

Sharp Health Plan Enrollment Kit



*We believe it's important to live, work and play
in the same community as our members.*

SHARP
HEALTH PLAN
Welcome home.

Welcome home



Dear Fellow San Diegan,

Welcome home. This is not simply a catchphrase for us — it is our guiding principle, which encompasses all that we do at Sharp Health Plan.

We believe a company should stand for something wonderful. Sharp Health Plan puts San Diego first. We are not accountable to stockholders; we are accountable to the people of San Diego. We are sincere and passionate about making a positive difference, because we *are* the people of San Diego County — we live, work and play in the same communities as our members.

We believe health care should be personal. Our personalized approach to service means Sharp Health Plan is an advocate for our members in a very special way. We begin by listening. When you call Sharp Health Plan, you talk to a person, not a machine. Your call will be answered by a fellow San Diegan whose sole job is to help you find answers. Our dedicated Customer Care team is here to guide you through your health care experience, providing you and your family with confidence and peace of mind.

We believe in treating our members like family. For us, that means being the most caring and compassionate, the most personal and responsive, and the most enthusiastic and committed health plan for San Diegans. Sharp Health Plan is uniquely integrated with Sharp HealthCare, San Diego's health care leader, to provide you with unparalleled quality and access to health services. We truly believe it is our job to do the right thing for our members, and our family of employees is ready to prove it.

We invite you to join the Sharp Health Plan family. Welcome home.

A handwritten signature in cursive script that reads "Melissa Hayden Cook".

Melissa Hayden Cook
President and CEO
Sharp Health Plan



What's included in this enrollment kit

| | |
|--|---------------------|
| Welcome home A message from a San Diego-native — President and CEO, Melissa Hayden Cook | Inside cover |
| Health care is local — your health plan can be too[®] Get to know Sharp Health Plan and why we are your Advocate, Family and Neighbor | 2 |
| Travel with peace of mind Explore the benefits of our global emergency services program | 4 |
| Best Health — your best. your health. your way. Discover Sharp Health Plan's comprehensive wellness benefits | 6 |
| You ask, we answer From “how to find your doctor” to “what medications are covered,” we are always here to listen | 8 |
| Why San Diegans choose Sharp Health Plan Sharp Health Plan is not just another health plan | 10 |

What's in your packet?

- Provider network overview
- Benefits summary
- Supplemental benefits
- Additional enrollment information

If you have any questions, please contact our Customer Care team at (858) 499-8300 or call toll-free at 1-800-359-2002, or visit www.SharpHealthPlan.com



Health care is local — your health

Advocate

We believe our members deserve a trusted health care partner and

We take pride in our role as a trusted health care partner and advocate. You can count on us to care. At Sharp Health Plan, we are committed to delivering the best health care, for the best value, at hundreds of locations throughout Greater San Diego County.

Quality

We connect our members to the best care by partnering with nationally-recognized medical professionals. In fact, we are associated with Sharp HealthCare, a recipient of the 2007 Malcolm Baldrige National Quality Award, the nation's highest Presidential honor for quality and organizational performance excellence.

Family

We believe our members are important and health care should be personal.

At Sharp Health Plan, San Diego County is our home and we believe our members should be treated like family. Nothing is more important to us than delivering the most positive health care experience for our members. We are always here, providing the unique services San Diegans really need.

We Open Doors

San Diego County is our community — this gives us the unique ability to connect our members to the right care, at the right time. Our members join a family, not just a health plan. We are passionate about providing a health care experience beyond their expectations.

Neighbor

We believe it's important to live, work and play in the same community

We are the only San Diego-based commercial health plan, and our employees live, work and play in the same communities as our members. We not only *serve* the people of San Diego — we *are* the people of San Diego County.

Local

With nearly 15,000 health care professionals, Sharp HealthCare is San Diego's largest private employer and serves patients throughout Greater San Diego County. Sharp Health Plan is an integral member of the Sharp family, so we know, respect and care for our community like no other health plan can.

plan can be too[®]



*We believe when you care,
people notice.*

advocate.

Value

At Sharp Health Plan, we deliver the highest value for our members' health care dollar. We create health plan products and services that give our members peace of mind. We provide access to quality care that sets community standards and is delivered in the most convenient, cost-effective and caring manner.

Access

We know that excellent health care is not enough; it must also be convenient. We connect our members to thousands of physicians and 13 local hospitals — this translates into a network of care in virtually every neighborhood across Greater San Diego County.

We Make Health Care Simple

Our dedicated, San Diego-based Customer Care team guides members one-on-one to ensure the most positive, hassle-free health care experience. From questions about benefits and physicians, to inquiries about pharmacy and wellness programs, our team is here to listen and to help.

