plan, CVS Caremark, Optum Behavioral Health).

Appropriately Qualified Health Care Provider means a Health Care Provider who is acting within his or her scope of practice and who possesses a clinical background, including training and expertise, related to the particular illness, disease, condition or conditions associated with the request for a second opinion.

Approved Clinical Trial means a phase I, phase II, phase III, or phase IV clinical trial conducted in relation to the prevention, detection, or treatment of cancer or another Life-Threatening disease or condition that meets at least one of the following:

- The study or investigation is approved or funded, which may include funding through in-kind donations, by one or more of the following:
  - The National Institutes of Health.
  - The federal Centers for Disease Control and Prevention.
  - The Agency for Healthcare Research and Quality.
  - The federal Centers for Medicare and Medicaid Services.
  - A cooperative group or center of the National Institutes of Health, the federal Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality, the federal Centers for Medicare and Medicaid Services, the Department of Defense, or the United States Department of Veterans Affairs.
  - A qualified nongovernmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.

- One of the following departments, if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of the United States Department of Health and Human Services determines is comparable to the system of peer review used by the National Institutes of Health and ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review:
  - The United States Department of Veterans Affairs.
  - The United States Department of Defense.
  - The United States Department of Energy.
- The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.
- The study or investigation is a drug trial that is exempt from an investigational new drug application reviewed by the United States Food and Drug Administration.

Artificial Insemination means the depositing of sperm by syringe into the vagina near the cervix or directly into the uterus. This technique is used to overcome sexual performance problems, to circumvent sperm-mucus interaction problems, to maximize the potential for poor semen, and for using donor sperm.

Assisted Reproductive Technologies or **ART** means a set of several procedures that may be employed to bring about conception without sexual intercourse.

Authorization or **Authorized** means approval by your Plan Medical Group (PMG) or Sharp Health Plan for Covered Benefits. (An Authorization request may also be called a pre-service claim.)

Authorized Representative means an individual designated by you to receive Protected Health Information about you for purposes of assisting with a claim, an Appeal, a Grievance or other matter. The Authorized Representative must be designated by you in writing on a form approved by Sharp Health Plan.

Behavioral Health Crisis Services means the continuum of services to address crisis intervention, crisis stabilization, and crisis residential treatment needs of those with a Mental Health or Substance Abuse Disorder crisis that is wellness, resiliency, and recovery oriented. These include but are not limited to, crisis intervention, such as counseling provided by 988 centers, mobile crisis teams, and crisis receiving and stabilization services.

Behavioral Health Crisis Stabilization Services means the services necessary to determine if a behavioral health crisis exists and, if a behavioral health crisis does exist, the care and treatment that is necessary to stabilize the behavioral health crisis within the capability of the 988 center, mobile crisis team, or other provider of Behavioral Health Crisis Services.

Behavioral Health Treatment means Professional Services and treatment programs, including applied behavior analysis and evidence-based behavior intervention programs, that develop or restore, to the maximum extent practicable, the functioning of an individual with autism spectrum disorder and that meet all of the following criteria:

1. The treatment is prescribed by a licensed Plan Provider;
2. The treatment is provided by a Qualified

Autism Service Provider, Qualified Autism Service Professional or Qualified Autism Service Paraprofessional contracted with Sharp Health Plan;

3. The treatment is provided under a treatment plan that has measurable goals over a specific timeline that is developed and approved by the Qualified Autism Service Provider for the specific patient being treated; and
4. The treatment plan is reviewed at least every six (6) months by a Qualified Autism Service Provider, modified whenever appropriate, and is consistent with the elements required under the law.

Benefit Year means a year of coverage under a benefit plan. If you enroll in your benefit plan on or before December 15 of the Open Enrollment Period, your Benefit Year begins January 1 of the following Calendar Year. Your Benefit Year may begin after January 1 if you enroll after December 15 or during a Special Enrollment Period. Your Benefit Year ends December 31, even if your coverage started after January 1.

Brand-Name Drug means a drug that is marketed under a proprietary, trademark-protected name.

Calendar Year means the 12-month period beginning January 1 and ending December 31 of the same year.

CARE (Community Assistance Recovery and Empowerment) Agreement means a voluntary settlement agreement entered into by the parties. A CARE Agreement includes the same elements as a CARE Plan to support the respondent in accessing community-based services and supports.

CARE Plan means an individualized, appropriate range of community-based services and supports, which include clinically appropriate behavioral health care and stabilization medications, housing and other supportive services, as appropriate.

Child or **Children** means a Child or Children of the Subscriber including:

- The naturally born Children, legally adopted Children, or stepchildren of the Subscriber;
- Children for whom the Subscriber has been appointed a legal guardian by a court; and
- Children for whom the Subscriber is required to provide health coverage pursuant to a qualified medical support order.
- Child also means any Child for whom the Subscriber has assumed a parent-Child relationship, as indicated by intentional assumption of parental duties by the Subscriber, and as certified by the Subscriber at the time of enrollment of the Child and annually thereafter.

