



# 2017 Guide to Individual & Family Plans



# Hello!

## We're Sharp Health Plan



At Sharp Health Plan, we know health insurance can be confusing. We're here to help you find the best coverage for your lifestyle and your budget.

Discover why more San Diegans choose Sharp Health Plan, and learn about the programs included for our members at no additional cost. Once you've found the perfect fit for your unique needs, enrollment is quick and easy.

We're here for you every step of the way.

We have the  
right plan for you!

\$0 preventive care

Rates as low as \$4.12 a day<sup>1</sup>

Guaranteed coverage



# We're more than just great health coverage



## Highest member-rated health plan

We're the highest member-rated health plan in California for rating of Health Plan, Health Care, Personal Doctor and Specialist among reporting California Health Plans.<sup>2</sup> As a Sharp Health Plan member, you'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals.



## Affordable options

We offer nine different Individual and Family Plan options so you and your family can find a plan that fits your lifestyle and budget. Our plans are designed to give you the flexibility you need at a price you like.



## Quick and easy access to care

Through Sharp Nurse Connection®, our after-hours nurse advice line; MinuteClinic®, the walk-in medical clinic inside CVS/pharmacy®; and Assist America® for global emergency services; our members have access to a variety of care options in San Diego, across the country and around the world.



## Health care, simplified

We put the information you need, at your fingertips. Our website is optimized for your smartphone, tablet and desktop. This enhanced experience gives you access to the information you need, when you need it.



## Local and not-for-profit

We've been connecting San Diegans to the best health insurance since 1992. We're a local commercial health plan and we're not-for-profit, but for people just like you.

---

## Questions?

Visit [sharphealthplan.com](http://sharphealthplan.com) to learn more.

<sup>1</sup> Rate is valid for an individual age 0-20 in the Premier Network 1 Bronze HDHP HMO plan, effective 1/1/2017. Rate is illustrative, not guaranteed and subject to change.

<sup>2</sup> The source for this data is Quality Compass® 2016 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2016 includes certain CAHPS® data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings: an 82.26 for Rating of the Health Plan compared to the state average of 69.82; an 82.26 for Rating of Health Care compared to the state average of 74.4; an 86.02 for Rating of Personal Doctor compared to the state average of 79.95; and an 87.89 for Rating of Specialist compared to the state average of 79.81.



# We've got you covered, San Diego

We're proud to offer our high-quality, affordable health plans to all San Diegans. We believe in providing options that best meet your needs. Providers are located throughout San Diego, so no matter where you are, from Chula Vista to El Cajon to Del Mar, we've got you covered. Please use this kit to help you discover why more San Diegans choose Sharp Health Plan. And remember, we're here if you have any questions.



# What's inside

Elite-Rated care	3
The care you need, when you need it	5
sharphealthplan.com, at your service	7
Best Health wellness program	9
3 steps to the right plan	11
Join the Sharp Health Plan family	19

---

## We're here to help

If you have any questions, please visit  
sharphealthplan.com, or contact  
Customer Care at (858) 499-8300.



Your connection to  
The Sharp Experience

# Elite-Rated\* care

With Sharp Health Plan, you'll find a family of providers and pharmacies close to where you live and work. In addition to regional partners, our network includes Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.\*



1,600+ Doctors



11 Hospitals



6 Medical Groups



50 Urgent Care Centers



730+ Pharmacies

---

## The care you need

Flip the page for more ways you can access the care you need, when you need it.

\* Recipients of "Elite" status in 2016 by CAPG, the Voice of Accountable Physician Groups

# Your Primary Care Physician (PCP)

With your new HMO plan, your PCP will be your personal doctor and point of contact for your medical care. We have several physician groups from which you can choose your PCP. You will receive specialty care and access hospitals and urgent care centers from the providers affiliated with your Plan Medical Group (PMG).

