

# SHARP Health Plan

Sharp Direct Advantage®

## 2023 Medicare Enrollment Kit

Exclusively for City of San Diego Medicare-Eligible Retirees and Their Dependents

Better health insurance matters.



Welcome to Sharp Direct Advantage, San Diego's 5-star Medicare Advantage Plan. We're proud to have partnered with SDPEBA for the past 25 years to offer **direct access** to Sharp HealthCare and The Sharp Experience.

## Table of Contents

The basics of Medicare	1
The Sharp Direct Advantage difference	2
Your care team	4
Your network	6
Your benefits	10
Sharp Direct Advantage extra benefits	12
Your prescription drug benefits	12
Best Health wellness program	14
Get the care you need, as soon as you need it	16
We're just a click away	18
Understanding enrollment	20
Frequently asked questions	22
Language assistance services	24
Nondiscrimination notice	26

Every year, Medicare evaluates plans based on a 5-star rating system.

Based on a 93% base group in the area of members' overall rating of their health plan from the 2022 Consumer Assessment of Healthcare Providers and Systems® score survey results achieved by Sharp Health Plan.

Based on U.S. News & World Report's "2023 Best Insurance Companies for Medicare Advantage" along with 3 other insurers in California.

Voted 'Best Health Insurance' in the 2022 San Diego Union Tribune SD Best Readers Poll.





# The basics of Medicare

Have questions? We have answers! It's common for people to be confused about Medicare and how they can benefit from it. Simply put, Medicare is a federal health insurance program available to you once you turn 65 or if you have certain disabilities. There are four parts to Medicare coverage.

## Part A – Hospital Insurance

Once you turn 65 or otherwise become eligible for Medicare, you can automatically receive Medicare Part A hospital insurance. For most people, Part A has no cost.

## Part B – Medical Insurance

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

## Part C – Medicare Advantage

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

## Part D – Prescription Drug Coverage

Prescription drug coverage is Medicare Part D. **Sharp Health Plan includes prescription drug coverage as part of its Medicare Advantage plan.**



# The Sharp Direct Advantage difference

As part of the Sharp HealthCare family, we provide **direct access** to The Sharp Experience, from health insurance to health care. The Sharp Experience isn't one thing we do. It's everything we do. It's our culture, our care philosophy and our promise to transform the health care experience for each other and those we serve. We believe San Diegans deserve more, so our Medicare Advantage plans are designed specifically to do just that.



## Affordable

You could save money and get more with Sharp Direct Advantage



## Direct

Delivering The Sharp Experience, from health insurance to health care



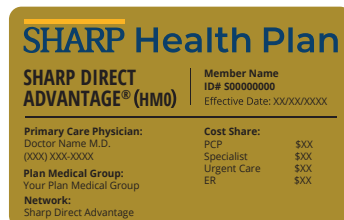
## Local

Medicare by San Diegans, for San Diegans



## Simple

Easy to enroll with personalized support



## From health insurance to health care

Choose Sharp Direct Advantage for a plan you can trust, and your key to The Sharp Experience.



## You could save money and get more

You've earned your Medicare benefits, now it's time to enjoy them. Sharp Health Plan members have access to extensive prescription drug benefits, vision and hearing coverage, emergency care coverage worldwide and so much more.



**\$0** Select Care medications



**\$0** per day for inpatient hospital care



**\$10** copay for primary care physician visits



Vision care and hearing coverage



**Free** wellness program including personal health coaching



**Free** fitness resources through Silver&Fit®



**Emergency** Travel Services



**\$0** ambulance



**Up to \$100** each quarter for eligible over-the-counter health products

This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information. All members must continue to pay Medicare Part B premiums.



# Your care team

Your care team includes your network, plan medical group (PMG) and primary care physician (PCP), who is your personal doctor. Every Sharp-affiliated doctor associates with one of our medical groups. This means that your PMG is set based on who you choose as your PCP. In most cases, your benefit coverage depends on whether your doctor or the place you get care is associated with your PMG or not — we only cover care you receive from doctors and facilities in your PMG, except in emergencies. Knowing who's part of your team is an important first step to understanding how your health plan works.



## Your network

Sharp Medicare Advantage members are a part of the Sharp Direct Advantage Network. A network is a group of doctors, hospitals and other medical service providers associated with your unique plan.