A Child remains eligible for coverage through the end of the month in which they turn 26 years of age. A covered Child is eligible to continue coverage beyond the age of 26 if the Child is and continues to be both:

- Incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition; and
- Chiefly dependent upon the Subscriber for support and maintenance.

Coinsurance means a percentage of the cost of a Covered Benefit (for example, 20%) that a Member pays after the Member has paid the Deductible, if a Deductible applies to the Covered Benefit.

Copayment or **Copay** means a fixed dollar amount (for example, $20) that a Member

pays for a Covered Benefit after the Member has paid the Deductible, if a Deductible applies to the Covered Benefit.

Cost Share or **Cost Sharing** means the amount of your financial responsibility as specifically set forth in the Summary of Benefits and any supplemental benefit rider, if applicable, attached to this Member Handbook. Cost Share may include any combination of Deductibles, Coinsurance and Copayments, up to the Out-of-Pocket Maximum. Cost Sharing for supplemental benefits, if applicable, does not count toward your Out-of-Pocket Maximum.

Covered Benefits means those Medically Necessary services and supplies that you are entitled to receive under a Group Agreement and which are described in this Evidence of Coverage or under California health plan law.

Cryopreservation means the process of freezing tissue, embryos, ova, or sperm for future use.

Deductible means the amount you pay in a Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Deductible amount each Benefit Year) for certain Covered Benefits before Sharp Health Plan begins payment for all or part of the cost of those Covered Benefits in that Calendar Year (or Benefit Year). Each Tier has its own Deductible as specified on your Summary of Benefits.

Dependent means an enrolled Subscriber's legally married Spouse, registered Domestic Partner or Child who meets the eligibility requirements set forth in this Member Handbook, who is enrolled in the benefit plan, and for whom Sharp Health Plan receives Premiums.

Disposable Medical Supplies means medical supplies that are consumable or expendable in nature and cannot withstand repeated use by more than one individual, such as bandages, elastic bandages, incontinence pads and support hose and garments.

Domestic Partner means a person who has established eligibility for the Plan by meeting all of the following requirements. All Employers who offer coverage to the Spouses of employees must also offer coverage to registered Domestic Partners.

1. Both persons have chosen to share one another's lives in an intimate and committed relationship of mutual caring.
2. Neither person is married to someone else nor is a member of another domestic partnership that has not been terminated, dissolved, or adjudged a nullity.
3. The two persons are not related by blood in a way that would prevent them from being married to each other in this state.
4. Both persons are at least 18 years of age, except as follows:
   A person under 18 years of age who, together with the other proposed Domestic Partner, otherwise meets the requirements for a domestic partnership other than the requirement of being at least 18 years of age, may establish a domestic partnership upon obtaining a court order granting permission to the underage person or persons to establish a domestic partnership.
5. Both persons are capable of consenting to the domestic partnership.
6. Both file a Declaration of Domestic Partnership with the Secretary of State.

If documented in the Group Agreement, Domestic Partner also includes individuals who meet criteria 1-5 above and sign an affidavit attesting to that fact.

Doula means a nonmedical professional who provides health education, advocacy, and physical, emotional and nonmedical support for pregnant and postpartum Members before, during and after childbirth including support during miscarriage, stillbirth and abortion.

Drug Tier means a group of Prescription Drugs that corresponds to a specified Cost Sharing tier in Sharp Health Plan's Prescription Drug coverage. The tier in which a Prescription Drug is placed determines your portion of the cost for the drug.

Durable Medical Equipment or **DME** means medical equipment appropriate for use in the home which is intended for repeated use; is generally not useful to a person in the absence of illness or injury; and primarily serves a medical purpose.

Eligible Employee means any employee, employed for a specified period of time (as determined by the Employer), who is actively engaged on a full-time basis (at least 30 hours per week) in the conduct of the business of the Employer at the Employer's regular place or places of business. The term includes sole proprietors or partners in a partnership, if they are actively engaged on a full-time basis in the Employer's business and included as employees under the Group Agreement, but does not include employees who work on a temporary, substitute or contract basis. Employees who waive coverage on the grounds that they have other Employer sponsored health coverage or coverage under Medicare shall not be considered or counted as Eligible Employees.

Emergency Medical Condition means a medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- Placing the patient's health in serious jeopardy;
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily organ or part.

Emergency Services and Care means (1) medical screening, examination, and evaluation by a physician and surgeon, or, to the extent permitted by applicable law, by other appropriate personnel under the supervision of a physician and surgeon, to determine if an Emergency Medical Condition or active labor exists and, if it does, the care, treatment, and surgery, within the scope of that person's license, if necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; and/or (2) an additional screening, examination, and evaluation by a physician, or other personnel to the extent permitted by applicable law and within the scope of their licensure and clinical privileges, to determine if a Psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the Psychiatric Emergency Medical Condition within the capability of the facility.

