



make life better.®

2016–2017 Sharp Advantage[®] Plan Information Kit



we believe San Diegans deserve the best.

**Exclusively for City of San Diego Medicare-eligible
retirees and their dependents**

This plan is sponsored by MEA for all City of San Diego retirees

San Diegans choose Sharp Health Plan



Dear City of San Diego retiree,

You've earned your Medicare benefits and we want to help you get the most out of them. At Sharp Health Plan, we know that Medicare can be confusing. We're here to simplify it.

We designed this guide to give you a summary of the Sharp Advantage Medicare Plan and make it easier to understand. We've included helpful tips, an overview of how Medicare works and details of our benefits.

Our personal health care assistants are standing by ready to provide you with answers to any additional questions.

We hope this guide brings you the peace of mind that comes from having a high-quality, affordable health plan behind you.

Sincerely,

A handwritten signature in blue ink that reads "Melissa Hayden Cook".

Melissa Hayden Cook
President & CEO, Sharp Health Plan

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The Sharp Health Plan difference



Award-winning care

You'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals and direct access to The Sharp Experience.



Local focus

As the county's only locally based, not-for-profit commercial health plan, we not only serve the people of San Diego—we are the people of San Diego. When you join Sharp Health Plan, you'll have access to providers and hospitals throughout San Diego County.



Health care, personalized

You are our top priority. When you call Sharp Health Plan, you'll talk to a fellow San Diegan. And because we know health concerns can arise at any time, the convenience of Sharp Health Plan extends beyond Greater San Diego and standard business hours.

About Medicare

Have questions? We have answers! It's common for people to be confused about exactly what Medicare is 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. Learn more below or give us a call toll-free at 1-855-820-2112, Monday through Friday, 8 a.m. – 6 p.m. TTY users call 711.

Part A + Hospital Insurance

Once you turn 65 or otherwise become eligible for Medicare, you are eligible to 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, outpatient care, medical supplies and preventive care. Part B has a monthly premium. Together, Part A and Part B are known as Original Medicare.

Part C + Medicare Advantage

Medicare Advantage 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 Advantage is a Part C plan, also known as a Medicare Advantage plan.

Part D + Prescription Drug Coverage

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



Frequently asked questions

Will doctors or hospitals accept my plan?

Sharp Advantage 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.

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

Your Primary Care Physician (PCP) will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. We have several physician groups from which you choose your doctor. You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your Plan Medical Group (PMG). PCPs usually specialize in family practice, internal medicine, general practice or pediatrics. To find a PCP or to see if your PCP is in the Sharp Advantage network, visit sharphealthplan.com/findadoctor. Select the Sharp Advantage Network, then search for a doctor by medical group, specialty, language, gender, location or last name. Once you select a doctor, notify Sharp Health Plan and call the doctor's office directly to schedule a visit.*

Are emergency or urgently needed services covered?

Yes, you have 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 these services except in limited situations (for example, urgent or emergency care).

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

Yes, \$1,500 is the maximum you will have to pay out-of-pocket for covered medical benefits for the benefit year. Part D prescription drug costs are not included in this maximum.

Are my prescriptions covered?

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

You also have the option of using our mail order pharmacy, Postal Prescription Solutions (ppsr.com) for maintenance medications. At sharp-advantage.com, 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.

Where can I get my 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 of the network pharmacies.*

How can I learn if my prescription is covered?

Visit sharp-advantage.com and click “San Diego Municipal Employees Association”, then select 2016 or 2017 “Comprehensive Plan Formulary” to view our list of covered drugs.*

Can I use this plan with the Medicare Supplement Plan I already have?

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

*The Formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.



We've got you covered, San Diego

As part of Sharp HealthCare, San Diego's health care leader, and through our connection to regional partners, you'll find a family of providers close to where you live and spend time. No matter where you are in San Diego County, from Chula Vista to El Cajon to Oceanside, we've got you covered.



Save money

If you're Medicare-eligible, there's a good chance you could save money and get better coverage by choosing Sharp Advantage. This plan provides enhanced benefits, comprehensive prescription drug coverage and much more.



