

# A Quick Guide to Individual and Family Plans



Quality, affordable health care coverage is  
just 3 simple steps away.

- 1 Choose a Network
- 2 Choose the Right Plan for You
- 3 Enroll Today!

# Quality, affordable health care

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## Choose a Network

Sharp Health Plan offers two provider networks: Performance and Premier. Both networks give you access to award-winning primary care doctors, specialists, hospitals and more.

### Performance Network

A broad network offering you greater choice in doctors, hospitals and medical groups.



**1600+ Doctors**

- Sharp Community Medical Group (SCMG)
- SCMG Arch Health Partners
- SCMG Graybill
- SCMG Inland North
- Sharp Rees-Stealy Medical Group
- Rady Children's Health Network/CPMG



**10 Hospitals**

- 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
- Palomar Health Downtown
- Palomar Medical Center
- Pomerado Hospital
- Rady Children's Hospital

### Premier Network

A select network of doctors, hospitals and medical groups to offer you the most value.



**900+ Doctors**

- Sharp Community Medical Group (SCMG)\*
- Sharp Rees-Stealy Medical Group



**7 Hospitals**

- 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
- Rady Children's Hospital



Find a doctor at [www.SharpHealthPlan.com](http://www.SharpHealthPlan.com).

# Health care coverage is just 3

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## Choose the Right Plan for You

Whether you prefer a plan with lower copays, lower monthly premiums, or you just need coverage in case of an emergency, we have a plan that's right for you.

### Performance Plans

	Platinum	Gold	Silver	Bronze
Medical Expenses Paid by Plan	90%	80%	70%	60%
Annual Deductible: Individual/Family	\$0	\$0	\$2,000/ \$4,000	\$5,000/ \$10,000
Out-of-Pocket Limit: Individual/Family	\$4,000/ \$8,000	\$6,350/ \$12,700	\$6,350/ \$12,700	\$6,350/ \$12,700
Primary Care/Specialist Visit	\$20/\$40	\$30/\$50	\$45/\$65	\$60/\$70 **
Preventive Care Visit	\$0	\$0	\$0	\$0
Urgent Care Visit	\$40	\$60	\$90	\$120 **
ER Visit	\$150	\$250	\$250 **	\$300 **
Hospital Stay	10%	20%	20% **	30% **
Prescription Drugs: Generic Formulary/Brand Formulary/ Non-Formulary/Specialty Medications	\$5/\$15/ \$25/10%	\$19/\$50/ \$70/20%	\$19/\$50/ \$70/20% ***	\$19/\$50/ \$75/30% **

### Premier Plans

	Platinum	Gold	Silver	Bronze HSA ****
Medical Expenses Paid by Plan	90%	80%	70%	60%
Annual Deductible: Individual/Family	\$0	\$0	\$2,000/ \$4,000	\$4,500/ \$9,000
Out-of-Pocket Limit: Individual/Family	\$4,000/ \$8,000	\$6,350/ \$12,700	\$6,350/ \$12,700	\$6,350/ \$12,700
Primary Care/Specialist Visit	\$20/\$40	\$30/\$50	\$45/\$65	40%/40% **
Preventive Care Visit	\$0	\$0	\$0	\$0
Urgent Care Visit	\$40	\$60	\$90	40% **
ER Visit	\$150	\$250	\$250 **	40% **
Hospital Stay	\$250/day	\$600/day	20% **	40% **
Prescription Drugs: Generic Formulary/Brand Formulary/ Non-Formulary/Specialty Medications	\$5/\$15/ \$25/10%	\$19/\$50/ \$70/20%	\$19/\$50/ \$70/20% ***	40%/40%/ 40%/40% **

Depending on your income level and family size, you may be eligible for financial assistance under the Affordable Care Act (ACA) to help pay for your premium and to subsidize the out-of-pocket costs. \* Excludes SCMG Arch Health Partners, Graybill and Inland North. \*\* Deductible applies. \*\*\* A \$250 Rx deductible applies to all prescriptions except generic. \*\*\*\* Health Savings Account compatible plan.

# simple steps away.

## 3 Enroll Today!

Getting great health care coverage has never been easier. Visit us online or call today to learn more about our plans and benefits. Welcome home.



Visit **[www.SharpHealthPlan.com](http://www.SharpHealthPlan.com)** and click “Get a Quote.”



Call our Customer Care team at  
**(858) 499-8300 or 1-800-359-2002.**



Depending on your income level and family size, you may be eligible for financial assistance under the Affordable Care Act (ACA) to help pay for your health coverage. To find out if you are eligible, please visit **[www.CoveredCA.com](http://www.CoveredCA.com)**.



*We believe health care  
should be easy.*



Visit **[www.SharpHealthPlan.com](http://www.SharpHealthPlan.com)** and click  
“Shop for Plans” to view our price guide and get a quote.

# Choose Sharp Health Plan

As the only not-for-profit, commercial health plan based in San Diego, we not only serve the people of San Diego, we are the people of San Diego. We're here to make your health care experience as personal, affordable and convenient as possible.



## Award-Winning Care

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



## Local Focus

As the only local, not-for-profit commercial health plan, we are uniquely dedicated to the health and wellness of our fellow San Diegans.



## Health Care, Personalized

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

# We Have the Right Plan for You!



## Preventive Care



## Rates as Low as \$3.79 a Day\*



## Guaranteed Coverage

\* Rate is valid for an individual age 19-20 in the Premier Bronze HSA plan, effective 1/1/2014. Rate is illustrative, not guaranteed and subject to change.

# Extra, Extra, Extra!

## We Believe San Diegans Deserve More

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 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.

## Consider us your *personal* health care assistant!

We're here to help.

Customer Care: (858) 499-8300

or 1-800-359-2002

Fax: (858) 499-8244

[www.SharpHealthPlan.com](http://www.SharpHealthPlan.com)