Employer means any person, firm, proprietary or nonprofit corporation, partnership or public agency that is actively engaged in business or service, which was not formed primarily for purposes of buying health care service plan contracts and in which a bona-fide Employer-employee relationship exists.

Enrolled Employee (also known as "Subscriber") means an Eligible Employee of the Employer who meets the applicable eligibility requirements, has enrolled in the Plan under the provisions of a Group Agreement, and for whom Premiums have been received by the Plan.

Evidence of Coverage means any certificate, agreement, contract, brochure, or letter of entitlement issued to a Member setting forth the coverage to which the Member is entitled.

Exception Request means a request for coverage of a Prescription Drug. If you, your designee, or prescribing Health Care Provider submits an Exception Request for coverage of a Prescription Drug, Sharp Health Plan must cover the Prescription Drug when the drug is determined to be Medically Necessary to treat your condition. Drugs and supplies that fall within one of the Outpatient Prescription Drug benefit exclusions described in this Member Handbook are not eligible for an Exception Request.

Experimental Services means drugs, equipment, procedures or services that are in a testing phase undergoing laboratory and/or animal studies prior to testing in humans. Experimental Services are not undergoing a clinical investigation.

Family Coverage means coverage for a Subscriber and one or more Dependents.

Family Deductible means the Deductible amount, if any, that applies each Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Deductible amount each Benefit Year) to an Enrolled Employee and that Enrolled Employee's Dependent(s) enrolled in Sharp Health Plan. With Family Coverage, Cost Share payments made by each individual in the family for Covered Benefits subject to the Deductible contribute to the Family Deductible. Each Tier has its own Deductible as specified on your Summary of Benefits.

Family Out-of-Pocket Maximum means the Out-of-Pocket Maximum that applies each Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Out-of-Pocket Maximum amount each Benefit Year) to an Enrolled Employee and that Enrolled Employee's Dependent(s) enrolled in Sharp Health Plan. Each Tier has its own Out-of-Pocket Maximum as specified on your Summary of Benefits.

Formulary means the complete list of drugs preferred for use and eligible for coverage under a Sharp Health Plan product and includes all drugs covered under the Outpatient Prescription Drug benefit of the Sharp Health Plan product. Formulary is also known as a Prescription Drug list.

Gamete Intrafallopian Transfer or **GIFT** means a procedure whereby unfertilized ovum are removed from the female and inserted along with sperm into the fallopian tube for the purpose of enhancing the chance of conception.

Generic Drug means the same drug as its brand name equivalent in dosage, safety, strength, how it is taken, quality, performance, and intended use.

Grace Period means a period of at least 30 consecutive days, beginning the day the Notice of Start of Grace Period is dated, to allow an Employer to pay an unpaid Premium amount without losing healthcare coverage. To qualify for the Grace Period, the Employer must have paid at least one full month's Premium for the benefit plan.

Grievance means a written or oral expression of dissatisfaction regarding Sharp Health Plan, a provider, and/or a pharmacy, including quality of care concerns, complaints, disputes, requests for reconsideration or Appeals made by a Member or a Member's representative.

Group Agreement means the written agreement between Sharp Health Plan and an Employer that provides coverage for Covered

Benefits to be provided to Members whose eligibility is related to that Employer.

Health Care Provider means any professional person, medical group, independent practice association, organization, health care facility, or other person or institution licensed or authorized by the state to deliver or furnish health services.

Health Savings Account or **HSA** means a type of savings account that allows individuals to set aside money on a pre-tax basis to pay for qualified medical expenses if enrolled in a High Deductible Health Plan (HDHP).

High Deductible Health Plan or **HDHP** means a benefit plan that satisfies certain requirements with respect to minimum annual Deductible and Out-of-Pocket Maximum, as defined in section 223 of the Internal Revenue Code.

Iatrogenic Infertility means infertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment.

In Vitro Fertilization or **IVF** means a procedure whereby unfertilized ovum are removed from the female, fertilized with a donor's sperm outside the body, and implanted directly into the uterus in an attempt to achieve pregnancy.

Independent Medical Review (IMR) means means a review of your Plan's denial, modification, or delay of your request for health care services or treatment. The review is provided by the Department of Managed Health Care and conducted by independent medical experts. If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by your Plan related to medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature, and payment disputes for emergency or urgent medical services. Your Plan must pay for the services if an IMR decides you need it.

Individual Deductible means the Deductible amount, if any, that applies to an individual Subscriber or Dependent enrolled in Sharp Health Plan each Benefit Year. Each Tier has its own Deductible as specified on your Summary of Benefits.