## Your plan medical group

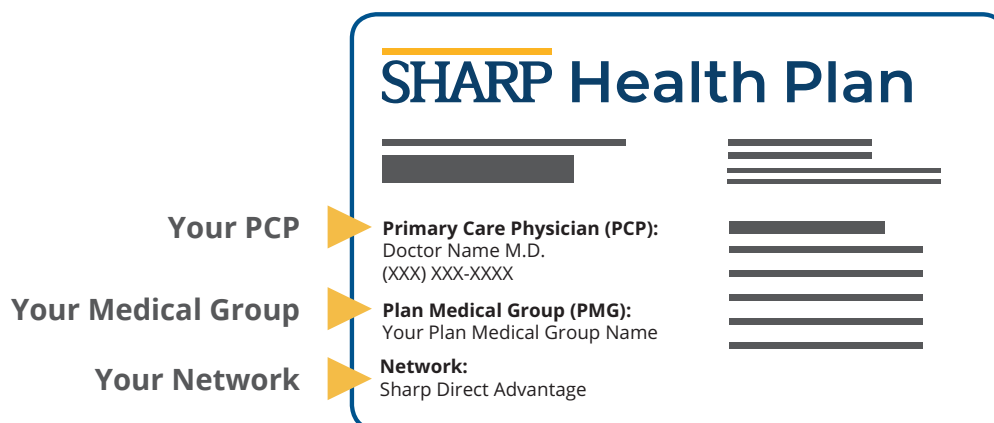
A PMG is a designated group of doctors and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals and prior authorizations do not transfer between PMGs. You have access to only one PMG at a time.



## Your primary care physician

Your PCP is who you will see if you need a checkup or routine care, want advice about a health problem or get sick or hurt. They provide care as soon as you need it, listen carefully and explain things in a way that is easy to understand. Your PCP will also coordinate the care you receive from other providers, including specialists. When you choose your PCP, you are choosing to receive care exclusively from hospitals, specialists, urgent care centers and other providers or locations that are associated with your PCP's PMG.

## Your member ID card





## 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.<sup>1</sup> 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.



**1,400+ Doctors**



**450+ Pharmacies**



**7 Hospitals**



**450+ Vision providers**



**6 Medical groups**



**Behavioral health services**



**30+ Urgent care centers**



**MinuteClinic® locations nationwide**

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### Find a doctor online

Visit [sharpmedicareadvantage.com/doctor](https://sharpmedicareadvantage.com/doctor), where you can download our provider directory or use our online search tool (just ensure you are viewing the Sharp Direct Advantage Network).

<sup>1</sup> Recipients of "Elite" status in the 2020 national Standards of Excellence™ survey by America's Physician Groups.

Network counts as of August 2022.



# Your network



## Plan medical groups

As a member, you'll join a family of award-winning medical groups, physicians and hospitals dedicated to meeting your health care needs. The Sharp Direct Advantage Network offers access to more physicians and hospitals to provide you with added flexibility, giving you access to more than 1,400 physicians, including primary care physicians and specialists.

### Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 450 primary care physicians and specialists. Admitting hospitals include Sharp HealthCare facilities listed on page 8. Sharp Rees-Stealy Medical Group physicians serve:

- Carmel Valley
- Chula Vista
- Del Mar
- Downtown San Diego
- Frost Street / Frost Street North
- Genesee
- La Mesa
- Mira Mesa
- Murphy Canyon
- Otay Ranch
- Point Loma
- Rancho Bernardo
- San Diego
- Santee
- Scripps Ranch
- Sorrento Mesa





### Sharp Community Medical Group (SCMG)

These plan medical groups offer more than 850 primary care physicians and specialists. Members can select Sharp Community Medical Group (SCMG), SCMG Arch Health Medical Group, SCMG Graybill Medical Group or SCMG Inland North Medical Group as their plan medical group. SCMG admitting hospitals are listed on page 8 under Sharp hospitals.

- Alpine
- Campo
- Carlsbad
- Chula Vista
- Clairemont
- College Area
- Coronado
- Del Cerro
- Downtown San Diego
- East San Diego
- El Cajon
- Escondido
- Fallbrook
- Hillcrest
- Imperial Beach
- Kearny Mesa
- La Jolla
- La Mesa
- Lakeside
- Linda Vista
- Mira Mesa
- Mission Valley
- National City
- Point Loma
- San Diego
- Santee
- Spring Valley
- University City

### SCMG Arch Health Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Poway
- Ramona
- Valley Center

### SCMG Graybill Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Fallbrook
- Oceanside
- Ramona
- Rancho Bernardo
- San Marcos
- Vista

### SCMG Inland North Medical Group

Admitting hospitals include Palomar Medical Center Escondido and Palomar Medical Center Poway.

- Escondido
- Poway

### Greater Tri Cities IPA

This PMG offers more than 100 PCPs and specialists. The admitting hospital is Palomar Medical Center Escondido. This network also includes Vista Community Clinic, a Federally Qualified Health Center. Greater Tri Cities IPA physicians serve:

- Carlsbad
- Escondido
- Oceanside
- San Marcos
- Vista

# Your network, continued



## Hospitals

Sharp Direct Advantage offers access to a broad selection of hospitals across San Diego, including:

### Sharp hospitals<sup>1</sup>

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital
- Sharp Grossmont Hospital
- Sharp Mary Birch Hospital for Women & Newborns
- Sharp Memorial Hospital

### Additional hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



## Urgent care centers

As a Sharp Health Plan member, you have access to urgent care centers affiliated with Sharp Direct Advantage and with your plan medical group. Please visit [sharpmedicareadvantage.com/urgentcare](https://sharpmedicareadvantage.com/urgentcare) to search for the right urgent care for you.