## Find a PCP

Find a Sharp Health Plan-affiliated PCP who meets your needs. PCPs usually specialize in family practice, internal medicine, general practice or pediatrics. To find a PCP:

- 1 Click** Visit [sharphealthplan.com/findadoctor](http://sharphealthplan.com/findadoctor) for a full listing of doctors.
- 2 Search** You can search by network, specialty, medical group, language preference, gender, location or last name.
- 3 Choose** Select a doctor and notify Sharp Health Plan when you enroll.



## Prescription drug coverage

Prescription drug coverage is included in your plan to help cover the cost of the covered medications that your doctor prescribes. You can obtain these covered prescriptions from hundreds of local and national pharmacies, and in some cases you can have them delivered directly to your home.

## Is your medication covered?

Use our online search tool at [sharphealthplan.com/druglist](http://sharphealthplan.com/druglist) to search medications, learn about restrictions and compare costs.

## Find a pharmacy close by

As a Sharp Health Plan member, you can visit hundreds of local pharmacy locations and almost all major national pharmacies, including:

- Costco
- CVS
- Ralphs
- Rite Aid
- Sav-on
- Target
- Vons
- Walgreens
- Walmart

Use our pharmacy search tool at [sharphealthplan.com/pharmacy](http://sharphealthplan.com/pharmacy) to browse all Sharp Health Plan pharmacies.



# The care you need, when you need it

We want our members to feel at home, no matter where they go. Whether you're down the street, across the country or abroad, you'll have access to the care you need, when you need it.



## MinuteClinic®

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

### Walk in for:

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

For locations near you, visit [sharphealthplan.com/locations](https://sharphealthplan.com/locations).



## Specialist care

In most cases, when you need specialty care, your PCP will refer you to a specialist in your Plan Medical Group (PMG) to ensure that you receive proper medical attention.

Visit [sharphealthplan.com/findadoctor](https://sharphealthplan.com/findadoctor) to search specialists.





## 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.

### Get in touch with:

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

### While abroad, access:

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

Visit [sharphealthplan.com](http://sharphealthplan.com) to learn more.



## 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 800-359-2002, and selecting the option to speak with a nurse.

### Call us to:

- 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

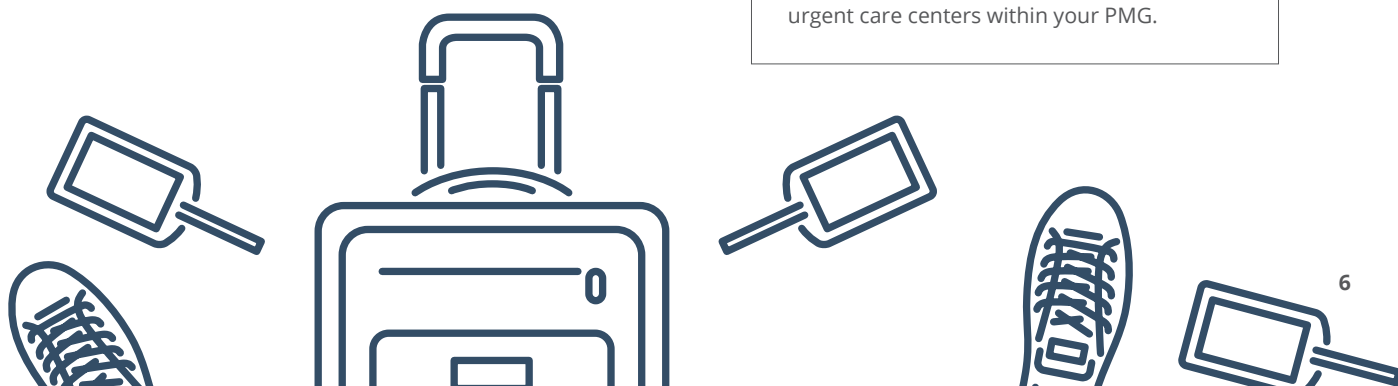
Visit [sharphealthplan.com](http://sharphealthplan.com) to learn more.



