Summary of Benefits

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. PLEASE CONTACT YOUR EMPLOYER FOR SPECIFIC INFORMATION ON YOUR COVERAGE OR VISIT **SHARPHEALTHPLAN.COM** TO VIEW THE MEMBER HANDBOOK.

Calendar year pharmacy deductible (per individual/per family) Applies to Tier 1, Tier 2, Tier 3, and Tier 4 \$500 Calendar year dental deductible (per individual/per family) Annual out of pocket Maximum \$9,100 Utertime Maximum (per individual/per family) \$9,100 \$9,100 Utertime Maximum U \$9,100 Preventive Carei U \$9,100 Well-bady and well-child (to age 18) physical exams, immunizations and related laboratory services \$0,000 Routine adult physical exams, immunizations and related laboratory services \$0,000 Routine gynecological exams, immunizations and related laboratory services \$0,000 Marmography \$0,000 \$0,000 Prostate cancer screening \$0,000 \$0,000 Prostate cancer screening \$0,000 \$0,000 Prinsty Case Physican office wisit for consultation, treatment, diagnostic testing, etc. (deductible applies after first 3 non-preventive wisits) \$10 Prinsty Case Physican office wisit for consultation, treatment, diagnostic testing, etc. (deductible applies after first 3 non-preventive wisits) \$10 Other Practitioner office wisit for consultation, treatment, diagnostic testing, etc. (deductible applies after first 3 non-preventive wisits) \$10 Advanced radiology services (reductide applies after first 3 non-	Covered Benefits	Cost Share
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Allergy testing (deductible applies after first 3 non-preventive visits)\$\$Allergy injections (deductible applies after first 3 non-preventive visits)\$\$Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services)40% coins:Outpatient Surgery facility fee40% coins:Outpatient Physician/Surgeon fee40% coins:Outpatient visit40% coins:Infusion therapy (including but not limited to chemotherapy)40% coins:Dialysis40% coins:Rehabilitation services: physical, occupational and speech therapy\$Habilitation services\$Radiation therapy\$Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coins:Physician/surgeon fee40% coins:Emergency room facility fee (waived if admitted to the hospital)40% coins:Urgent care services (deductible applies after first 3 non-preventive visits)\$	Advanced radiology (including but not limited to MRI, MRA, MRS, CT scan, PET, MUGA, SPECT)	40% coinsurance ^{4,6}
Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services) 40% coins Outpatient surgery facility fee 40% coins Outpatient Physician/Surgeon fee 40% coins Outpatient visit 40% coins Infusion therapy (including but not limited to chemotherapy) 40% coins Dialysis 40% coins Rehabilitation services: physical, occupational and speech therapy 4 Habilitation services 40% coins Radiation therapy 40% coins Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation) 40% coins Facility fee 40% coins Physician/surgeon fee 40% coins Emergency and Urgent Care Services 40% coins Emergency room facility fee (waived if admitted to the hospital) 40% coins Urgent care services (deductible applies after first 3 non-preventive visits) \$40	Allergy testing (deductible applies after first 3 non-preventive visits)	\$95 / visit ⁶
Outpatient surgery facility fee40% coinsiOutpatient Physician/Surgeon fee40% coinsiOutpatient visit40% coinsiInfusion therapy (including but not limited to chemotherapy)40% coinsiDialysis40% coinsiRehabilitation services: physical, occupational and speech therapy40% coinsiHabilitation services40% coinsiRadiation therapy40% coinsiHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsiFacility fee40% coinsiPhysician/surgeon fee40% coinsiEmergency and Urgent Care Services40% coinsiEmergency room facility fee (waived if admitted to the hospital)40% coinsiEmergency room physician fee (waived if admitted to the hospital)40% coinsiUrgent care services (deductible applies after first 3 non-preventive visits)\$40%	Allergy injections (deductible applies after first 3 non-preventive visits)	\$95 / visit ⁶
Outpatient Physician/Surgeon fee40% coinsiOutpatient visit40% coinsiInfusion therapy (including but not limited to chemotherapy)40% coinsiDialysis40% coinsiRehabilitation services: physical, occupational and speech therapy4Habilitation services40% coinsiRadiation therapy4Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsiFacility fee40% coinsiPhysician/surgeon fee40% coinsiEmergency and Urgent Care Services40% coinsiEmergency room facility fee (waived if admitted to the hospital)40% coinsiEmergency room physician fee (waived if admitted to the hospital)40% coinsiUrgent care services (deductible applies after first 3 non-preventive visits)\$40	Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services)	
Outpatient visit40% coinsiInfusion therapy (including but not limited to chemotherapy)40% coinsiDialysis40% coinsiRehabilitation services: physical, occupational and speech therapy4Habilitation services40% coinsiRadiation therapy4Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsiFacility fee40% coinsiPhysician/surgeon fee40% coinsiEmergency and Urgent Care Services40% coinsiEmergency room facility fee (waived if admitted to the hospital)40% coinsiEmergency room physician fee (waived if admitted to the hospital)40% coinsiUrgent care services (deductible applies after first 3 non-preventive visits)\$6	Outpatient surgery facility fee	40% coinsurance ^{4,6}