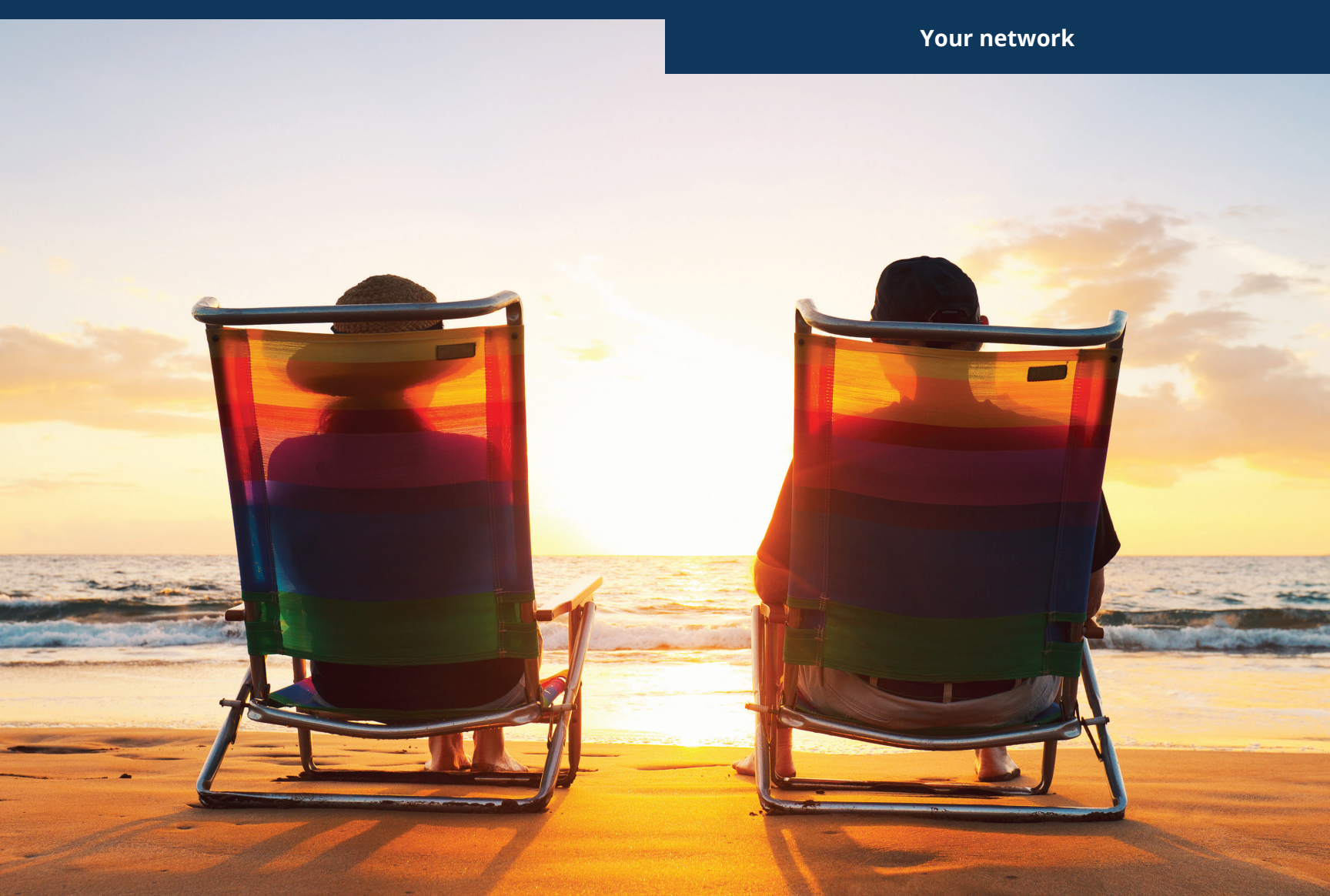
## Behavioral health support

We believe your mental health is just as important as your physical health. That's why we make it easy for you to access behavioral health care, with a large network of behavioral health providers across the county, plus telehealth visits. You don't need a referral from your primary care physician for outpatient therapy with a provider in your network. However, only services offered through plan providers will be covered (unless approved by Sharp Health Plan).

If you or someone you care about is experiencing a suicidal or mental health crisis, please call or text the National Suicide Prevention Lifeline at 988 or dial 1-800-273-TALK (8255). If emergency medical care is needed, call 911 or go to the emergency room of the nearest hospital.

<sup>1</sup> General acute care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center.