Individual Out-of-Pocket Maximum means the Out-of-Pocket Maximum that applies to an individual Enrolled Employee or Dependent enrolled in Sharp Health Plan each Calendar Year (or Benefit Year, if you are enrolled in a benefit plan that applies the Out-of-Pocket Maximum amount each Benefit Year). Each Tier has its own Out-of-Pocket Maximum as specified on your Summary of Benefits.

Intracytoplasmic Sperm Injection or **ICSI** means a procedure whereby a single active sperm is injected into the egg outside the body and inserted into the fallopian tube for the purpose of enhancing the chance of conception.

Investigational Services means those drugs, equipment, procedures or services for which laboratory and/or animal studies have been completed and for which human studies are in progress but:

1. Testing is not complete; and
2. The efficacy and safety of such services in human subjects are not yet established; and
3. The service is not in wide usage.

Life-Threatening means either or both of the following:

- Diseases or conditions where the likelihood of death is high unless the course of the disease is interrupted.

- Diseases or conditions with potentially fatal outcomes, where the end point of clinical intervention is survival.

Maternal Mental Health Condition means a mental health condition that occurs during pregnancy or during the postpartum period and includes, but is not limited to, postpartum depression.

Medical Benefit Drug means a drug that is physician administered or is self-injectable. Medical Benefit drugs are covered under the Medical Benefit.

Medical Information means any individually identifiable information, in electronic or physical form, in possession of or derived from a provider of health care, health care service plan, pharmaceutical company, or contractor regarding a patient's medical history, mental health application information, reproductive or sexual health application information, mental or physical condition, or treatment. Individually identifiable means that the medical information includes or contains any element of personal identifying information sufficient to allow identification of the individual, such as the patient's name, address, electronic mail address, telephone number, or social security number, or other information that, alone or in combination with other publicly available information, reveals the identity of the individual.

Medically Necessary means a service or product addressing the specific needs of that patient, for the purpose of preventing, diagnosing, or treating an illness, injury, condition, or its symptoms, including minimizing the progression of that illness, injury, condition, or its symptoms, in a manner that is all of the following:

- In accordance with the generally accepted standards of care, including generally accepted standards of Mental Health or Substance Use Disorder care.
- Clinically appropriate in terms of type, frequency, extent, site, and duration.
- Not primarily for the economic benefit of the health care service plan and Members or for the convenience of the patient, treating physician, or other Health Care Provider.

Member means a Subscriber, enrollee, Enrolled Employee, or Dependent of a Subscriber or an Enrolled Employee, who has enrolled in the Plan and for whom coverage is active or live.

Mental Health or Substance Use Disorder means a mental health condition or Substance Use Disorder that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders.

Nonformulary Drug means a Prescription Drug that is not listed on Sharp Health Plan's Formulary.

Nonpayment of Premium means failure of the Subscriber, having been duly notified and billed for the charge, to pay any Premium, or portion of Premium, when due to Plan. A Subscriber shall be considered duly notified and billed for the charge when billing information has been sent to the Subscriber that, at a minimum, itemizes the Premium amount due, the period of time covered by the Premium and the Premium due date.

Open Enrollment Period means a designated period of time each year during which individuals can enroll in a health plan or make changes to their coverage.

Out-of-Area means you are temporarily outside your Plan Network Service Area. Out-of-Area coverage includes Urgent Care Services and Emergency Services for the sudden onset of symptoms of sufficient severity to require immediate medical attention to prevent serious deterioration of your health resulting from unforeseen illness or injury or complication of an existing condition, including pregnancy, for which treatment cannot be delayed until the Member returns to the Service Area. Out-of-Area medical services will be covered to meet your immediate medical needs. Applicable follow-up care for the Urgent Care Service or Emergency Service must be Authorized by Sharp Health Plan and will be covered until it is clinically appropriate to transfer your care into the Service Area.

Out-of-Network Providers means physicians, hospitals, skilled nursing facilities, home health agencies, pharmacies, medical transportation companies, laboratories, X-ray facilities, Durable Medical Equipment suppliers and other licensed health care entities or professionals who are not part of the Sharp Health Plan Choice HMO Network or the Aetna Open Choice PPO Network.

Out-of-Pocket Maximum means the maximum total amount of expenses that you will pay for Covered Benefits in a Calendar Year before Sharp Health Plan pays Covered Benefits at 100%. All Member Cost Sharing (including Copayments, Deductibles and Coinsurance) for Covered Benefits contributes to the Out-of-Pocket Maximum. Each Tier has its own Out-of-Pocket Maximum as specified on your Summary of Benefits.

Outpatient Prescription Drug means a self-administered drug that is approved by the federal Food and Drug Administration for sale to the public through a retail or mail order pharmacy, requires a prescription, and has not been provided for use on an inpatient basis.

Plan means Sharp Health Plan.