We Invest in Our Members' Futures

We empower our members to pursue a healthy lifestyle by designing innovative health and wellness programs that reflect the Sharp HealthCare tradition of excellence. We embrace our role as a health partner to improve our members' well-being at every stage of their lives.

as our members.

Community-Invested

As a not-for-profit health plan, we are not accountable to stockholders, but to the people of San Diego. Our focus is to be an asset to the local communities and to improve the health of San Diegans.

Care for San Diegans, by San Diegans

We live in the same communities as our members — their health care needs are our health care needs. At Sharp Health Plan, we are your Advocate, we are your Family, we are your Neighbor!



Travel with peace of mind

Assist America® global emergency services program

Are you ready to see the world? Don't let worries about a medical emergency stop you. As a member of Sharp Health Plan, you have access to our unique global emergency services program operated by Assist America, the nation's largest provider of worldwide emergency services through employee benefit plans.

If you face a medical emergency while traveling 100 miles or more away from your permanent residence, or in a foreign country, Assist America will immediately connect you to doctors, hospitals, pharmacies and other health care services.

Key assistance services¹

Medical consultation, evaluation and referral

Calls to Assist America's Operations Center are answered by medical personnel. Your situation will be evaluated and you will be immediately referred to English-speaking, Western-trained doctors and/or hospitals.

Hospital admission guarantee

Assist America will guarantee hospital admission outside the United States by validating your health coverage or by advancing funds to the hospital.

Emergency medical evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate you to the nearest facility capable of providing a high standard of care.

Critical care monitoring

Assist America's medical personnel will maintain regular communication with your attending physician and/or hospital and relay information to your loved ones.

Medical repatriation

If you still require medical assistance upon being discharged from a hospital, Assist America will transport you home or to a rehabilitation facility, as necessary.



Other services provided by Assist America

- Prescription assistance
- Emergency message transmission
- Compassionate visit
- Care of minor children
- Return of mortal remains
- Emergency trauma counseling
- Lost luggage or document assistance
- Interpreter and legal referrals
- Pre-trip information



We believe our members deserve something extra.

You're ready to go!

As a member of Sharp Health Plan, you will have peace of mind with access to our unique global emergency services program. If you have any questions, please contact our Customer Care team at (858) 499-8300 or call toll-free at 1-800-359-2002.

¹All services listed under key assistance services must be arranged and provided by Assist America. Assist America will not accept claims for reimbursement of assistance services arranged by anyone other than Assist America. In the unlikely event that you receive a bill for services arranged for by Assist America, please call Sharp Health Plan at (858) 499-8300 or 1-800-359-2002 for review and assistance. You are not responsible for payment of key assistance services arranged and provided by Assist America. Claims for reimbursement of medical expenses must be sent directly to Sharp Health Plan for consideration and will be reviewed for coverage under the terms of the enrollee's subscriber agreement.



Best Health

your best. your health. your way.

Wellness benefits for Sharp Health Plan members

Best Health is a comprehensive wellness program available to all Sharp Health Plan members. Once you become a member, you will have access to robust online wellness tools, interactive workshops, health coaching and more! Best Health provides Sharp Health Plan members with resources to reach their own unique wellness goals.

your best.

Be your best. There is only one you. You can do it — go ahead, reach your full potential and feel great inside and out.

your health.

Acknowledging where you are with your health and where you want to go is the foundation of being your best. Self-awareness, knowledge and action will fuel your journey.

your way.

We all have a unique path to best health and an opportunity to commit and recommit to how we want to live. Your journey to best health begins now. Doing it your way is essential to reaching your personal destinations.

Health Assessment

As a Sharp Health Plan member, you can find out how healthy you are by completing your personal Health Assessment — a key to your custom Best Health experience. The Health Assessment can 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.



We believe success starts with a solid foundation.



Best Health Online

SharpHealthPlan.com offers comprehensive resources to plan, track and follow a customized health and fitness plan online. With a vast database of recipes, exercise plans and Wellness Workshops, members can pick and choose the tools they want for a healthy lifestyle. You can benefit from personal health coaches, customized meal plans, and interactive activities, designed with your best health in mind.