## Pharmacies

Sharp Health Plan members have access to Sharp Rees-Stealy Pharmacies, independently contracted neighborhood pharmacies and almost all major national pharmacies, including the locations below. Please visit [sharpmedicareadvantage.com/findapharmacy](https://sharpmedicareadvantage.com/findapharmacy) to find a pharmacy near you.

**CVS/pharmacy®**



*Walgreens*

**VONS®**



# Your benefits

As a Part C plan, Sharp Direct Advantage includes all of these benefits and much more!<sup>1</sup> Please review the Summary of Benefits in the back pocket of this kit for even more information on the benefits we offer.

Sharp Direct Advantage includes:

- All of your Original Medicare benefits (Part A and Part B).
- Medicare Part D prescription drug coverage to help cover the cost of the medications that your doctor prescribes. Covered outpatient drugs must be obtained from Sharp Health Plan-contracted pharmacies. You also have the option of using mail-order pharmacy services for maintenance medications.
- And these extra benefits. See below.

## Sharp Direct Advantage extra benefits

We believe San Diegans deserve more. That's why our Sharp Direct Advantage plans include these added member benefits.



### Vision care

Vision Service Plan (VSP) Choice is included in our plans. Benefits include annual routine eye exams and a \$400 allowance for glasses or contacts every 24 months. VSP has more than 450 providers throughout San Diego County to ensure that you can find care close to home.

[vsp.com](http://vsp.com) | 1-855-492-9028



### Chiropractic and acupuncture coverage

Like all Medicare Advantage plans, Sharp Direct Advantage offers chiropractic benefits for spinal subluxation treatment. In addition, Sharp Direct Advantage offers a supplemental chiropractic and acupuncture benefit through American Specialty Health. This means you can self-refer to any specialist in the network for up to 30 visits per year with a \$10 copay.<sup>2</sup>

[ashlink.com/ASH/SharpHP](http://ashlink.com/ASH/SharpHP) | 1-800-678-9133



### Emergency Travel Services

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, our partner connects members to doctors, hospitals, pharmacies and other services. Our members are guaranteed to receive hospital admission if needed. We also offer prescription assistance, referrals for interpretation and legal services, pre-trip information, as well as assistance with lost luggage, documents and personal belongings while you're on your trip.

[sharpmedicareadvantage.com/travel](http://sharpmedicareadvantage.com/travel)





### Hearing aid coverage

Members receive a \$3,500 maximum allowance every 3 years toward medically necessary hearing aids from our preferred hearing aid vendors, San Diego Hearing Centers and HearUSA. To access this benefit, members should contact their PCP for prior authorization.<sup>3</sup>



### MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.<sup>4</sup>

[sharpmedicareadvantage.com/minuteclinic](https://sharpmedicareadvantage.com/minuteclinic)



### Free fitness resources

You have the following resources, available at no cost:

- Fitness Center Access: Enjoy access to a single fitness facility of your choice among a broad network of participating locations.
- Home Fitness Kit: Choose from 35 available options, including the new Stay Fit Kits, mailed directly to your home.

[sharpmedicareadvantage.com/fitness](https://sharpmedicareadvantage.com/fitness)



### After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. 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.

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



### Over-the-counter allowance

Sharp Direct Advantage members receive an allowance each quarter for eligible over-the-counter (OTC) health products through our OTC catalog. For convenience, you can place your order online, over the phone or purchase OTC items directly from select CVS Pharmacy® stores.

[sharpmedicareadvantage.com/otc](https://sharpmedicareadvantage.com/otc)

<sup>1</sup> This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information. <sup>2</sup> Subject to medical necessity review. <sup>3</sup> Members can go out-of-network with an approved Prior Authorization from the plan. <sup>4</sup> MinuteClinic does not treat all medical conditions, but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations.

# Your prescription drug benefits

Prescription drug coverage is included to help cover the cost of the medications that your doctor prescribes. Our list of covered drugs is called a formulary or “drug list.” You can obtain covered outpatient prescription drugs from Sharp Health Plan-contracted pharmacies located throughout San Diego County. You also have the option of using mail-order pharmacy services for maintenance medications.

## Filling your prescriptions

As a Sharp Direct Advantage member, you can visit hundreds of local pharmacies and almost all major national pharmacies. Review your Provider and Pharmacy Directory to see a complete list of Sharp Direct Advantage pharmacies. If you get sick while traveling and need to pay for an emergency prescription, you can submit your pharmacy receipt for reimbursement.

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## Manage your prescription drug benefits online

As a member, you will be able to view your full pharmacy benefits, locate pharmacies, view costs, refill or request prescriptions, track orders, view prescription history and more. Visit [caremark.com](https://www.caremark.com) to create your account or log in to your account.





## Generic vs. Brand-Name Drugs

Sharp Health Plan usually does not cover a brand-name drug when a generic is available. If for some reason you cannot use the generic version of a medication, your physician will need to submit a prior authorization (Coverage Determination) request form to request the brand-name drug and explain why you cannot use a generic drug.