Better benefits

Our Sharp Advantage plan includes all of the benefits below, and much more!*

- 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. You may 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.
- Vision benefits, including routine eye exams and an allowance for glasses or contacts.
- A free gym membership through Silver&Fit that allows you to choose from many different facilities throughout San Diego County.
- A hearing aid allowance of \$1,000 every three years.
- Expanded chiropractic benefits.



Award-winning care

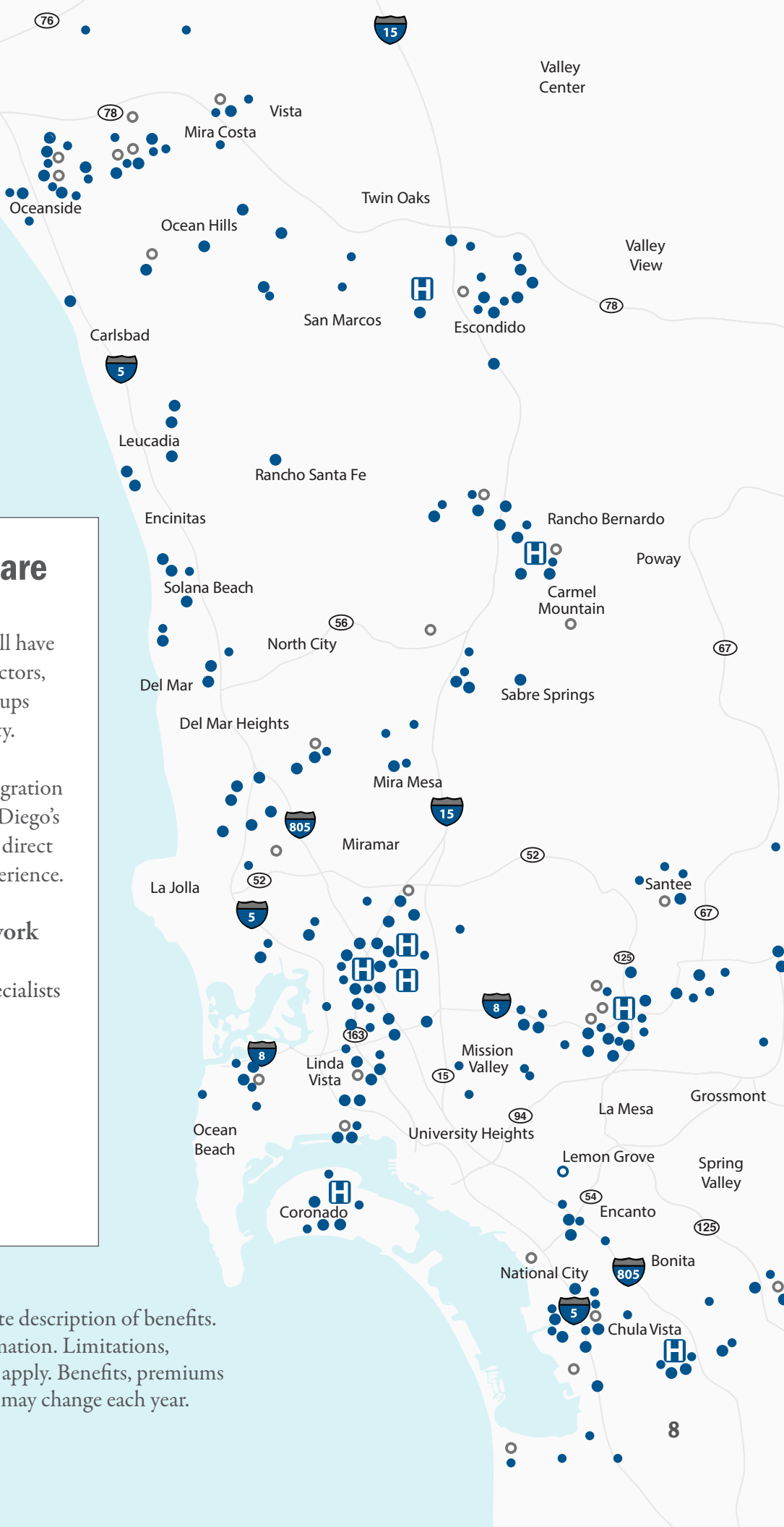
With Sharp Advantage, you'll have access to award-winning doctors, hospitals and medical groups across San Diego County.