Plan Hospital means an institution licensed by the State of California as an acute care hospital that provides certain Covered Benefits to Members through an agreement with Sharp Health Plan and that is included in the Sharp Health Plan Choice Network. Plan Hospitals are listed in the Provider Directory.

Plan Medical Group or **PMG** means a group of physicians, organized as or contracted through a legal entity, that has met the Plan's criteria for participation and has entered into an agreement with the Plan to provide and make available Professional Services and to provide or coordinate the provision of other Covered Benefits to Members on an independent contractor basis and that is included in the Sharp Health Plan Choice Network.

Plan Network means a discrete set of network Providers, including all of the professional providers and facilities that are in the Sharp Health Plan Network (e.g., American Specialty Health Plans, Vision Service Plan, CVS Caremark, Optum Behavioral Health), that Sharp Health Plan has designated to deliver all covered services for a specific network Service Area, as defined in this **Glossary**.

Plan Pharmacy means any pharmacy licensed by the State of California to provide Outpatient Prescription Drug services to Members through an agreement with Sharp Health Plan. Plan Pharmacies are listed in the Provider Directory.

Plan Physician means any doctor of medicine, osteopathy or podiatry licensed by the State of California who has agreed to provide Professional Services to Members,

either through an agreement with Sharp Health Plan or as a Member of a PMG, and who is included in the Sharp Health Plan Choice Network. Plan Physicians are listed in the Provider Directory.

Plan Provider or **Plan Providers** means the physician(s), hospital(s), Skilled Nursing Facility or Facilities, home health agency or agencies, pharmacy or pharmacies, medical transportation company or companies, laboratory or laboratories, radiology and diagnostic facility or facilities, Durable Medical Equipment supplier(s), and other licensed health care entities or professionals who are part of the Sharp Health Plan Choice Network, or who provide Covered Benefits to Members through an agreement with Sharp Health Plan. Plan Providers also include contracted providers affiliated with Vision Service Plan (vision services) and American Specialty Health Plans (acupuncture and chiropractic services), if your benefit plan includes coverage for vision services and/or acupuncture and chiropractic services, and CVS Caremark (pharmacies).

For purposes of Mental Health and Substance Use Disorders, Providers include:

a. A person who is licensed under Division 2 (commencing with Section 500) of the Business and Professions Code.
b. An associate marriage and family therapist or marriage and family therapist trainee functioning pursuant to Section 4980.43.3 of the Business and Professions Code.
c. A Qualified Autism Service Provider or Qualified Autism Service Professional certified by a national entity pursuant to Section 10144.51 of the Insurance Code and Section 1374.73.
d. An associate clinical social worker functioning pursuant to Section 4996.23.2 of the Business and Professions Code.
e. An associate professional clinical counselor or professional clinical counselor trainee functioning pursuant to Section 4999.46.3 of the Business and Professions Code.
f. A registered psychologist, as described in Section 2909.5 of the Business and Professions Code.
g. A registered psychological assistant, as described in Section 2913 of the Business and Professions Code.
h. A psychology trainee or person supervised as set forth in Section 2910 or 2911 of, or subdivision (d) of Section 2914 of, the Business and Professions Code.

Precertification means the approval by the Plan for Covered Benefits at the Tier 2 or Tier 3 benefit level. (A Precertification request may also be called a pre-service claim.)

Premium means the monthly amounts due and payable in advance to the Plan from the Subscriber for providing Covered Benefits to Member(s).

Prescription means an oral, written, or electronic order by a prescribing provider for a specific Member that contains the name of the Prescription Drug, the quantity of the prescribed drug, the date of issue, the name and contact information of the prescribing provider, the signature of the prescribing provider if the Prescription is in writing, and if requested by the Member, the medical condition or purpose for which the drug is being prescribed.

Prescription Drug or “drug” means a drug approved by the federal Food and Drug Administration (FDA) for sale to consumers that requires a prescription and is not provided for use on an inpatient basis. The

term "drug" or "Prescription Drug" includes: (A) disposable devices that are Medically Necessary for the administration of a covered Prescription Drug, such as spacers and inhalers for the administration of aerosol Outpatient Prescription Drugs; (B) syringes for self-injectable Prescription Drugs that are not dispensed in pre-filled syringes; (C) drugs, devices, and FDA-approved products covered under the Prescription Drug benefit of the product pursuant to sections 1367.002, 1367.25, and 1367.51 of the Health and Safety Code, including any such over-the-counter drugs, devices, and FDA-approved products; and (D) at the option of the health plan, any vaccines or other health care benefits covered under the Plan's Prescription Drug benefit.

Primary Care Physician or **PCP** means a Plan Physician, possibly affiliated with a PMG, who is chosen by or for you from the Sharp Health Plan Choice Network; and who is primarily responsible for supervising, coordinating and providing initial care to you; for maintaining the continuity of your care; and providing or initiating referrals for Covered Benefits for you. Primary Care Physicians include general and family practitioners, internists, pediatricians and qualified OB-GYNs who have the ability to deliver and accept the responsibility for delivering primary care services.