Term	Definition
Generic Drug	A drug that is referred to by its chemical makeup without advertising. Generics are required to have the same active ingredient, strength, dosage form and route of administration as their brand-name equivalents.
Brand-Name Drug	A drug that has a trade name used for marketing and advertising. These drugs are patented and can only be sold by the company with the patent.

## What is prior authorization?

Some medications require prior authorization before you can pick them up from a pharmacy. This means a physician must complete a prior authorization request form and submit it with relevant medical information to Sharp Health Plan. The health plan will evaluate the information submitted and make a decision based on established clinical criteria for that drug. This is called a Coverage Determination.

## Prescription drug mail order

Mail order is a convenient, cost-effective way to obtain maintenance drugs. A maintenance drug is prescribed to treat or stabilize a chronic condition such as diabetes or hypertension. Maintenance drugs are available for up to a 90-day supply through our mail-order program.

CVS Caremark, our mail-order service provider, can mail your medications to any address you specify in the United States. Standard shipping is free for prescribed medication orders.

Visit [sharpmedicareadvantage.com/mailorder](https://sharpmedicareadvantage.com/mailorder) or call 1-855-222-3183 for more information on eligible medications and to get an application for mail-order services.

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## Prescription and pharmacy help is just a call away

Our dedicated pharmacy helpline is staffed by experts who are available to answer your pharmacy and prescription questions 24/7. Call 1-855-222-3183 (TTY: 711), anytime!

# Best Health<sup>®</sup> 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 [shpbesthealth.com](http://shpbesthealth.com) or download the Best Health app to learn more.

## Wellness Assessment

The first step to getting healthy and staying healthy is to complete your Wellness Assessment online. Your Wellness Assessment will help you identify opportunities for improving your health, get a baseline for measuring your progress and access resources that are customized to your individual needs. You can also share your results with your doctor.

## Wellness & Health Promotion Accreditation



Best Health is one of a select group of health plan wellness programs nationally to receive NCQA accreditation.



**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, Samsung Health 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.



# Get the care you need, as soon as you need it

We make it easy for you to access care, whether it's after hours, with a specialist, outside of San Diego or beyond.



## Video and phone visits

Get the care you need from wherever you are with a video or phone visit, also known as telehealth. Call your PCP's office for the latest telehealth service information.<sup>1</sup>

▶ [Call your PCP or visit sharpmedicareadvantage.com/telehealth](https://sharpmedicareadvantage.com/telehealth)



## Specialist care

In most cases, when you need specialty care your PCP will refer you to a specialist in your PMG. You can access OB-GYN care within your PMG without a referral from your PCP.

▶ [sharpmedicareadvantage.com/doctor](https://sharpmedicareadvantage.com/doctor)



## Urgent care

If you need medical attention right away and your life is not in danger, you can most likely be treated at an urgent care center within your PMG.<sup>2</sup>

▶ [sharpmedicareadvantage.com/urgentcare](https://sharpmedicareadvantage.com/urgentcare)



## Emergency room

If your life is in danger or you are at risk of being permanently disabled, it is an emergency. Call 911 or go to the nearest emergency room right away.

▶ [sharpmedicareadvantage.com/hospitals](https://sharpmedicareadvantage.com/hospitals)



## MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.<sup>3</sup>

▶ [sharpmedicareadvantage.com/minuteclinic](https://sharpmedicareadvantage.com/minuteclinic)

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

<sup>2</sup> You may need prior authorization from your primary care physician. You must use an urgent care facility within your plan medical group unless you are traveling outside San Diego County.

<sup>3</sup> MinuteClinic does not treat all medical conditions, but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations.



### After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. 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.

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



### Behavioral health support

We cover treatment of severe mental illness for all members. Coverage of non-severe behavioral health issues may vary based on your benefit plan.

- ▶ [sharpmedicareadvantage.com/bh](https://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.

- ▶ [sharpmedicareadvantage.com/travel](https://sharpmedicareadvantage.com/travel)

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### Need community resources?

2-1-1 San Diego is a free, 24-hour, confidential phone and online service that connects you to more than 7,000 resources across San Diego, from COVID-19 and legal assistance to financial and senior services. Learn more at [211sandiego.org](https://211sandiego.org), or simply dial 211.