Plus, through our unique integration with Sharp HealthCare, San Diego's health care leader, we offer a direct connection to The Sharp Experience.

Sharp Advantage Network

- 1,000+ Physicians and Specialists
- 8 Hospitals
- 27 Urgent Care Centers
- 500+ Pharmacies
- 500+ Vision Providers
- 300+ Chiropractors

*This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change each year.



Before you shop, compare

When you enroll, you will need to select your doctor. Search our provider directory to pick the doctor who works best for you. Then view the Sharp Advantage benefit highlight table on the following page and the Summary of Benefits that starts on page 18.

Sharp Advantage Doctors

Sharp Advantage offers several ways to look for a doctor, specialist or chiropractor. Access the Sharp Advantage Provider Directory via our online search tool or as a downloadable file.



Downloadable Directory

You can access our Provider Directory* on our website. Simply visit **sharp-advantage.com**, click on “San Diego Municipal Employees Association” and then download the 2016 or 2017 Provider and Pharmacy Directory. You can search the directory by provider name using “CTRL-F” on your PC keyboard (or ⌘-F on a Mac).



Online Provider Search Tool

You can use the online search tool on our website at **sharphealthplan.com/findadoctor**. Be sure to select “Sharp Advantage” as the network in the drop down menu.

If you are looking for an American Specialty Health chiropractor, visit **sharphealthplan.com/chiro**.

*The Formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.



Sharp Advantage benefit highlights

	Sharp Advantage (HMO) City of San Diego Retiree Plan
Monthly Plan Premium	\$179
Deductible	None
Annual Out-of-Pocket Maximum	\$1,500
Preventive Care	\$0
Primary Care Physician Visit	\$10
Specialist Physician Visit	\$10
Lab Services	\$0
Diagnostic Radiology (e.g., MRIs)	\$0
X-ray	\$0
Urgently Needed Services	\$10
Emergency Room	\$50
Ambulance	\$0
Hospitalization	\$0 per day
Outpatient Surgery	\$50
Skilled Nursing Facility	\$0 per day
Durable Medical Equipment	\$0
Chiropractic Spinal Subluxation Treatment*	\$10
Chiropractic Expanded Benefits	\$10, limit 30 visits per year
Routine Eye Exam	\$20
Hearing Aids	\$1,000 allowance every 36 months
30-day Retail Prescription Drugs Preferred Generic / Non-Preferred Generic Preferred Brand / Non-Preferred Brand / Specialty	\$10 / \$10 \$20 / \$20 / 25%
90-day Mail Order Prescription Drugs Preferred Generic / Non-Preferred Generic Preferred Brand / Non-Preferred Brand / Specialty	\$20 / \$20 \$40 / \$40 / Not offered

* Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

This information is not a complete description of benefits. Contact the plan for more information. Benefits, premiums and/or copayments/coinsurance may change each year. You must continue to pay your Medicare Part B premium.

Get started with Sharp Advantage

Sharp Advantage is sponsored by the Municipal Employees Association, but all Medicare-eligible City of San Diego retirees are welcome to enroll. If you are a City of San Diego retiree and/or an eligible spouse or dependent, here are some tips to help you begin:

1

Check your Medicare eligibility

You must be age 65 or otherwise be eligible for Medicare, have Medicare Part A and be eligible for Part B.

2

Enroll in Medicare Part B

If you have not already enrolled, you can enroll online at socialsecurity.gov. You can also visit your local Social Security office or call 1-800-772-1213. TTY users call 1-800-325-0778. If you are already receiving Social Security benefits or if you are receiving Railroad Retirement Board benefits, you will be automatically enrolled in Medicare.

3

Join Sharp Advantage

Open Enrollment for City of San Diego retirees occurs from June 6–June 30, 2016. All eligible retirees can enroll during this period.

If you are a new retiree you can enroll at the time of your retirement. Call the Municipal Employees Association at 1-888-217-9175 or visit www.sdmea.org or sharp-advantage.com for an enrollment form.