Infusion therapy (including but not limited to chemotherapy)40% coinsidDialysis40% coinsidRehabilitation services: physical, occupational and speech therapy4Habilitation services4Radiation therapy40% coinsidHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsidFacility fee40% coinsidPhysician/surgeon fee40% coinsidEmergency and Urgent Care Services40% coinsidEmergency room facility fee (waived if admitted to the hospital)40% coinsidEmergency room physician fee (waived if admitted to the hospital)40% coinsidUrgent care services (deductible applies after first 3 non-preventive visits)\$000000000000000000000000000000000000	Outpatient Physician/Surgeon fee	40% coinsurance ^{4,6}
Dialysis40% coinsiRehabilitation services: physical, occupational and speech therapy\$Habilitation services\$Radiation therapy40% coinsiHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsiFacility fee40% coinsiPhysician/surgeon fee40% coinsiEmergency and Urgent Care Services40% coinsiEmergency room facility fee (waived if admitted to the hospital)40% coinsiEmergency room physician fee (waived if admitted to the hospital)40% coinsiUrgent care services (deductible applies after first 3 non-preventive visits)\$	Outpatient visit	40% coinsurance ^{4,6}
Rehabilitation services: physical, occupational and speech therapy\$Habilitation services\$Radiation therapy40% coinseHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinseFacility fee40% coinsePhysician/surgeon fee40% coinseEmergency and Urgent Care Services40% coinseEmergency room facility fee (waived if admitted to the hospital)40% coinseEmergency room physician fee (waived if admitted to the hospital)40% coinseUrgent care services (deductible applies after first 3 non-preventive visits)\$	Infusion therapy (including but not limited to chemotherapy)	40% coinsurance ^{4,6}
Habilitation services\$Radiation therapy40% coinsiHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsiFacility fee40% coinsiPhysician/surgeon fee40% coinsiEmergency and Urgent Care Services40% coinsiEmergency room facility fee (waived if admitted to the hospital)40% coinsiEmergency room physician fee (waived if admitted to the hospital)40% coinsiUrgent care services (deductible applies after first 3 non-preventive visits)\$	Dialysis	40% coinsurance ^{4,6}
Radiation therapy40% coinsideHospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)40% coinsideFacility fee40% coinsidePhysician/surgeon fee40% coinsideEmergency and Urgent Care Services40% coinsideEmergency room facility fee (waived if admitted to the hospital)40% coinsideEmergency room physician fee (waived if admitted to the hospital)40% coinsideUrgent care services (deductible applies after first 3 non-preventive visits)\$60	Rehabilitation services: physical, occupational and speech therapy	\$60 / visit
Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)Facility fee40% coinsePhysician/surgeon fee40% coinseEmergency and Urgent Care Services40% coinseEmergency room facility fee (waived if admitted to the hospital)40% coinseEmergency room physician fee (waived if admitted to the hospital)40% coinseUrgent care services (deductible applies after first 3 non-preventive visits)\$0	Habilitation services	\$60 / visit
Facility fee40% coinsidentPhysician/surgeon fee40% coinsidentEmergency and Urgent Care Services40% coinsidentEmergency room facility fee (waived if admitted to the hospital)40% coinsidentEmergency room physician fee (waived if admitted to the hospital)40% coinsidentUrgent care services (deductible applies after first 3 non-preventive visits)\$60	Radiation therapy	40% coinsurance ^{4,6}
Physician/surgeon fee 40% coinside Emergency and Urgent Care Services 40% coinside Emergency room facility fee (waived if admitted to the hospital) 40% coinside Emergency room physician fee (waived if admitted to the hospital) 40% coinside Urgent care services (deductible applies after first 3 non-preventive visits) \$0	Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)	
Emergency and Urgent Care ServicesEmergency room facility fee (waived if admitted to the hospital)40% coinsideEmergency room physician fee (waived if admitted to the hospital)40% coinsideUrgent care services (deductible applies after first 3 non-preventive visits)\$0	Facility fee	40% coinsurance ^{4,6}
Emergency room facility fee (waived if admitted to the hospital)40% coinsideEmergency room physician fee (waived if admitted to the hospital)40% coinsideUrgent care services (deductible applies after first 3 non-preventive visits)\$00	Physician/surgeon fee	40% coinsurance ^{4,6}
Emergency room physician fee (waived if admitted to the hospital) Urgent care services (deductible applies after first 3 non-preventive visits) \$6	Emergency and Urgent Care Services	
Urgent care services (deductible applies after first 3 non-preventive visits) \$6	Emergency room facility fee (waived if admitted to the hospital)	40% coinsurance ^{4,6}
	Emergency room physician fee (waived if admitted to the hospital)	\$0
	Urgent care services (deductible applies after first 3 non-preventive visits)	\$60 / visit ⁶
Medical Transportation	Medical Transportation	
Emergency medical transportation 40% coinst	Emergency medical transportation	40% coinsurance ^{4,6}
		40% coinsurance ^{4,6}