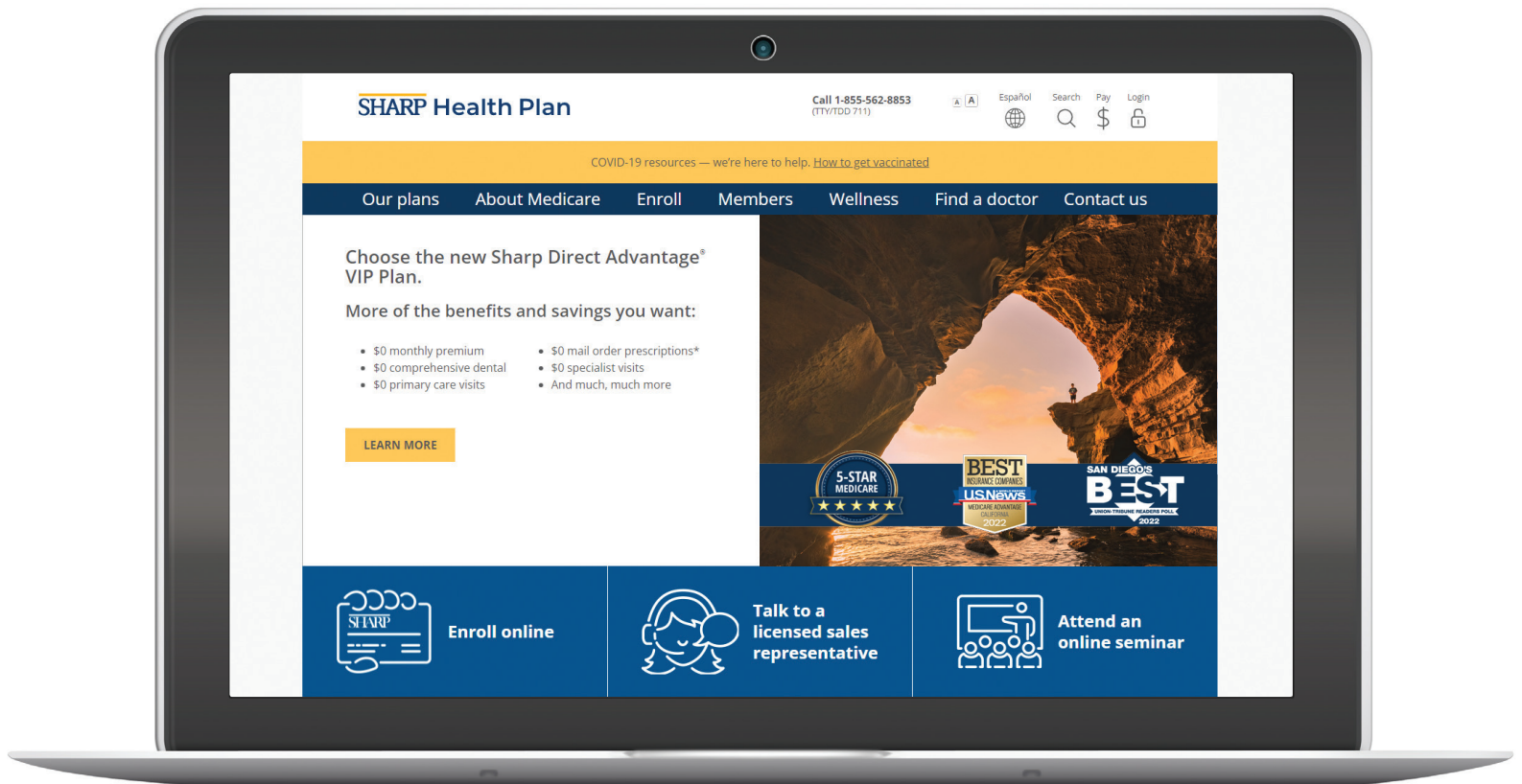
# We're just a click away

Health care concerns can arise at any time, which is why we have resources in place to connect you to the information you need, when you need it — [sharpmedicareadvantage.com](https://sharpmedicareadvantage.com), at your service!

## Your personal health care assistant

We're dedicated to providing updates and important information in a way that is most convenient for you. From [sharpmedicareadvantage.com](https://sharpmedicareadvantage.com) you can:

- Learn more about Medicare
- Register for a free Sharp Direct Advantage seminar
- Request a virtual appointment with a licensed sales representative
- Enroll in a Sharp Direct Advantage plan
- Find a primary care physician (PCP) who is right for you
- Find an urgent care center, pharmacy or hospital near you
- Visit our preventive and wellness center to access health resources, news and articles
- See if your prescription is on our drug list
- Register for Sharp Connect