Enrollment checklist

Enrolling is easy! Here's a checklist with the information you'll need to enroll:

- ☐ The Medicare claim number and effective dates from your red, white and blue Medicare ID card.
- ☐ The name of your Sharp Advantage Network Primary Care Physician (PCP). If you don't have a PCP, we will assign one for you. You may change your PCP at any time by contacting Customer Care at 1-855-820-2112. (TTY users should call 711.) Hours are 8 a.m. to 6 p.m. Pacific Time, Monday to Friday.

You must be enrolled in Medicare Part B and continue to pay your Part B premium.

Sharp Advantage is offered by Sharp Health Plan. Sharp Advantage is an HMO plan with a Medicare contract. Enrollment in Sharp Advantage depends on contract renewal.

Sharp Advantage (HMO) es un plan de salud HMO que tiene un contrato con Medicare. La inscripción en Sharp Advantage depende de la renovación del contrato.

Find a doctor

Visit sharphealthplan.com/findadoctor to find a doctor. You'll need to list your doctor when you enroll.



More benefits, more access, more convenience

We believe San Diegans deserve more. That's why our Sharp Advantage plan includes these additional member benefits:

Silver&Fit gym membership

We offer a free gym membership to Sharp Advantage members. Choose from 24 Hour Fitness, Curves, LA Fitness, Jazzercise and many other facilities throughout San Diego County. And enjoy the flexibility to change facilities monthly with no hassles. If you prefer to exercise at home, at-home fitness options are available as well. See SilverandFit.com to find participating clubs in your area.

MinuteClinic® inside CVS/pharmacy®

MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy stores. MinuteClinic provides convenient access to quality routine care without an appointment. They are open seven days a week, including evenings and weekends. No appointment necessary.

For a list of MinuteClinic locations nationwide, visit MinuteClinic.com/locations or call 1-866-389-2727. Your copay for MinuteClinic is the same as your Urgent Care copay.

Sharp Health Plan services at MinuteClinic include:

- Diagnosis and treatment for common illnesses
- Flu vaccinations
- Treatment of minor wounds, skin conditions and more

Assist America®

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, Assist America® connects Sharp Health Plan members to doctors, hospitals, pharmacies and other services.

One simple call puts you in touch with:

- A global network of pre-qualified medical providers
- Experienced crisis management professionals
- Air and ground ambulance service providers

While abroad, you can access the following medical services through Assist America:

- Medical evaluation and referral
- Emergency medical transportation
- Critical care monitoring
- Prescription assistance
- Emergency trauma counseling
- Lost luggage or document assistance
- Interpreter and legal referrals



Vision Care

We believe that it's never too late to make vision health a priority. That's why we are proud to partner with Vision Service Plan (VSP) to offer an innovative vision plan: VSP Elements. VSP Elements is included in Sharp Advantage, so members have access to the highest-quality eye care services. These benefits include routine eye exams and an annual allowance for glasses or contacts.

As a long-time partner to Sharp Health Plan, VSP has more than 500 providers throughout San Diego County to ensure that you can find care close to home.

Hearing Aid Coverage

Members receive a \$1,000 allowance (per 36 months) toward medically necessary hearing aids. To get started with accessing this benefit, members should contact their PCP.

Expanded Chiropractic Coverage

- Like all Medicare Advantage plans, Sharp Advantage offers chiropractic benefits for spinal subluxation treatment. This is provided through your medical group by referral from your PCP at your specialist visit copay.
- In addition, Sharp Advantage has a supplemental chiropractic benefit. This means you can self-refer to any chiropractor in the American Specialty Health Network for any medically necessary chiropractic need.
- Up to 30 visits per year for a \$10 copay are covered.
- Search for participating chiropractors at sharphealthplan.com/chiro.

Sharp Nurse Connection®

When you have a health question or concern after regular business hours, a single phone call to Sharp Nurse Connection® puts you in touch with a registered nurse. Sharp Nurse Connection is available from 5 p.m. to 8 a.m., Monday through Friday and 24 hours a day on weekends by calling (858) 499-8300 (TTY users call 711), and selecting the option to speak with a nurse.

Through Sharp Nurse Connection you can:

- Talk to a registered nurse if you're feeling ill or if you get injured outside of your doctor's regular business hours.
- Get advice on when and where to seek care.
- Understand self-care options until you can see your doctor.



