



Choose 5-star health insurance.

Choose Sharp Health Plan.

As part of the Sharp HealthCare family, we are the only 5-star Medicare plan with direct access to Sharp HealthCare. We believe San Diegans deserve more, so our Medicare Advantage and non-Medicare plans are designed specifically to do just that.



Affordable

Save money and get more with Sharp Direct Advantage® \$0 plans®



Local

Health insurance by San Diegans, for San Diegans



Simple

Easy to enroll with personalized support



Every year, Medicare evaluates plans based on a 5-star rating system. U.S. News & World Report's "2022 Best Insurance Companies for Medicare Advantage" in California along with 4 other insurers in California. Voted 'Best Insurance Provider' in the 2021 San Diego Union Tribune SD Best Readers Poll.

Elite-rated medical groups

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. In addition to our regional partner, Greater Tri Cities IPA, we offer affordable access to Sharp's award-winning medical groups, Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.¹ Providers are located throughout San Diego County, so no matter where you are, from Chula Vista to El Cajon to Del Mar, we've got you covered.



1,300+ Doctors*



7 Hospitals*



6 Plan medical groups*



20+ Urgent care centers*



450 Pharmacies*



450+ Vision Providers*



**MinuteClinic®
locations nationwide**



¹ Recipients of "Elite" status in the 2021 National Standards of Excellence survey by America's Physician Groups.

* This only applies to the Sharp Direct Advantage network.

High-quality care is always within reach



Virtual care

Get care from wherever you are with a video or phone visit, also known as telehealth.¹

sharpmedicareadvantage.com/telehealth



MinuteClinic[®]

Get convenient access to basic care when you need it at MinuteClinic, the medical clinic located in select CVS Pharmacy[®] stores.²

sharpmedicareadvantage.com/minuteclinic



After-Hours Nurse Advice

Receive professional medical advice from a registered nurse after hours, and on weekends and holidays. Our nurses can help you decide where to seek care and provide advice on any of your health concerns.

5 p.m. – 8 a.m., Monday to Friday, and 24 hours on weekends
1-855-562-8853 (TTY / TDD users call 711), select the option to speak with a nurse



Behavioral health support

Get the care you need with access to a large network of behavioral health providers, including video visits options. And no referral is needed when you access outpatient therapy with an in-network provider.³

sharpmedicareadvantage.com/bh



Emergency Travel Services

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, we connect you to doctors, hospitals, pharmacies and other services.⁴

sharpmedicareadvantage.com/travel



No-cost wellness program

Best Health is a comprehensive wellness program available to Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit sdpeba.yourbesthealth.com or download the Best Health app to learn more.



Best Health coaching

- Get free, personalized one-on-one coaching in a six-week, phone-based program designed to support you in becoming and staying your healthiest.
- Define your personal wellness goals and co-create a health action plan to eat healthier, increase physical activity, manage stress, quit tobacco use and achieve a healthy weight.
- Make positive changes during weekly 30-minute sessions with our Nationally Board-Certified Health Coaches.



Mobile app

- Access all the Best Health online tools from your mobile device.
- Complete your Wellness Assessment and receive customized recommendations from the Wellness Advisor.
- Build your Wellness To-Do List to promote action and self-accountability.
- Connect a variety of compatible physical activity trackers, like Apple Health, Fitbit, Garmin and more.



Online learning modules

- Learn about stress-management, healthy eating, sleep, emotional health, exercise and more on the Best Health website or app.
- Engage in a variety of interactive activities to increase your health IQ.

¹ Select doctors offer this service. Please note, telehealth is available for primary care services only.

² Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP office visit (deductible may apply). ³ Only services offered through plan providers are covered, unless prior authorized by Sharp Health Plan. Certain services from plan providers, such as ABA for autism, may also require prior authorization. ⁴ They are available to assist you 24 hours a day, seven days a week. Be sure to state you are a Sharp Health Plan member and use the Sharp reference number: 01-AA-SHP-09073.



Medicare-eligible plan information

Eligibility requirements for Medicare retirees

- ✓ Be a Medicare beneficiary with Part A and enrolled in Part B. (You must continue to pay your Medicare Part B premium.)
- ✓ Be a City of San Diego retiree or that person's Medicare-eligible spouse or dependents. Membership in MEA, REA, RFPA or SDPEBA is **not** required to join Sharp Direct Advantage.
- ✓ Be a resident of San Diego County. (Medicare product is not available in South Riverside county.)

Please Note: If your spouse/dependent is not eligible for Medicare, then he/she will need to review the Non-Medicare Plan Options as their benefits & copays may differ from the Medicare plan.