Primary Residence means the home or address at which the Member actually lives most of the time. A residence will no longer be considered a Primary Residence if (a) Member moves without intent to return, (b) Member is absent from the residence for more than 90 days in any 12-month period (except for student Dependents).

Professional Services means those professional diagnostic and treatment services that are listed in this Member Handbook and supplemental benefits brochures, if applicable, and provided by Plan Physicians and other health professionals.

Psychiatric Emergency Medical Condition means a mental disorder that manifests itself by acute symptoms of sufficient severity that renders the patient as being either: an immediate danger to himself or herself or to others, or immediately unable to provide for, or utilize, food, shelter, or clothing, due to the mental disorder.

Qualified Autism Service Paraprofessional means an unlicensed and uncertified individual who meets all of the following criteria:

1. Is supervised by a Qualified Autism Service Provider or Qualified Autism Service Professional at a level of clinical supervision that meets professionally recognized standards of practice.
2. Provides treatment and implements services pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider.
3. Meets the education and training qualifications described in Section 54342 of Title 17 of the California Code of Regulations.
4. Has adequate education, training, and experience, as certified by a Qualified Autism Service Provider or an entity or group that employs Qualified Autism Service Providers.
5. Is employed by the Qualified Autism Service Provider, or an entity or group that employs Qualified Autism Service Providers responsible for the autism treatment plan.

Qualified Autism Service Professional means an individual who meets all of the following criteria:

1. Provides Behavioral Health Treatment, which may include clinical case management and case supervision under the direction and supervision of a Qualified Autism Service Provider.
2. Is supervised by a Qualified Autism Service Provider.
3. Provides treatment pursuant to a treatment plan developed and approved by a Qualified Autism Service Provider.
4. Is a behavioral service provider who meets the education and experience qualifications described in Section 54342 of Title 17 of the California Code of Regulations for an Associate Behavior Analyst, Behavior Analyst, Behavior Management Assistant, Behavior Management Consultant, or Behavior Management Program.
5. Has training and experience in providing services for autism spectrum disorder pursuant to Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code or Title 14 (commencing with Section 95000) of the Government Code.
6. Is employed by the Qualified Autism Service Provider or an entity or group that employs Qualified Autism Service Providers responsible for the autism treatment plan.

Qualified Autism Service Provider means either of the following:

1. A person who is certified by a national entity, such as the Behavior Analyst Certification Board, with a certification that is accredited by the National Commission for Certifying Agencies, and who designs, supervises, or provides treatment for autism spectrum disorder, provided the services are within the experience and competence of the person who is nationally certified.
2. A person licensed as a physician and surgeon, physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist, pursuant to Division 2 (commencing with Section 500) of the Business and Professions Code, who designs, supervises, or provides treatment for autism spectrum disorder, provided the services are within the experience and competence of the licensee.

Reproductive or Sexual Health Application Information means information about a consumer's reproductive health, menstrual cycle, fertility, pregnancy, pregnancy outcome, plans to conceive, or type of sexual activity collected by a reproductive or sexual health digital service, including, but not limited to, information from which one can infer someone's pregnancy status, menstrual cycle, fertility, hormone levels, birth control use, sexual activity, or gender identity.

Rescission or **Rescind** means a cancellation of coverage for fraud or intentional misrepresentation of material fact that has a retroactive effect.

Sensitive Services means all health care services related to mental or behavioral health, sexual and reproductive health, sexually transmitted infections, Substance Use Disorder, gender affirming care, and intimate partner violence, and includes services described in Sections 6924, 6925, 6926, 6927, 6928, 6929, and 6930 of the Family Code, and Sections 121020 and 124260 of the Health and Safety Code, obtained by a patient at or above the minimum age specified for consenting to the service specified in the section.

Serious Chronic Condition means a medical

condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure, worsens over an extended period of time, or requires ongoing treatment to maintain remission or prevent deterioration.

Seriously Debilitating means diseases or conditions that cause major irreversible morbidity.

Service Area means the geographic area designated by the plan within which a plan shall provide health care services.

Skilled Nursing Facility or **SNF** means a comprehensive free-standing rehabilitation facility or a specially designed unit within a Hospital licensed by the state of California to provide skilled nursing care.

Spouse means an Enrolled Employee's legally married husband, wife, or partner.

Standard Fertility Preservation Services means procedures consistent with the established medical practices and professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine.

Step Therapy means a process specifying the sequence in which different Prescription Drugs for a given medical condition and medically appropriate for a particular patient are prescribed. Sharp Health Plan may require you to try one or more drugs to treat your medical condition before Sharp Health Plan will cover a particular drug for the condition pursuant to a Step Therapy request. If your prescribing provider submits a request for Step Therapy exception, Sharp Health Plan shall make exceptions to Step Therapy when the criteria is met.