Best Health wellness program

Best Health, our comprehensive wellness program, is available to all Sharp Advantage members at no extra cost. Being healthy and reaching your best has never been easier or more fun!



Nationally accredited

Best Health, Sharp Health Plan's wellness program, is one of only 10 health plan wellness programs nationally to be accredited by the NCQA.



Health coaching

Want personalized support? Our telephone-based, private health coaching is tailored to your wellness goals and scheduled at times that are convenient for you.

Health Library

Want all the health and wellness information you need in one spot? We're here for you, ready to help with a library of resources and support.

Get your wellness score

The Personal Health Assessment (PHA) is a confidential online questionnaire that evaluates your current health with a wellness score between 1 and 100. The PHA asks questions about your well-being and lifestyle to provide you with an at-a-glance profile of your health, along with personalized recommendations for improvement.

Meal plans

Want to find the right meal plan for you, track calories, print recipes and grocery lists, and get a clear sense of your daily nutritional needs? Best Health has everything you need in one convenient place.

Exercise videos and trackers

Ready to get in shape and feel great with fun fitness routines, interactive exercise trackers and easy-to-use logs? Get fit and stay fit. Track your steps, miles and calories burned — your way.

Wellness workshops

Want 24/7 support? Look no further than our self-guided online workshops with interactive videos, articles, tips, quizzes, meal and activity planners, and more.

Best Health mobile app

Want all the perks of Best Health while you're on the move? The HealthyNow mobile app, available for Apple and Android devices, puts your favorite Best Health trackers and tools right in your pocket.



Preventive care

Your health is our top priority. That's why we encourage you to take advantage of the many preventive care services that are available to our members at no additional charge when scheduled with an in-network provider and separate from an appointment for other care or treatment. The following are examples of covered preventive care benefits:

- Annual wellness visit, Medicare-covered immunizations and related laboratory services
- Routine gynecological exams and related laboratory services
- Screenings for:
 - > Breast cancer
 - > Cholesterol
 - > Cervical cancer
 - > Colorectal cancer
 - > Depression
 - > Diabetes
 - > Hypertension
 - > Obesity
 - > Prostate cancer
 - > Sexually transmitted infections
 - > Tobacco and alcohol use/misuse



2016–2017 Summary of Benefits

August 1, 2016 – July 31, 2017

This is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government. Another choice is to get your Medicare benefits by joining a Medicare health plan such as Sharp Advantage (HMO) for City of San Diego retirees.

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what the Sharp Advantage (HMO) plan covers and what you can expect to pay. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on [medicare.gov](http://www.medicare.gov).

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About the Sharp Advantage (HMO) plan
- Monthly Premium, Deductible and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change each year. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

Sharp Advantage is offered by Sharp Health Plan. Sharp Advantage is an HMO plan with a Medicare contract. Enrollment in Sharp Advantage depends on contract renewal. This document is available in other formats such as large print.

This document may be available in a non-English language. For additional information, call us at 1-855-820-2112 (TTY users should call 711).

This information is available for free in other languages. Please call our Customer Care number at 1-855-820-2112 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday. Customer Care also has free language interpreter services available for non-English speakers.

Esta información puede obtenerse sin cargo en otros idiomas. Si desea más información, llame a nuestro servicio de atención a los miembros al 1-855-820-2112 (los usuarios de TTY deben llamar al 711). El horario es de 8:00 de la mañana a 6:00 de la tarde (horario del Pacífico) de lunes a viernes. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Things to know about Sharp Advantage (HMO)

Hours of Operation

The Customer Care hours are 8:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday. Customer Care also has free language interpreter services available for non-English speakers.

Sharp Advantage (HMO) Phone Numbers and Website

If you are a member of this plan, call toll-free 1-855-820-2112. TTY users should call 711.
If you are not a member of this plan, call toll-free 1-855-820-2112. TTY users should call 711.
Our website: sharp-advantage.com.

Who can join?

To join a Sharp Advantage (HMO) plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, meet the eligibility requirements established by the employer/union group sponsor's employment-based health coverage and live in our service area. Our service area includes the following county in California: San Diego.