SHARP Health Plan

Summary of Benefits

Cost Share

Covered Benefits

	cost bilare
Maternity Care	
Prenatal and postpartum office visits	\$0
Delivery and all inpatient services - Hospital	40% coinsurance ^{4,6}
Delivery and all inpatient services - Professional	40% coinsurance ^{4,6}
Breastfeeding support, supplies and counseling	\$0
Family Planning Services	
Injectable contraceptives (including but not limited to Depo Provera)	\$0
Voluntary sterilization - women	\$0
Voluntary sterilization - men	\$0
Interruption of pregnancy (including but not limited to office visits, outpatient surgery, and inpatient services)	\$0
Durable Medical Equipment and Other Supplies	100/
Durable medical equipment	40% coinsurance ^{4,6}
Diabetic supplies	40% coinsurance ^{4,6}
Prosthetics and orthotics	40% coinsurance ^{4,6}
Mental Health Services ⁵	
Office visits	\$60 / visit
Group therapy	\$60 / visit
Other outpatient items and services	40% coinsurance up to \$60 / visit
Inpatient facility fee	40% coinsurance ^{4,6}
Inpatient physician fee	40% coinsurance ^{4,6}
Emergency services facility fee (waived if admitted)	40% coinsurance ^{4,6}
Emergency services physician fee (waived if admitted)	\$0
Emergency psychiatric transportation	40% coinsurance ^{4,6}
Non-emergency psychiatric transportation	40% coinsurance ^{4,6}
Urgent care services (deductible applies after first 3 non-preventive visits)	\$60 / visit ⁶
Substance Use Disorder Services⁵	
Office visits	\$60 / visit
Group therapy	\$60 / visit
Other outpatient items and services	40% coinsurance up to \$60 / visit
Inpatient facility fee	40% coinsurance ^{4,6}
Inpatient physician fee	40% coinsurance ^{4,6}
Emergency services facility fee for alcohol or drug detoxification (waived if admitted)	40% coinsurance ^{4,6}
Emergency services physician fee for alcohol or drug detoxification (waived if admitted)	\$0
Emergency substance use disorder transportation	40% coinsurance ^{4,6}
Non-emergency substance use disorder transportation	40% coinsurance ^{4,6}
Urgent care services (deductible applies after first 3 non-preventive visits)	\$60 / visit ⁶
Skilled Nursing, Home Health and Hospice Services	
Skilled nursing facility services (maximum of 100 days per benefit period)	40% coinsurance ^{4,6}
Home health services (cost share per visit - maximum of 100 visits per calendar year)	40% coinsurance ^{4,6}
Hospice care - inpatient	\$0
Hospice care - outpatient	\$0
Pediatric Vision Services	
Eye Exam	\$0
Glasses or contact lenses in lieu of glasses	1 pair per year, covered in full
Pediatric Dental Services	

Sharp Health Plan's pediatric dental benefits are provided by Delta Dental. Please refer to the Delta Dental schedule of benefits for the applicable cost-sharing information.