One-on-One Health Coaching

Sharp Health Plan members also have access to personal health coaches. Your Best Health coach will work with you to address your needs and help you make positive changes. Best Health Coaching topics include:

- Healthy weight management (BMI of 25+ required to enroll)
- Smoking cessation (must be a current smoker)
- Healthy eating
- Physical activity
- Stress management

The screenshot displays the Best Health online dashboard with the following sections:

- My Status:** A summary of health metrics including Health Assessment (Completed), Weight (BMI exceeds 25), Blood Pressure (Log), Cholesterol, and Blood Glucose.
- Best Health Coaching:** A promotional banner for coaching services with an "Enroll Now!" button.
- Take your Health Assessment:** A button to initiate a health assessment.
- Today:** A dashboard for daily health tracking, including Wellness Score, Weight, Calories, and Steps, each with a progress bar and goal indicator.
- Resource Guide:** A section providing access to various health resources.
- Health Library:** A section for accessing a library of health-related content.
- Wellness Workshops:** A section for enrolling in various wellness workshops.
- Blog:** A section featuring health-related articles and news.
- Upcoming Events:** A calendar of health events such as "Step into Summer Walk-a-thon" and "Sharp Employee T-Ball".
- Track My Exercise:** A section for tracking physical activity.
- Water Tracker:** A section for monitoring daily water intake.
- Fruit and Vegetable Tracker:** A circular tracker for monitoring fruit and vegetable consumption.
- Rewards Tracker:** A progress bar for tracking points earned through the program.

Wellness discounts*

- **Wellness product discounts**

You can receive discounts of 15 to 40 percent off suggested retail prices on more than 2,400 health and wellness products including vitamins, herbal supplements, health related books, fitness products and skin care items.

- **Alternative care discounts**

As a member, you can also take advantage of discounts of 25 percent off standard rates on alternative care services from an extensive, credentialed network of chiropractors, acupuncturists, massage therapists and dieticians — all of whom you may visit directly, without a physician referral.

Resource Guide

When you become a Sharp Health Plan member, you have access to wellness tools and resources on a variety of health and wellness topics all in one place, at www.SharpHealthPlan.com. Join a workshop, find a support group, or take an online class — get fit and stay healthy your way!



Your journey to best health starts here!

For information on Sharp Health Plan member wellness benefits, please call our Sharp Health Plan Customer Care team at (858) 499-8300 or 1-800-359-2002.

*The Sharp Health Plan Wellness product discounts and Alternative care discount offerings are administered by American Specialty Health Networks, Inc. (ASH Networks) and its affiliate Healthyroads, Inc. The program is not insurance and it is not a covered benefit of your medical health plan. If you have access to any of these services as covered benefits under another plan or policy, you should exhaust those benefits before using these discounts. Your costs for these services do not count toward your deductible or out-of-pocket maximum through Sharp Health Plan. Any disputes regarding these products and services may be subject to Sharp Health Plan's and/or American Specialty Health Network's grievance process.



We believe the key to harmony is being
completely in tune with yourself.



You ask, we answer

Sharp Health Plan's Customer Care team is here to listen and to help

Our dedicated San Diego-based Customer Care team is available to support you from 8 a.m. to 6 p.m., Monday to Friday. From questions about your benefits, to inquiries about your physician, we are here to ensure that you have the best health care experience possible.

Questions about your Primary Care Physician

What is a Primary Care Physician (PCP)?

A Primary Care Physician or PCP is your personal doctor, advocate and link to Sharp Health Plan services. Your PCP will know your health history and will provide or arrange for quality health care for you.

How do I choose a PCP?

Selecting your physician is a very important and personal choice. We encourage you to select a PCP who best suits your needs; however, if you are unable to select a PCP at the time you enroll in Sharp Health Plan, we will select one for you, so you may access care immediately. You can access the most updated Sharp Health Plan provider directory by visiting us online or by calling Customer Care.

Can I change my PCP?

You may change your PCP as often as once per month by visiting us online or by calling Customer Care.

What types of physicians are considered PCPs?

Doctors who specialize in family practice, internal medicine, general practice and pediatrics are considered PCPs. There are specified PCPs within each Plan Medical Group. You can access the most updated Sharp Health Plan provider directory by visiting us online or by calling Customer Care.

Can I choose a different PCP for different members of my family?

Each family member may select a different PCP, and may even belong to a different Plan Medical Group.

What is a Plan Medical Group?

A Plan Medical Group is a group of qualified physicians, who have contracted with Sharp Health Plan to provide Sharp Health Plan members with health care services and advice. You may choose from a variety of our multi-specialty Plan Medical Groups.

How can I receive medical advice outside of normal business hours?

Health concerns may arise at any hour of the day. Our normal business hours are 8 a.m. to 6 p.m., Monday to Friday. However, the Sharp Nurse Connection® after-hours telephone service provides medical advice from a registered nurse. To contact Nurse Connection, simply call Customer Care and select the appropriate prompt.

Questions about emergency and urgent care services and pharmacy

What do I do if I need emergency care services?

You and your covered dependents have direct access to emergency room treatment for serious injuries or illnesses in San Diego County or any other location worldwide. There is no authorization required for emergency care services. In case of domestic emergencies, please call 911 or go to the nearest hospital.