Which doctors, hospitals and pharmacies can I use?

Sharp Advantage (HMO) has a network of doctors, hospitals, pharmacies and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

- You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.
- You can see our plan's provider and pharmacy directory at our website, sharp-advantage.com.
- Or, call us and we will send you a copy of the provider and pharmacy directories.



What do we cover?

Like all Medicare Advantage health plans, we cover everything that Original Medicare covers—and more.

- **Our plan members get all of the benefits covered by Original Medicare.** For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- **Our plan members also get more than what is covered by Original Medicare.** Some of the extra benefits are outlined in this booklet.
- We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.
- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at sharp-advantage.com. Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap and Catastrophic Coverage.



Summary of Benefits

Sharp Advantage is offered by Sharp Health Plan. Sharp Advantage is an HMO plan with a Medicare contract. Enrollment in Sharp Advantage depends on contract renewal.

Monthly Premium, Deductible and Limits on How Much You Pay for Covered Services

Benefit	Sharp Advantage (HMO)
How much is the monthly premium?	\$179 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	This plan does not have a deductible.
Is there any limit on how much I will pay for my covered services?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit in these plans: \$1,500 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.

Covered Medical and Hospital Benefits

Outpatient Care and Services	Sharp Advantage (HMO)
Acupuncture	Not covered
Ambulance ¹	\$0 copay

21 Note: Services with a ¹ may require prior authorization. Services with a ² may require a referral from your doctor.

Outpatient Care and Services	Sharp Advantage (HMO)
Chiropractic Care ²	<p>Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$10 copay</p> <p>Supplemental Chiropractic through American Specialty Health: \$10 copay, maximum 30 office visits per year.</p>
Dental Services ¹	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): \$10 copay
Diabetes Supplies and Services ^{1,2}	<p>Diabetes monitoring supplies: \$0</p> <p>Diabetes self-management training: \$0</p> <p>Therapeutic shoes or inserts: \$0</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays (<i>costs for these services may vary based on place of service</i>) ^{1,2}	<p>Diagnostic radiology services (such as MRIs, CT scans): \$0</p> <p>Diagnostic tests and procedures: \$0</p> <p>Lab services: \$0</p> <p>Outpatient X-rays: \$0</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): \$0</p>
Doctor's Office Visits	<p>Primary care physician visit: \$10 copay</p> <p>Specialist visit: \$10 copay</p>
Durable Medical Equipment (<i>wheelchairs, oxygen, etc.</i>) ¹	\$0
Emergency Care	<p>\$50 copay</p> <p>If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Foot Care (<i>podiatry services</i>) ²	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$10 copay

Outpatient Care and Services	Sharp Advantage (HMO)
Hearing Services ¹	<p>Exam to diagnose and treat hearing and balance issues: \$10 copay</p> <p>Hearing aid fitting/evaluations: \$10 copay</p> <p>Hearing aid: Our plan pays up to \$1,000 every three years.</p>
Home Health Care ¹	\$0
Mental Health Care ^{1,2}	<p>Inpatient visit: Our plan covers an unlimited number of days for an inpatient hospital stay. \$0 copay per day</p> <p>Outpatient group therapy visit: \$10 copay Outpatient individual therapy visit: \$10 copay</p>
Outpatient Rehabilitation ¹	<p>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$10 copay</p> <p>Occupational therapy visit: \$10 copay</p> <p>Physical therapy and speech and language therapy visit: \$10 copay</p>
Outpatient Substance Abuse ¹	<p>Group therapy visit: \$10 copay Individual therapy visit: \$10 copay</p>
Outpatient Surgery ¹	<p>Ambulatory surgical center: \$50 copay Outpatient hospital: \$50 copay</p>
Over-the-Counter Items	Not Covered
Prosthetic Devices (braces, artificial limbs, etc.) ¹	<p>Prosthetic devices: \$0 Related medical supplies: \$0</p>
Renal Dialysis ¹	\$0
Transportation	Not covered
Urgently Needed Services	\$10 copay