SHARP Health Plan

Summary of Benefits

Covered Benefits

Cost Share

Prescription Drug Coverage ⁷	
Tier 1: Most generic drugs and low cost preferred brands (30 day supply/90 day supply).	\$17 ⁶ / \$34 ⁶
Tier 2: Non-preferred generic drugs, Preferred brand name drugs, and any other drugs recommended by the plan's pharmaceutical and therapeutics (P&T) committee based on safety, efficacy and cost (30 day supply/90 day supply).	40% coinsurance ^{4,6} (up to \$500 per 30-day supply after pharmacy deductible)
Tier 3: Non-preferred brand name drugs, drugs that are recommended by P&T committee based on safety, efficacy and cost, or drugs that generally have a preferred and often less costly therapeutic alternative at a lower tier (30 day supply/90 day supply).	40% coinsurance ^{4,6} (up to \$500 per 30-day supply after pharmacy deductible)
Tier 4: Drugs that are biologics, drugs that the Food and Drug Administration (FDA) or drug manufacturer requires to be distributed through specialty pharmacies, drugs that require the enrollee to have special training or clinical monitoring; or drugs that cost the health plan (net of rebates) more than six hundred dollars (\$600) net of rebates (30 day supply).	40% coinsurance ^{4,6} (up to \$500 per 30-day supply after pharmacy deductible)
Preventive prescription drugs including Preferred Generic and over-the-counter contraceptives	\$0

Notes

¹ In a family plan, an individual is responsible only for the single out-of-pocket deductible and a single out-of-pocket maximum amount. Cost sharing payments (deductibles, copayments and coinsurance, but not premiums) made by each individual in a family contribute to the family deductible and out-of-pocket maximums. The family deductible may be satisfied by any combination of individual deductible payments, after which member copays or coinsurance apply until the family out of pocket maximum is reached. Once the family out-of-pocket maximum is reached, the plan pays all costs for covered services for all family members. Cost sharing payments for all covered benefits accumulate toward the deductible, if deductible applies to that service, and the out-of-pocket maximum. For the Bronze plan, deductible is waived for first 3 non-preventive office or urgent care visits, including PCP, Specialist, and Other Practitioner visits.

² Includes preventive services with a rating of A or B from the US Preventive Services Task Force; immunizations for children, adolescents and adults recommended by the Centers of Disease Control; and preventive care and screenings supported by the Health Resources and Services Administration for infants, children, adolescents and women. If preventive care is received at the time of other services, the applicable copayment for such services other than preventive care may apply.

³"Other Practitioner Office Visits" includes: Therapy visits, office visits not provided by Primary Care Physicians or Specialty Physicians, and office visits not specified in another benefit category.

⁴Of contracted rates

⁵All medically necessary treatment of mental health and substance use disorders is covered under this plan.

⁶Deductible applies

⁷ Member cost-share will not exceed \$250 per individual prescription of up to a 30-day supply of a covered oral anti-cancer drug. 90-day supply cost share applies to maintenance medications filled by mail order only.

Note: Cost sharing for services with copayments is the lesser of the copayment amount or allowed amount (the maximum amount on which payment is based for covered health care services).

Note: For "Mental Health Services", "Office Visits" cost-share applies to outpatient office visits, psychological testing, and outpatient monitoring of drug therapy. "Group Therapy" cost-share applies to group mental health evaluation and treatment and group therapy sessions. "Other Outpatient Items and Services" costshare applies to multidisciplinary treatment in an intensive outpatient psychiatric treatment program, partial hospitalization, and home-based behavioral health treatment for autism spectrum disorder. "Inpatient" cost-share applies to inpatient facility and physician services, mental health psychiatric observation and mental health crisis residential treatment.

Note: For "Substance Use Disorder Services", "Office Visits" cost-share applies to outpatient office visits, medication treatment for withdrawal, and individual evaluation. "Group Therapy" cost-share applies to substance use disorder group evaluation and group therapy sessions. "Other Outpatient Items and Services" cost-share applies to day treatment programs, intensive outpatient programs, and partial hospitalization. "Inpatient" cost-share applies to the inpatient facility and physician services and substance use disorder transitional residential recovery services in a non-medical residential setting.

Note: The cost of developing an evaluation and the provisions of all health care services required or recommended pursuant to a Community Assistance, Recovery and Empowerment (CARE) Agreement or CARE Plan are covered whether the service is provided by a Plan provider or non-Plan provider. All services are covered without prior authorization and Cost Sharing, except prescription drugs.

Note: 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 of Behavioral Health Crisis Services can be provided by Plan providers or non-Plan providers. You will only pay the innetwork cost sharing amount for any out-of-network Medically Necessary treatment of a Mental Health or Substance Use Disorder, provided by a 988 center, mobile crisis team or other provider of Behavioral Health Crisis Services.

SHARP Health Plan