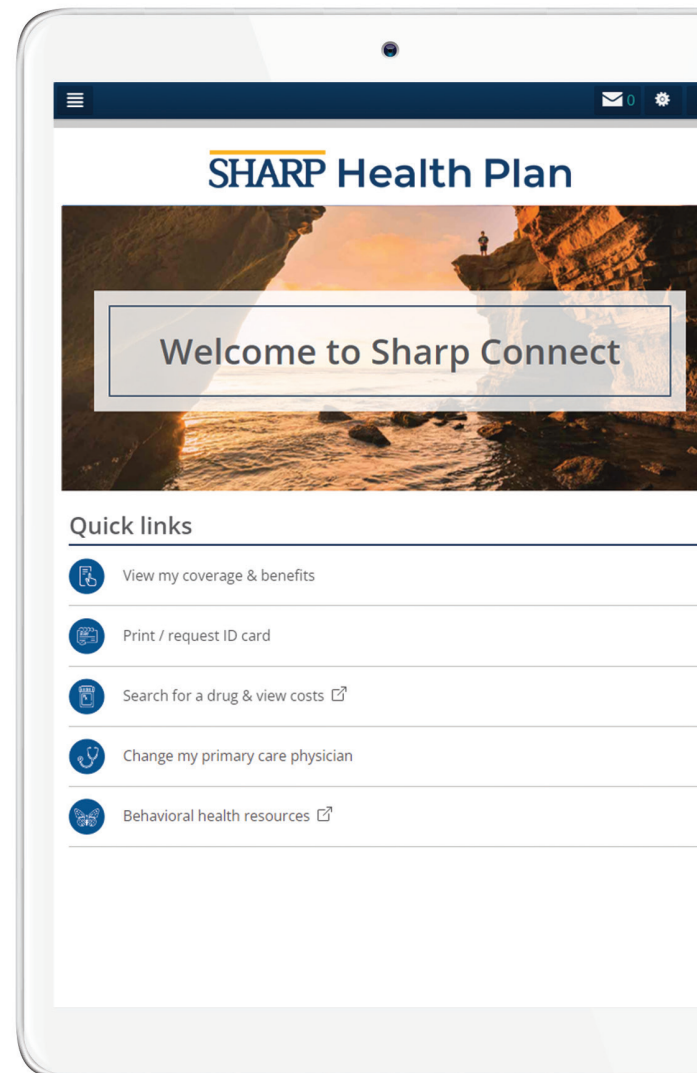




## Sharp Connect, your member portal

Easily manage your plan through our member portal, Sharp Connect. By creating an account, you can securely access your complete plan information, including information about your PCP, prescription details and estimated costs, and so much more.

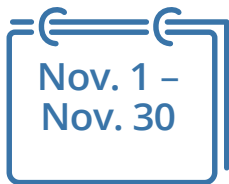
- Securely access details of your coverage
- Check benefits, eligibility and costs
- Choose or change your PCP
- Update your contact information
- View or print your member ID card
- Download member forms and view correspondence
- View drug list / costs



# Understanding enrollment

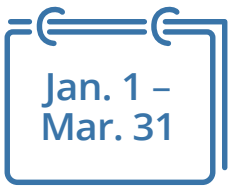
## Understand when you can enroll

You can enroll in Sharp Direct Advantage during the following periods:



### **Annual Election Period, Nov. 1 – Nov. 30**

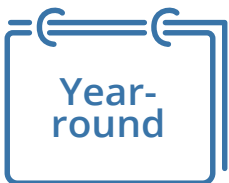
During this time, you may make changes to your current Medicare plan and those changes will take effect on January 1.



### **Open Enrollment Period**

You can join from Jan. 1 – March 31. If you are enrolled in a Medicare Advantage plan, you'll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare)
- Drop your stand-alone Medicare Part D Prescription Drug Plan



### **Special Enrollment Period**

You may be able to join our plan when special life events happen. These include situations such as, but not limited to:

- Retiring from your job if you're over 65
- Moving to a different area not covered by your plan
- Losing your current coverage
- When your current plan changes its contract with Medicare
- Receiving Extra Help paying for your Medicare prescription drug coverage
- Switching from your current Medicare plan to a 5-star Medicare plan



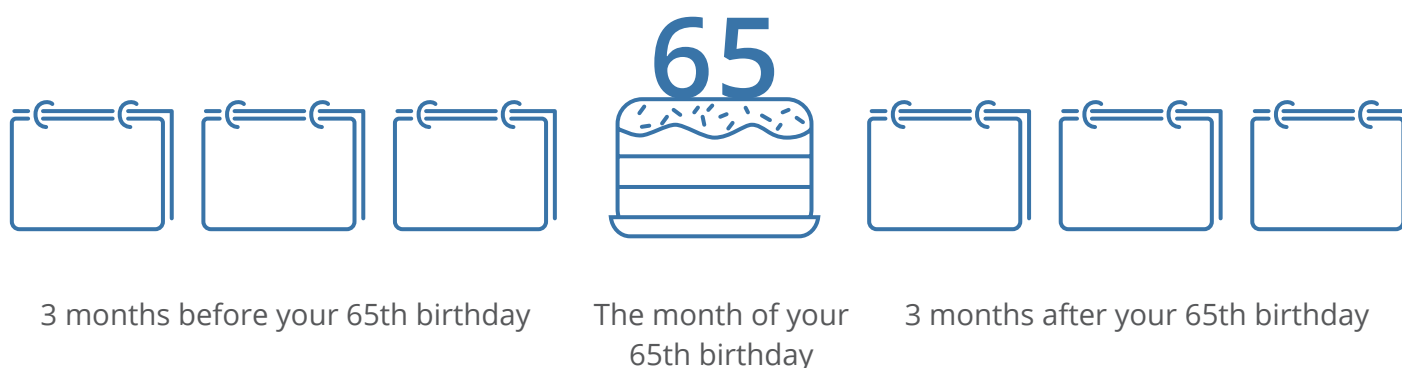
## Medicare-eligible for the first time?