To learn what to do in case of emergencies abroad, please go to pages 4 and 5 of this enrollment kit for more information about our global emergency services program available free of charge to all Sharp Health Plan members.

Where and when can I access urgent care services?

Sharp Health Plan has urgent care centers throughout San Diego and southern Riverside counties. You may access the most updated list of urgent care centers by visiting us online, or by calling Customer Care. In most cases, you must contact your Primary Care Physician (PCP) for authorization before going to an urgent care center. Some Plan Medical Groups do not require prior authorization. If you are not sure of the process within your Plan Medical Group, please ask your PCP for more information or simply call Customer Care.

How do I know what medications are covered under my plan?

The Sharp Health Plan commercial drug formulary lists all covered medications. You may access this list online or by calling Customer Care.



If you don't find your answers here, please visit www.SharpHealthPlan.com or call:

Sharp Health Plan Customer Care
(858) 499-8300 or 1-800-359-2002
8 a.m. to 6 p.m., Monday to Friday

Why San Diegans choose Sharp

Sharp Health Plan is not just another health plan

- **We are a part of an award-winning integrated health care system**

Sharp Health Plan is a subsidiary of Sharp HealthCare, a recipient of the 2007 Malcolm Baldrige National Quality Award, and the No.1 integrated health care network in California.*

- **All Sharp Health Plan employees are under one roof, right here in San Diego**

No matter what the issue is, you can count on us for better service and a quicker response.

- **Any hour of the day, anywhere in the world, Sharp Health Plan has you covered**

Health concerns may arise at any hour of the day. The Sharp Nurse Connection® after-hours telephone service provides medical advice from a registered nurse. Additionally, as a Sharp Health Plan member, you have access to our unique global emergency services program operated by Assist America.

- **Sharp Health Plan's wellness programs help you meet your health and fitness goals**

Sharp Health Plan's wellness programs are about the thrill and exhilaration of finding a healthy balance, in which you look and feel your personal best. We offer a wide variety of individual and group programs to meet your specific health needs.

- **Our personalized approach to service**

Sharp Health Plan is an advocate for our members in a very special way. We begin by listening. When you call Sharp Health Plan, you talk to a person, not a machine.

Sharp Health Plan Customer Care
(858) 499-8300 or 1-800-359-2002



* Modern Healthcare/SDI, 2011

Health Plan



Sharp Health Plan's personalized approach to service

As a Sharp Health Plan member, you can be assured that you will receive consistent, quality customer service and a high level of satisfaction. Here are just a few of the many reasons why more and more San Diegans are choosing Sharp Health Plan:

Care for San Diegans, by San Diegans.

We are mothers, fathers, grandparents, sisters, brothers, friends and neighbors — just like you. It's our philosophy that health care is personal and each individual's concern deserves to be treated with respect. Why do we care so much? It's simple; at Sharp Health Plan, we live, work and play in the same communities as our members. As San Diegans, we have the shared goal of strengthening and bettering our community.

Our Customer Care team is here to guide you through your health care experience.

We are committed to resolving your questions in the most personal and responsive way. We begin by listening. When you call Sharp Health Plan, you talk to a person, not a machine. Your call will be answered by a fellow San Diegan whose sole job is to help you find answers.

Sharp Health Plan Customer Care makes it easy.

We strive to resolve every inquiry the first time around, and if we need to follow-up on your request, a dedicated team member will handle your needs from beginning to end. No worries, no hassles, no more questions — just the assurance and commitment you deserve as a member of our family.

To learn more about Sharp Health Plan, please contact our Customer Care team at (858) 499-8300 or call toll-free at 1-800-359-2002, 8 a.m. to 6 p.m., Monday to Friday, or visit www.SharpHealthPlan.com.

Sharp Health Plan is a subsidiary of Sharp HealthCare,

a recipient of the 2007 Malcolm Baldrige National Quality Award, the nation's highest Presidential honor for quality and organizational performance excellence.





SHARP
HEALTH PLAN
Welcome home.