Outpatient Care and Services	Sharp Advantage (HMO)
Vision Services ¹	<p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$10 copay</p> <p>Routine eye exam (for up to 1 every year): \$20 copay</p> <p>Prescription glasses/lenses (every two years): \$20 copay for single vision, lined bifocal, and lined trifocal lenses</p> <p>Our plan pays up to \$130 every two years for contact lenses in lieu of eyeglasses.</p> <p>Our plan pays up to \$130 every two years for eyeglass frames.</p> <p>Eyeglasses or contact lenses after cataract surgery: 0% of the cost</p>
Preventive Care	<p>\$0</p> <p>Our plans cover many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots • “Welcome to Medicare” preventive visit (one-time) • Yearly “Wellness” visit <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

Inpatient Care	Sharp Advantage (HMO)
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
Inpatient Hospital Care ^{1,2}	Our plan covers an unlimited number of days for an inpatient hospital stay. \$0 per day
Inpatient Mental Health Care	For inpatient mental health care, see the “Mental Health Care” section of this booklet.
Skilled Nursing Facility (SNF) ¹	Our plan covers up to 100 days in a SNF. \$0 per day for days 1 through 100



Prescription Drug Benefits	Sharp Advantage (HMO)		
How Much Do I Pay?	For Part B drugs such as chemotherapy drugs ¹ : \$0 Other Part B drugs ¹ : 0% of the cost		
Initial Coverage	You pay the following until your total yearly drug costs reach \$4,850. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.		
	Standard Retail Cost-Sharing		
	Tier	1-month supply	3-month supply
	Tier 1 (Preferred Generic)	\$10 copay	\$30 copay
	Tier 2 (Generic)	\$10 copay	\$30 copay
	Tier 3 (Preferred Brand)	\$20 copay	\$60 copay
	Tier 4 (Non-Preferred Brand)	\$20 copay	\$60 copay
	Tier 5 (Specialty Tier)	25% of the cost	Not offered
	Standard Mail Order Cost-Sharing		
	Tier	3-month supply	
	Tier 1 (Preferred Generic)	\$20 copay	
	Tier 2 (Generic)	\$20 copay	
	Tier 3 (Preferred Brand)	\$40 copay	
Tier 4 (Non-Preferred Brand)	\$40 copay		
Tier 5 (Specialty Tier)	Not offered		
If you reside in a long-term care facility, you pay the same as at a retail pharmacy.			
You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.			

Prescription Drug Benefits	Sharp Advantage (HMO)
Coverage Gap	This plan has no coverage gap.
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$2.95 copay for generic (including brand drugs treated as generic) and a \$7.40 copay for all other drugs.



Multi-language Interpreter 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 1-855-820-2112. 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 1-855-820-2112. 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1-855-820-2112。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1-855-820-2112。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 panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-820-2112. 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 1-855-820-2112. 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 1-855-820-2112 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 1-855-820-2112. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-820-2112번으로 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 1-855-820-2112. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: هي وودال لودج وأحصالب قلعتت قلىسأ يأنع قباجالل عيناااملا يروفلا مجرتملا تامدخ مدقن اننا
ام صخش موقيس .1-558-028-2112 علانبالصتالا وسكيلع سيل، يروف مجرتم عللوصحلل. انيدل
ةيناجم ؤمدخ هذ. كئئءاسمب ةيبرعلالئءءئي

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 1-855-820-2112 पर फोन करें। कोई व्यक्ति जो हन्दी 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 1-855-820-2112. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: 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 1-855-820-2112. 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 1-855-820-2112. 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 1-855-820-2112. 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、1-855-820-2112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。

Notes

[illegible]



**Consider us your personal
health care assistant**

1-855-820-2112 (TTY 711)
8 a.m. – 6 p.m., Monday through Friday
customer.service@sharp.com

sharp-advantage.com

This information is available for free in other languages. Please call our Customer Care number at 1-855-820-2112 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 6 p.m. Pacific Time, Monday through Friday. Customer Care also has free language interpreter services available for non-English speakers.

Esta información puede obtenerse sin cargo en otros idiomas. Si desea más información, llame a nuestro servicio de atención a los miembros al 1-855-820-2112 (los usuarios de TTY deben llamar al 711). El horario es de 8 de la mañana a 6 de la tarde (horario del Pacífico) de lunes a viernes. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.