Subscriber means the person whose status, except for family dependency, is the basis for eligibility for membership in the Plan.

Substance Use Disorder means a Substance Use Disorder that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders.

Summary of Benefits means the list of the most commonly used Covered Benefits and applicable Cost Shares for the specific benefit plan purchased by the Employer. Members receive a copy of the Summary of Benefits along with the Member Handbook.

Telehealth means the mode of delivering health care services and public health via information and communication technologies to facilitate the diagnosis, consultation, treatment, education, care management, and self-management of a patient's health care. Telehealths facilitates patient self-management and caregiver support for patients and includes:

- Synchronous interactions, defined as real-time interactions between a patient and a Health Care Provider located at a distant site.
- Asynchronous store and forward transfers, defined as transmissions of a patient's medical information from an originating site to the Health Care Provider at a distant site.

Terminal Illness means an incurable or irreversible condition that has a high probability of causing death within one year or less.

Tier 1: Sharp Health Plan Choice HMO Network means the Cost Share, Out-of-Pocket Maximum, and coverage provisions that apply to (i) Covered Benefits received from Plan Providers affiliated with the Member's assigned PMG; (ii) Covered

Benefits received from providers not affiliated with the Member's assigned PMG, when Plan has granted prior Authorization for such Covered Benefits; (iii) Emergency Services; and (iv) Out-of-Area Urgent Care Services. Tier 1 Cost Shares and Out-of-Pocket Maximum are usually lower than Tier 2 and Tier 3 Cost Shares and Out-of-Pocket Maximums. The Summary of Benefits lists the Tier 1, Tier 2 and Tier 3 benefit levels.

Tier 2: Aetna Open Choice PPO Network means the Cost Share, Out-of-Pocket Maximum, and coverage provisions that apply to Covered Benefits received from providers not affiliated with the Member's assigned PMG but contracted with the Aetna Open Choice PPO Network, except for the following: (i) Covered Benefits received from providers not affiliated with the Member's assigned PMG when Plan has granted prior Authorization for such Covered Benefits; (ii) Emergency Services, and (iii) Out-of-Area Urgent Care Services. Covered Benefits described in (i), (ii) and (iii) are subject to the Tier 1 benefit level. Tier 2 Cost Shares and Out-of-Pocket Maximum are usually more than Tier 1 Cost Shares and Out-of-Pocket Maximum. The Summary of Benefits lists the Tier 1, Tier 2, and Tier 3 benefit levels.

Tier 3: Out-of-Network means the Cost Share, Out-of-Pocket Maximum, and coverage provisions that apply to Covered Benefits received from providers not affiliated with the Member's assigned PMG or the Aetna Open Choice PPO Network, except for the following: (i) Covered Benefits received from providers not affiliated with the Member's assigned PMG when Plan has granted prior Authorization for such Covered Benefits; (ii) Emergency Services; and (iii) Out-of-Area Urgent Care Services. Covered Benefits described in (i), (ii) and (iii) are subject to the Tier 1 benefit level. Tier 3 Cost Shares and Out-of-Pocket Maximum are usually more than Tier 1 and Tier 2 Cost Shares and Out-of-Pocket Maximums. The Summary of Benefits lists the Tier 1, Tier 2 and Tier 3 benefit levels.

Totally Disabled means a Member who is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness, or condition and is chiefly dependent upon the Subscriber for support and maintenance. The determination as to whether a Member is Totally Disabled will be made based upon an objective review consistent with professionally recognized medical standards.

Trans-Inclusive Health Care means comprehensive health care that is consistent with the standards of care for individuals who identify as transgender, gender diverse, or intersex; honors an individual's personal bodily autonomy; does not make assumptions about an individual's gender; accepts gender fluidity and nontraditional gender presentation; and treats everyone with compassion, understanding, and respect.

Urgent Care Services means services intended to provide urgently needed care in a timely manner when you or your PCP has determined that you require these services, or you are Out-of-Area and require Urgent Care Services. Urgent Care Services means those services performed, inside or outside the Plan's Service Area, which are medically required within a short time frame, usually within 24 hours or sooner if appropriate for your condition, in order to prevent a serious deterioration of a Member's health due to an illness, injury, or complication of an existing condition, including pregnancy, for which treatment cannot be delayed. Urgently needed services include maternity services

necessary to prevent serious deterioration of the health of the Member or the Member's fetus, based on the Member's reasonable belief that she has a pregnancy-related condition for which treatment cannot be delayed until the Member returns to the Service Area.

Urgent Mental Health or **Substance Use Disorder Services** means services to treat when the Member's condition is such that the Member faces an imminent and serious threat to his or her health, including, but not limited to, the potential loss of life, limb, or other major bodily function, or the normal timeframe for decision-making to approve, modify, or deny requests by providers prior to, or concurrent with, the provision of health care services to the Member, would be detrimental to the Member's life or health or could jeopardize the Member's ability to regain maximum function.