Sharp HealthCare

8520 Tech Way, Ste. 200
San Diego, CA 92123-1450

(858) 499-8300
1-800-359-2002

www.SharpHealthPlan.com



Sharp Health Plan

Your benefits effective August 1, 2015

| Your Choice of Plan | Classic 15/15/100 | Select 40/40/750 |
|--|--|---|
| Deductibles | | |
| Calendar Year Deductible (per individual/per family) applies only to those covered benefits indicated | N/A | N/A |
| Maximums | | |
| Annual out of pocket maximum (per individual/per family) | \$1,500 ¹ /\$3,000 ¹ | \$3,000 ¹ /\$6,000 ¹ |
| Professional Services | | |
| Primary Care Physician | \$15/visit | \$40/visit |
| Specialist Physician | \$15/visit | \$40/visit |
| Well-Baby (up to age 2) | \$0/visit | \$0/visit |
| Outpatient Services | | |
| Outpatient Surgery | \$0/procedure | \$325/procedure |
| Hospitalization Services | | |
| Inpatient | \$100/admission | \$750/admission |
| Emergency/Urgent Care Services | | |
| Emergency Room | \$50/visit | \$100/visit |
| Urgent Care | \$15/visit | \$40/visit |
| Prescription Drug Coverage | | |
| Generic Formulary/Brand Formulary/Non-Formulary medications up to a 30-day supply | \$15/\$30/\$50 | \$20/\$35/\$70 (\$150 brand deductible) |
| Generic Formulary/Brand Formulary/Non-Formulary medications up to a 90-day supply by mail order | \$30/\$60/\$100 | \$40/\$70/\$140 (\$150 brand deductible) |
| Mental Health Services | | |
| Inpatient | \$100/admission | \$750/admission |
| Outpatient | \$15/visit | \$40/visit |
| Chemical Dependency Services | | |
| Emergency Services for acute drug or alcohol detoxification | \$50/visit | \$100/visit |
| Outpatient | \$15/visit | \$40/visit |
| Inpatient | \$100/admission | \$750/admission |

¹ Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Acupuncture, and Vision) do not apply to the annual out of pocket maximum

Find the Right Doctor for You



*We believe San Diegans
deserve the best.*

Finding a Doctor is as Easy as 1-2-3

At Sharp Health Plan, we're dedicated to providing the San Diego Municipal Employees Association (MEA) with convenient, quality health coverage. Go to sharphealthplan.com, click "Find a Doctor" and find the right doctor for you in just three simple steps:

- 1 Select your network from the "Network" drop-down menu. Be sure to choose the correct network.
 - **If you have the MEA Classic Plan:** Select the CHOICE network when searching for a doctor.
 - **If you have the MEA Select Plan:** Select the PREMIER network when searching for a doctor.

2 Enter your location information to find a provider near you.

3 Select the type of provider you would like to see.

We're Here to Help!

We've created a special MEA Hotline to provide you with the exceptional customer service that you deserve.

To speak to a Sharp Health Plan representative, call Customer Care at 1-888-840-4747 between 8:00 a.m. and 6:00 p.m., or visit sharphealthplan.com.

The Sharp Health Plan Difference

As the only local, not-for-profit commercial health plan, we not only serve the people of San Diego, we are the people of San Diego.

Award-Winning Care

You'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals.

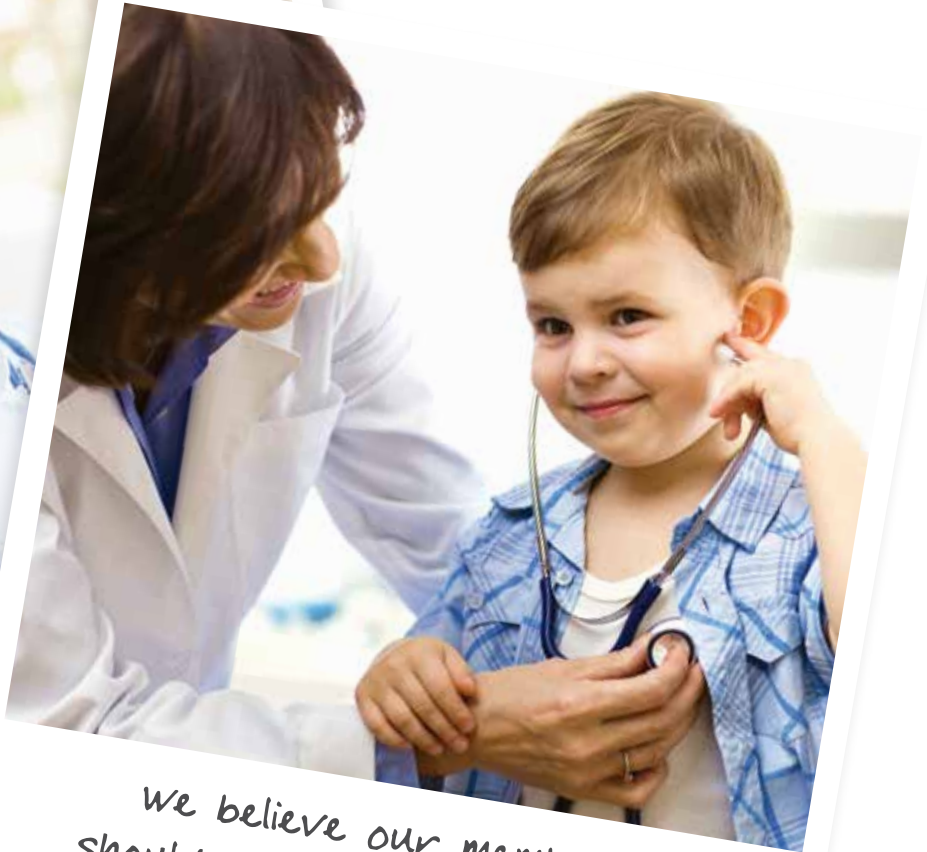
Quality You Can Count On

Our dedication to our members has been recognized by the National Committee for Quality Assurance (NCQA) with the highest accreditation of "Excellent."