Medicare 2022 benefits at a glance*

Sharp Direct Advantage Network	
Sharp Direct Advantage (HMO) City of San Diego Retiree Plan Benefits	
Monthly Plan Premium	\$208
Out-of-Pocket Maximum (medical)	\$1,500
Primary Care Physician Visit	\$10
Specialist Physician Visit	\$10
Urgently Needed Services	\$10
Emergency Room	\$50 (waived if admitted)
Inpatient Hospital Care	\$0 per day
Outpatient Hospital Care	\$50
Skilled Nursing Facility	\$0 per day for days 1-100
Durable Medical Equipment	\$0
Retail Prescriptions ¹ (up to 30 days) ²	\$10 / \$10 / \$20 / \$20 / 25% / \$0
Mail-Order Prescriptions ¹ (up to 90 days) ²	\$20 / \$20 / \$40 / \$40 / not offered / \$0
Lab Services	\$0
X-rays	\$0
Diagnostic Radiology Services (such as MRIs, CT scans)	\$0

Sharp Direct Advantage is a Part C Plan

Our Medicare Advantage plan includes prescription drug coverage.

Part A + Part B + Part D + Extra Benefits = Our Part C Plan

Extra benefits*



Acupuncture and chiropractic care

Up to 30 combined acupuncture and/or chiropractic visits per year for \$10 copay



Vision

- \$20 annual routine eye exam
- \$130 maximum allowance for frames or contacts every two years



Hearing aids

\$1,000 maximum allowance every 3 years



Free fitness resources

- Participating clubs include 24 Hour Fitness, LA Fitness and more
- At-home fitness options available

We're here to help

Contact Sharp Health Plan's dedicated Medicare Customer Care Team at 1-855-562-8853 (TTY/TDD: 711).

* This information is not a complete description of benefits. Contact the plan for more information. You must continue to pay your Medicare Part B premium.

¹ City of San Diego retiree Medicare members have no coverage gap (also called "donut hole").

² Drug Tiers: Preferred Generic / Generic / Preferred Brand / Non-preferred / Specialty / Select Care





Non-Medicare Retiree plan information

Eligibility requirements for non-Medicare retirees

- Be a City of San Diego retiree or a spouse and / or dependent of that person.
- Live in the Sharp Health Plan service area (San Diego and southern Riverside counties).

Please Note: Membership in MEA, REA, RFPA or SDPEBA is **not** required.

Two plan options

All Sharp Health Plan HMO options offer extensive medical coverage. Covered services always include doctor office visits, hospital stays, surgery, outpatient procedures, periodic immunizations, physical exams, prescription drugs and more. Choose the plan that meets your needs and budget.

We're here to help

Contact Sharp Health Plan's dedicated Non-Medicare Retiree Customer Care Team at 1-888-840-4747 (TTY/TDD:711).



Non-Medicare Retiree 2022 benefits at a glance

	Non-Medicare Retiree Classic Plan	Non-Medicare Retiree Select Plan
	Choice Network	Premier Network
Plan Medical Groups	Sharp Community Medical Group (SCMG), Sharp Rees-Stealy, Rady Children's Health Network/CPMG, Greater Tri Cities IPA, Primary Care Associates Medical Group	Sharp Community Medical Group (SCMG), Sharp Rees-Stealy <i>Not all SCMG providers are included in the Premier Network.</i>
Calendar Year Medical Deductible	None	None
Calendar Year Out-of-Pocket Maximum	\$1,500 ¹ per individual / \$3,000 ¹ per family	\$3,000 ¹ per individual / \$6,000 ¹ per family
Preventive Care Visit	\$0	\$0
Primary Care Physician Visit	\$20	\$20
Specialist Physician Visit	\$20	\$30
Urgent Care Services	\$20	\$30
Emergency Room Services	\$75 (waived if admitted)	\$100 (waived if admitted)
Outpatient Surgery	\$0 per procedure	15% coinsurance ²
Inpatient Hospital Services	\$100 per admission	\$500 per admission
Retail Prescriptions* (up to a 30-day supply)	\$15 / \$30 / \$50	\$16 / \$35** / \$70** **Includes \$150 brand deductible
Mail-Order Prescriptions* (up to a 90-day supply) ³	\$30 / \$60 / \$100	\$32 / \$70** / \$140** **Includes \$150 brand deductible
Acupuncture and chiropractic care	\$15, 40 combined visits	Discounts available through the wellness program
Hearing aids (every 36 months)	\$1,000 allowance	N/A
Routine eye exam (every 12 months)	\$0	N/A

Please refer to your plan documents for complete information. *Drug Tiers: Preferred Generic / Preferred Brand / Non-preferred. ¹Copayments for supplemental benefits (assisted reproductive technologies, chiropractic services, acupuncture, vision and hearing aids) do not apply to the annual out-of-pocket maximum. ²Of contracted rates. ³Save money on maintenance medications. Please visit sharphealthplan.com/mailorder for more information.

Sharp Health Plan is an HMO with a Medicare contract. Enrollment with Sharp Health Plan depends on contract renewal. ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-562-8853 (TTY/TDD: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame 1-855-562-8853 (TTY/TDD: 711). Sharp Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.