Utilization Management means the evaluation of the appropriateness, medical need and efficiency of health care services and facilities according to established criteria or guidelines and under the provisions of the applicable health benefits plan.

You or **Your** means the Member (Subscriber), or the Dependent of a Member, who has enrolled in the Plan under the provisions of the Membership Agreement and for whom the applicable Premiums have been paid.

Zygote Intrafallopian Transfer or **ZIFT** means a procedure whereby unfertilized ovum are removed from the female and fertilized with a donor's sperm outside the body. The pronuclear stage embryo is then inserted into the fallopian tube in an attempt to achieve pregnancy.

Nondiscrimination Notice

Sharp Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. Sharp Health Plan does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. A copy of the Nondiscrimination Notice can also be accessed at **sharphealthplan.com/members/notices-and-disclosures**.

Sharp Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters.
- Provides reasonable modifications for individuals with disabilities, and appropriate auxiliary aids and services, including qualified interpreters for individuals with disabilities and information in alternative formats, such as braille or large print, free of charge and in a timely manner, when such modifications, aids, and services are necessary to ensure accessibility and an equal opportunity to participate to individuals with disabilities.
- Provides free language services to people whose primary language is not English, such as:
    - Qualified interpreters and language assistance services, including electronic and written translated documents and oral interpretation, free of charge and in a timely manner, when such services are a reasonable step to provide meaningful access to an individual with limited English proficiency. If you need these services, contact Customer Care at 1-800-359-2002 (TTY 771).

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, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability, you can file a grievance with our Civil Rights Coordinator and Section 1557 Nondiscrimination Coordinator at:

- Address: Sharp Health Plan Compliance Department, Attn: Director of Compliance and Regulatory Affairs Department, 8520 Tech Way, Suite 200, San Diego, CA 92123-1450
- Telephone: 1-800-359-2002 (TTY 711)
- Fax: 1-619-740-8572
- Email: shpcompliance@sharp.com

You can file a grievance in person or by mail or fax, or you can also complete the online Grievance / Appeal form on the plan's website **sharphealthplan.com**. Please call our Customer Care team at 1-800-359-2002 if you need help filing a grievance. You can also file a discrimination complaint if there is a concern of discrimination based on race, color, national origin, age, disability or sex 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 **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, 1-800-537-7697 (TDD).

Complaint forms are available at **www.hhs.gov/ocr/office/file/index.html**.

The California Department of Managed Health Care is responsible for regulating health care service plans. If your grievance has not been satisfactorily resolved by Sharp Health Plan or your grievance has remained unresolved for more than 30 days, you may call toll-free the Department of Managed Health Care for assistance:

- 1-888-466-2219 Voice
- 1-877-688-9891 TDD

The Department of Managed Health Care's website has complaint forms and instructions online: **www.dmhc.ca.gov**.

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call Sharp Health Plan right away at 1-858-499-8300 or 1-800-359-2002.

IMPORTANTE: ¿Puede leer esta carta? Si no le es posible, podemos ofrecerle ayuda para que alguien se la lea. Además, usted también puede obtener esta carta en su idioma. Para ayuda gratuita, por favor llame a Sharp Health Plan inmediatamente al 1-858-499-8300 o 1-800-359-2002.

Language Assistance Services

English
ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-359-2002 (TTY:711).

Español (Spanish)
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-359-2002 (TTY:711).

繁體中文 **(Chinese)**
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-359-2002 (TTY:711)。

Tiếng Việt (Vietnamese)
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-359-2002 (TTY:711).

Tagalog (Tagalog – Filipino):
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-359-2002 (TTY:711).

한국어 (Korean):
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-359-2002 (TTY:711) 번으로 전화해 주십시오.

Հայերեն **(Armenian):**
ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Զանգահարեք 1-800-359-2002 (TTY (հեռատիպ)՝ 711).

فارسی (Farsi):
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیالت زبانی بصورت رایگان برای شما تماس بگیرید 1-800-359-2002 (TTY:711) با .باشد می فراهم.

Русский (Russian):
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-359-2002 (телетайп: 711).

日本語 **(Japanese):**
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-359-2002 (TTY:711) まで、お電話にてご連絡ください。

ةيبرعلا (Arabic):
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. تصل برقم 1-800-359-2002 (رقم هاتف الصم والبكم: 711).

ਪੰਜਾਬੀ **(Punjabi):**
ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-359-2002 (TTY/TDD: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Mon Khmer, Cambodian):
ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-359-2002 (TTY:711)។

Hmoob (Hmong):
LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-359-2002 (TTY:711).

हिंदी (Hindi):
ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-359-2002 (TTY:711) पर कॉल करें।कॉल करें।

ภาษาไทย (Thai):
เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-359-2002 (TTY:711).

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