Health Care, Personalized

Everyone deserves a trusted health care partner. From helping you find the right doctor to the right hospital, and everything in between, we're here for you.

Sharp Premier Provider Network Overview



*We believe our members
should be treated like family.*

Sharp Premier Provider Network Overview



Medical Groups

At Sharp Health Plan, we understand the importance of selecting a network that fits your lifestyle and budget. 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 Premier Provider Network offers access to Sharp HealthCare physicians and medical groups conveniently located in central San Diego County.* Sharp HealthCare is San Diego's most comprehensive health care delivery system, recognized for clinical excellence. With Sharp Premier, you will receive the most cost-effective premium rates within the Sharp Health Plan portfolio and have access to more than **930 physicians**, including Primary Care Physicians and specialists.

Sharp Rees-Stealy (SRS)

This medical group offers a network of more than 300 physicians, including private practice Primary Care Physicians and specialists. Admitting hospitals include Sharp HealthCare facilities and Rady Children's Hospital. SRS physicians are located throughout San Diego County, including:

- Carmel Valley
- Chula Vista
- Del Mar
- Downtown San Diego
- El Cajon
- Frost Street
- Genesee
- Kearny Villa
- La Mesa
- La Mesa West
- Mira Mesa
- Mt. Helix
- Otay Ranch
- Point Loma
- Rancho Bernardo
- San Carlos
- San Diego
- Scripps Ranch
- Sorrento Mesa

Sharp Community Medical Group (SCMG)¹

This medical group offers a network of more than 630 physicians, including private practice Primary Care Physicians and specialists. Admitting hospitals include Sharp HealthCare facilities and Rady Children's Hospital. SCMG physicians are located throughout San Diego County, including:

- Alpine
- Chula Vista
- Clairemont
- Coronado
- Downtown San Diego
- East San Diego
- El Cajon
- Imperial Beach
- Kearny Mesa
- La Mesa
- Lakeside
- Mira Mesa
- National City
- Point Loma
- San Carlos
- Santee
- Tierrasanta
- University City

* Service area does not include all San Diego County ZIP codes. Employer group headquarter location must be within the Premier service area. To see if your business qualifies for this product at the preferred premium rates, please ensure that your company is headquartered within the Premier service area.

¹ Excludes SCMG Graybill, SCMG Graybill Temecula, SCMG Inland North and SCMG Arch Health Partners.



Hospitals

Sharp Premier provides significant coverage with access to Sharp hospitals across San Diego County, including:

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital
- Sharp Grossmont Hospital
- Sharp Mary Birch Hospital for Women & Newborns
- Sharp Memorial Hospital
- Sharp Mesa Vista Hospital (No emergency services)



Urgent Care Centers

Sharp Health Plan members have access to Urgent Care Centers across San Diego and southern Riverside counties. Please visit sharphealthplan.com and click “Find an Urgent Care Center” to learn more about the Urgent Care Centers affiliated with Sharp Premier.



Pharmacies

To give you a broad choice of pharmacies, Sharp Health Plan partners with San Diego-based MedImpact, the nation’s largest independent, privately owned pharmacy benefit manager, serving more than 37 million members nationwide. When you join Sharp Health Plan, you have access to hundreds of pharmacies, including:

- Albertsons Sav-on Pharmacy™
- Costco® Pharmacy
- CVS/pharmacy®
- Independent neighborhood pharmacies
- Ralphs® Pharmacy
- Rite Aid® Pharmacy
- Sharp Rees-Stealy Pharmacy
- Target® Pharmacy
- Vons® Pharmacy
- Walgreens® Pharmacy
- Walmart® Pharmacy
- Wellpartner® (Mail order pharmacy)



Find a doctor at sharphealthplan.com.

For questions about benefits or our providers, call Customer Care at (858) 499-8300 or 1-800-359-2002, email us at customer.service@sharp.com or visit sharphealthplan.com.

Extra, Extra, Extra!

We know that excellent health care is not enough; it must also be easy to access. The convenience of Sharp Health Plan extends beyond Greater San Diego and beyond standard business hours. The following benefits are available to Sharp Health Plan members at no additional cost:

Best Health

your best. your health. your way.