### Initial Enrollment Period

This is when you first sign up for Medicare. You can become eligible to enroll in two ways.

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

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



### Enroll today!

Visit [sharpdirectadvantage.com/sdpeba](https://sharpdirectadvantage.com/sdpeba)  
or call a Certified Enrollment Specialist at  
1-858-499-8232 (TTY/TDD: 711) to join.



# Frequently asked questions

## **Which doctors or hospitals accept Sharp Health Plan?**

Sharp Health Plan is an HMO (health maintenance organization) that gives you access to a broad network of local doctors and hospitals. Your primary care physician (PCP) oversees your care and in general, you will need prior authorization to see a specialist.

## **What is a network?**

A network is a group of doctors, hospitals, pharmacies and other medical service providers associated with your unique health plan.

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

To find a PCP or to see if your PCP is in one of our networks, visit [sharpmedicareadvantage.com/doctor](https://sharpmedicareadvantage.com/doctor) and click "Download the directory." Once you select a doctor, notify Sharp Health Plan and call the doctor's office directly to schedule a visit.

Your PCP will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. PCPs usually specialize in family practice, internal medicine or general practice. We have several physician groups from which you can choose your doctor. This group will be your plan medical

group (PMG). You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your PMG.

## **What is a plan medical group (PMG)?**

A PMG is a designated group of physicians and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals or authorizations do not transfer between PMGs, and you only have access to one PMG at a time.

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. Our network includes Sharp Rees-Stealy Medical Group, Sharp Community Medical Group, SCMG Arch Health Medical Group, SCMG Graybill Medical Group, SCMG Inland North Medical Group and our regional partner Greater Tri Cities IPA. To find out which doctors are affiliated with your PMG, refer to the Sharp Direct Advantage Network Provider and Pharmacy Directory at [sharpmedicareadvantage.com/doctor](https://sharpmedicareadvantage.com/doctor) or call Customer Care at 1-855-562-8853 (TTY/TDD: 711).

**Are emergency or urgently needed services covered?**

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

**What do I pay for covered doctor or hospital services?**

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

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

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

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

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

**Are prescriptions covered? Do you offer mail-order service for prescriptions?**

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

You also have the option of using our mail order pharmacy, CVS Caremark ([sharpmedicareadvantage.com/mailorder](https://sharpmedicareadvantage.com/mailorder)) for maintenance medications.

At [sharpmedicareadvantage.com/findapharmacy](https://sharpmedicareadvantage.com/findapharmacy), you can use our Pharmacy Directory to find a pharmacy near you, learn more about specialty medications that may be available and find out if a specific drug is on our drug list.

**How can I learn if my prescription is covered?**

Visit [sharpmedicareadvantage.com/druglist](https://sharpmedicareadvantage.com/druglist), click on "View the Drug List" to view our list of covered drugs.

**Can I use Sharp Health Plan with a Medicare Supplement plan?**

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

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

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



# Language assistance services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-562-8853. Someone who speaks English/Language can help you. This is a free service.

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

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

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

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

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

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

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-562-8853. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

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

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-562-8853. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-855-562-8853. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-562-8853 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-562-8853. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-562-8853. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-562-8853. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-562-8853. Ta usługa jest bezpłatna.

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

# Nondiscrimination notice

Sharp Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Sharp Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Sharp Health Plan:

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

If you need these services, contact Customer Care at 1-855-562-8853.

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

- Address: Sharp Health Plan Appeal/Grievance Department  
8520 Tech Way, Suite 201  
San Diego, CA 92123-1450
- Telephone: 1-855-562-8853 (TTY/TDD: 711) Fax: (858) 636-2256

You can file a grievance in person or by mail, fax, or you can also complete the online Grievance/Appeal form on the Plan's website, [sharphealthplan.com](http://sharphealthplan.com). Please call our Customer Care team at 1-855-562-8853 if you need help filing a grievance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov](http://ocrportal.hhs.gov), or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at [hhs.gov/ocr/complaints](http://hhs.gov/ocr/complaints).







# SHARP Health Plan

[sharpdirectadvantage.com/sdpeba](https://sharpdirectadvantage.com/sdpeba)



# SHARP Health Plan

Consider us your personal health care assistant®

[sharpdirectadvantage.com/sdpeba](https://sharpdirectadvantage.com/sdpeba) | [customer.service@sharp.com](mailto:customer.service@sharp.com)



View of Downtown San Diego  
Photo Credit: Stephen Bay

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).

