

Summary of Benefits

Covered California
Sharp Minimum Coverage Performance HMO

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.

Covered Benefits

Cost Share

Overall Annual Deductible¹

Integrated Medical and Pharmacy deductible (per individual/per family) - applies only to those covered benefits indicated \$10,600 / \$21,200

Annual Out of Pocket Maximum¹

Annual out of pocket maximum (per individual/per family) \$10,600 / \$21,200

Lifetime Maximum

There are no lifetime maximums for this plan Unlimited

Preventive Care²

Well-baby and well-child (to age 18) physical exams, immunizations and related laboratory services \$0

Routine adult physical exams, immunizations and related laboratory services \$0

Laboratory, radiology and other services for the early detection of disease when ordered by a Physician \$0

Routine gynecological exams, immunizations and related laboratory services \$0

Mammography \$0

Prostate cancer screening \$0

Colorectal cancer screenings including sigmoidoscopy and colonoscopy \$0

Best Health[®] Wellness Services

On-line health education and wellness workshops and other wellness tools \$0

Telephonic health coaching (weight management, tobacco cessation, stress management, physical activity, nutrition) \$0

Professional Services

Primary Care Physician office visit for consultation, treatment, diagnostic testing, etc. (deductible applies after first 3 non-preventive visits) 0% coinsurance⁵

Specialist Physician office visit for consultation, treatment, diagnostic testing, etc. 0% coinsurance⁵

Other Practitioner office visit, including acupuncture (deductible applies after first 3 non-preventive visits)³ 0% coinsurance⁵

Laboratory tests and services 0% coinsurance⁵

Radiology services (x-rays and diagnostic imaging) 0% coinsurance⁵

Advanced radiology (including but not limited to MRI, MRA, MRS, CT scan, PET, MUGA, SPECT) 0% coinsurance⁵

Allergy testing 0% coinsurance⁵

Allergy injections 0% coinsurance⁵

Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services)

Outpatient surgery facility fee 0% coinsurance⁵

Outpatient Physician/Surgeon fee 0% coinsurance⁵

Outpatient visit 0% coinsurance⁵

Infusion therapy (including but not limited to chemotherapy) 0% coinsurance⁵

Dialysis 0% coinsurance⁵

Rehabilitation services: physical, occupational and speech therapy 0% coinsurance⁵

Habilitation services 0% coinsurance⁵

Radiation therapy 0% coinsurance⁵

Hospitalization (including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)

Facility fee 0% coinsurance⁵

Physician/surgeon fee 0% coinsurance⁵

Emergency and Urgent Care Services

Emergency room facility fee (waived if admitted to the hospital) 0% coinsurance⁵

Emergency room physician fee (waived if admitted to the hospital) \$0

Urgent care services (deductible applies after first 3 non-preventive visits) 0% coinsurance⁵

Medical Transportation

Emergency medical transportation 0% coinsurance⁵

Non-emergency medical transportation 0% coinsurance⁵

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Maternity Care

Prenatal and postpartum office visits	\$0
Delivery and all inpatient services - Hospital	0% coinsurance ⁵
Delivery and all inpatient services - Professional	0% coinsurance ⁵
Breastfeeding support, supplies and counseling	\$0

Family Planning Services

Contraceptives (including but not limited to all FDA-approved drugs, supplies, devices, implants, injections, and other products)	\$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

Doula Services⁸

Prenatal and postpartum visits	\$0
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Durable Medical Equipment and Other Supplies

Durable medical equipment	0% coinsurance ⁵
Diabetic supplies	0% coinsurance ⁵
Prosthetics and orthotics	0% coinsurance ⁵

Mental Health Services⁴

Office visits (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵
Group therapy (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵
Other outpatient items and services	0% coinsurance ⁵
Inpatient facility fee	0% coinsurance ⁵
Inpatient physician fee	0% coinsurance ⁵
Emergency services facility fee (waived if admitted)	0% coinsurance ⁵
Emergency services physician fee (waived if admitted)	\$0
Emergency psychiatric transportation	0% coinsurance ⁵
Non-emergency psychiatric transportation	0% coinsurance ⁵
Urgent care services (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵

Substance Use Disorder Services⁴

Office visits (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵
Group therapy (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵
Other outpatient items and services	0% coinsurance ⁵
Inpatient facility fee	0% coinsurance ⁵
Inpatient physician fee	0% coinsurance ⁵
Emergency services facility fee for alcohol or drug detoxification (waived if admitted)	0% coinsurance ⁵
Emergency services physician fee for alcohol or drug detoxification (waived if admitted)	\$0
Emergency substance use disorder transportation	0% coinsurance ⁵
Non-emergency substance use disorder transportation	0% coinsurance ⁵
Urgent care services (deductible applies after first 3 non-preventive visits)	0% coinsurance ⁵

Skilled Nursing, Home Health and Hospice Services

Skilled nursing facility services (maximum of 100 days per benefit period)	0% coinsurance ⁵
Home health services (cost share per visit - maximum of 100 visits per calendar year)	0% coinsurance ⁵
Hospice care - inpatient	0% coinsurance ⁵
Hospice care - outpatient	0% coinsurance ⁵

Pediatric Vision Services

Eye Exam	\$0
Glasses 1 pair per year or contact lenses in lieu of glasses	0% coinsurance ⁵

Pediatric Dental Services⁶

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.

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Prescription Drug Coverage⁷

Tier 1: Most generic drugs and low cost preferred brands (30 day supply/90 day supply).	0% coinsurance ⁵
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).	0% coinsurance ⁵
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).	0% coinsurance ⁵
Tier 4: 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).	0% coinsurance ⁵
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 Minimum Coverage plan, deductible is waived for first 3 non-preventive office or urgent care visits, including PCP, Other Practitioner, and Outpatient Mental Health/Substance Abuse 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.

⁴ All medically necessary treatment of mental health and substance use disorders is covered under this plan.

⁵ Deductible applies

⁶ Deductible applies to all non-preventative dental services.

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.

⁸ Doula Services are covered up to the allowable visit limits at no charge for members enrolled in the Plan's Maternal Mental Health Case Management Program. This program is designed to assist mothers (prenatal, postpartum, and interpregnancy) with needs, such as understanding health care benefits, making appointments, and providing health plan and community resources. The Plan offers case management services to members who qualify, which includes members with a maternal mental health condition. Referrals are accepted from any source, including, but not limited to, treating providers (OB/GYN, PCP), members, and/or a facility utilization reviewer/case manager.

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" cost-share 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 in-network 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.