Best Health is our comprehensive wellness program which provides Sharp Health Plan members with a variety of resources from meal plans to exercise routines to one-on-one personalized health coaching.

Sharp Nurse Connection®

We offer an after-hours nurse advice telephone service for Sharp Health Plan members. When you have a health question or concern after regular business hours, a single phone call puts you in touch with a registered nurse.



MinuteClinic® is the walk-in medical clinic located inside select CVS/pharmacy® stores. MinuteClinic provides convenient access to basic care, without an appointment.

assist america®

Assist America connects Sharp Health Plan members to doctors, hospitals, pharmacies and other services when faced with a medical emergency while traveling 100 miles or more away from home, or out of the country.



Sharp HealthCare

We're here to help.
Customer Care: (858) 499-8300
or 1-800-359-2002
customer.service@sharp.com
Fax: (858) 499-8244
sharphealthplan.com



Summary of Benefits

Select Plan Sharp 40/40/750 - L

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 WWW.SHARPEALTHPLAN.COM TO VIEW THE MEMBER HANDBOOK.

| <i>Covered Benefits</i> | <i>Copayments</i> |
|--|---|
| Annual Deductible and Out of Pocket Maximum | |
| There are no deductibles for the medical benefits under this plan | \$0 |
| Calendar year deductible per member for covered brand name drugs (formulary and non-formulary) | \$150 ¹ |
| Annual out of pocket maximum (per individual/per family) ² | \$3,000 ² / \$6,000 ² |
| Lifetime Maximum | |
| There are no lifetime maximums for this plan | \$0 |
| Preventive Care³ | |
| 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 HealthSM 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, treatments, diagnostic testing, etc. | \$40 / visit |
| Specialist Physician office visit for consultation, treatments, diagnostic testing, etc. | \$40 / visit |
| Laboratory services | \$0 |
| Radiology services (x-rays) | \$0 |
| Advanced radiology (including but not limited to MRI, MRA, MRS, CT scan, PET, MUGA, SPECT) | \$100 / procedure |
| Allergy testing | \$40 / visit |
| Allergy injections | \$10 / visit |
| Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services) | |
| Outpatient surgery | \$325 / procedure |
| Infusion therapy (including but not limited to chemotherapy) | Variable ⁴ |
| Dialysis | \$0 |
| Physical, occupational and speech therapy | \$40 / visit |
| Radiation therapy | Variable ⁴ |
| Hospitalization | |
| Inpatient services | \$750 / admission |
| Organ transplant | \$750 / admission |
| Inpatient rehabilitation | \$750 / admission |
| Emergency and Urgent Care Services | |
| Emergency room services (waived if admitted to the hospital) | \$100 / visit |
| Ambulance in connection with hospital admission or emergency services | \$100 |
| Urgent care services | \$40 / visit |

Summary of Benefits

Select Plan Sharp 40/40/750 - L

Covered Benefits, continued

Copayments

| Maternity Care | |
|--|---|
| Prenatal and postpartum office visits | \$0 |
| Hospitalization | \$750 / admission |
| 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 | \$75 |
| Interruption of pregnancy | \$150 |
| Infertility services (diagnosis and treatment of underlying condition) | 50% coinsurance ⁵ |
| Durable Medical Equipment and Other Supplies | |
| Durable medical equipment | 50% coinsurance ⁵ |
| Diabetic supplies | 20% coinsurance ⁵ |
| Prosthetics and orthotics | \$40 / visit |
| Mental Health Services | |
| Diagnosis and treatment of Severe Mental Illnesses for all members, Serious Emotional Disturbances for children, and other mental health conditions are covered with the copayments listed below.⁶ | |
| Inpatient | \$750 / admission |
| Office visits | \$40 / visit |
| Home-based applied behavioral analysis for treatment of pervasive developmental disorder or autism | \$40 / visit |
| Chemical Dependency Services | |
| Emergency services for acute alcohol or drug detoxification | \$100 / visit |
| Inpatient | \$750 / admission |
| Office visits | \$40 / visit |
| Skilled Nursing, Home Health and Hospice Services | |
| Skilled nursing facility services (maximum of 100 consecutive days per calendar year) | \$200 / admission |
| Home health services (maximum of 100 visits per calendar year) | \$40 / visit |
| Hospice care - inpatient | \$0 |
| Hospice care - outpatient | \$0 |
| Prescription Drug Coverage⁷ | |
| Generic Formulary/Brand Formulary/Non-Formulary medications up to 30 day supply | \$20 / \$35 ¹ / \$70 ¹ |
| Generic Formulary/Brand Formulary/Non-Formulary medications up to 90 day supply by mail order (for maintenance medications only) | \$40 / \$70 ¹ / \$140 ¹ |
| Generic Formulary and prescribed over-the-counter contraceptives for women | \$0 |

Notes

¹ After deductible. Covered brand name drugs are subject to a \$150 calendar year deductible per member.

² Copayments for supplemental benefits (Assisted Reproductive Technologies, Acupuncture, Chiropractic Services, and Vision) do not apply to the annual out of pocket maximum.

³ 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.

⁴ Copayment depends on type and location of service.

⁵ Of contracted rates.

⁶ Severe Mental Illnesses include: schizophrenia, schizoaffective disorder, bi-polar disorder (manic depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa and bulimia nervosa.

⁷ Member cost-share will not exceed \$200 per individual prescription of up to 30-day supply of a covered oral anti-cancer drug.



Supplemental Benefit Plan

Non-Severe Mental Health

General Information

Sharp Health Plan provides coverage for the diagnosis and treatment of Severe Mental Illnesses (SMI) in Members of any age and Serious Emotional Disturbances (SED) in children as part of your core medical coverage.

Severe Mental Illness means one or more of the following nine disorders in persons of any age: schizophrenia, schizoaffective disorder, bipolar disorder (manic depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, bulimia nervosa.

Serious Emotional Disturbance means one or more mental disorders as identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, to include Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder and other pervasive developmental disorders not otherwise specified (including Atypical Autism), other than a primary substance use disorder or developmental disorder, that result in behavior inappropriate to the child's age according to expected developmental norms. One or more of the following must also be true:

- 1) as a result of the mental disorder, the child has substantial impairment in at least two of the following areas: selfcare, school functioning, family relationships or ability to function in the community; and either of the following occur:
 - a) the child is at risk of removal from the home or has already been removed from the home; or
 - b) the mental disorder and impairments have been present for more than six months or are likely to continue for more than one year if not treated; or
- 2) the child displays one of the following: psychotic features, risk of suicide or risk of violence due to a mental disorder; or
- 3) the child meets special education eligibility requirements under Chapter 26.5 (commencing with Section 7570) of Division 7 of Title 1 of the Government Code.

In addition to the coverage provided for SMI and SED, Sharp Health Plan provides Non-Severe Mental Health Services through this supplemental benefit plan.

Non-Severe Mental Health Services means medically necessary treatment for a mental, emotional or nervous disorder other than a Severe Mental Illness in a person of any age or a Serious Emotional Disturbance in a child. Examples of such conditions include but are not limited to generalized anxiety disorder, personality disorders, social phobia, etc.

How Does This Supplemental Benefit Work?

- Contact Psychiatric Centers at San Diego (PCSD) at (619) 528-4600 whenever you need Mental Health Services.
- You do not need a referral from your Primary Care Physician.
- Non-Severe Mental Health Services must be obtained through Plan Providers.
- The Plan does not cover services that are not provided by Plan Providers, and you must pay for those services yourself.
- Always present your Sharp Health Plan Member ID card to Plan Providers, and ask them to inform you if something will not be covered.

What Are My Covered Benefits and Copayments?

The Plan covers the following Non-Severe Mental Health Services as outlined when they are performed by a Plan Provider:

- Outpatient Non-Severe Mental Health Services such as office visits are covered at the same Copayment as medical specialist office visits. Please see your Plan Summary of Benefits.
- Inpatient Non-Severe Mental Health Services admissions are covered at the same Copayment as the medical hospital inpatient benefit. Please see your Plan Summary of Benefits.

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Supplemental Benefit

Non-severe Mental Health (continued)

What is not covered?

The Plan excludes or limits the services and supplies listed below:

- Any service covered under the member's Employee Assistance Program (EAP).
- Any court-ordered treatment or therapy, or any treatment or therapy ordered as a condition of parole, probation, custody, or visitation.
- Diagnosis and treatment of developmental disorders, developmental reading disorder, developmental arithmetic disorder, developmental language disorder, or developmental articulation disorder. This does not apply to treatment of pervasive development disorder or autism, which is covered.
- Diagnosis and treatment for learning disorders or those services primarily oriented toward treatment of social or learning disorders.
- Counseling for activities of an educational nature.
- Counseling for borderline intellectual functioning.
- Counseling for occupational problems.
- Counseling related to consciousness raising.
- Vocational or religious counseling.
- Counseling for marital problems.
- I.Q. testing.
- Psychological testing on children required as a condition of enrollment in school.

If you have questions regarding your coverage under this supplemental benefit plan, please contact Sharp Health Plan Customer Care at (858) 499-8300 or 1-800-359-2002 or visit www.SharpHealthPlan.com.