## Urgent care or emergency?

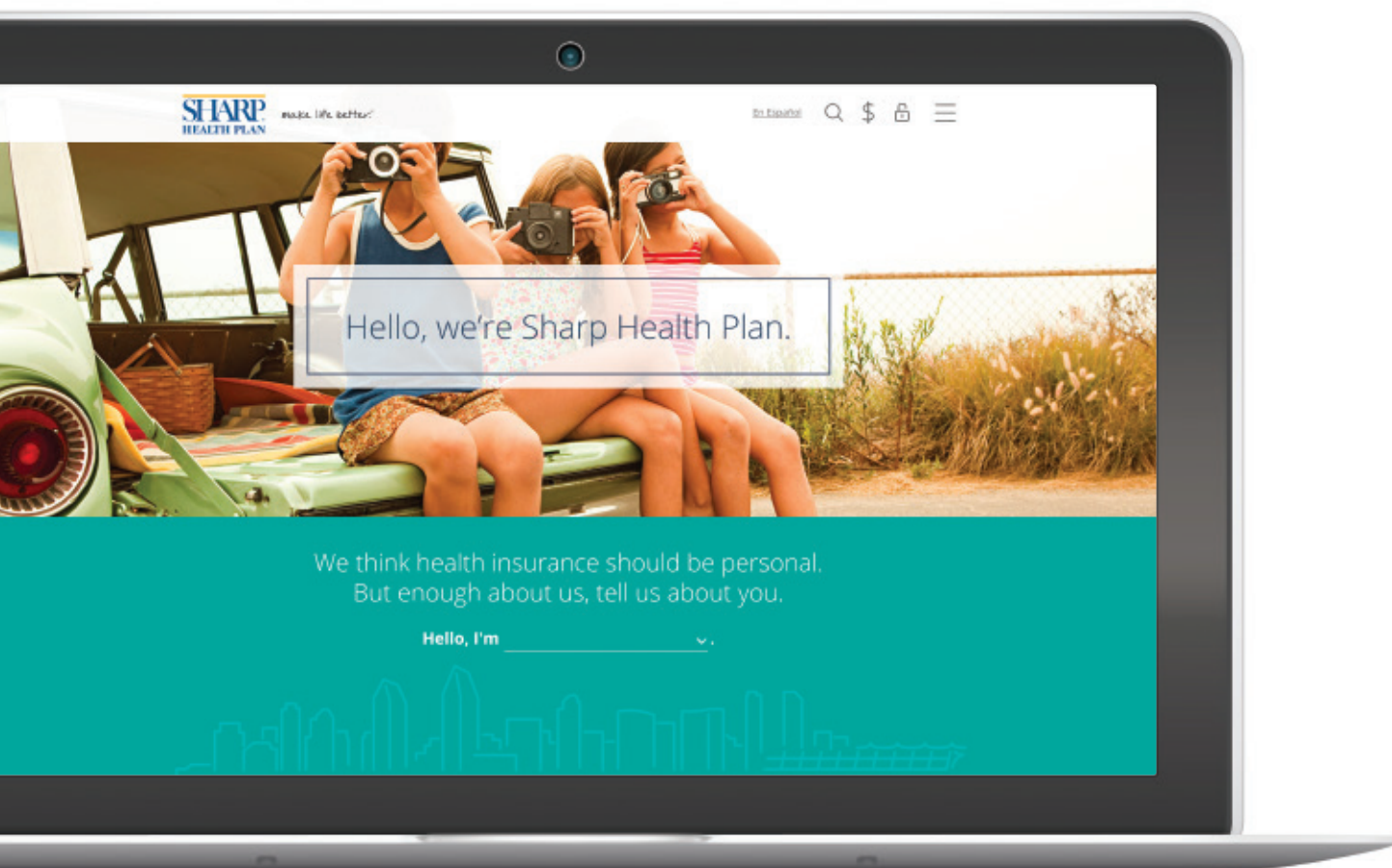
If you have a life-threatening emergency, go to the nearest emergency room or call 911.

If you require prompt medical attention for a situation that is not life threatening, you can most likely be treated at one of our many urgent care centers within your PMG.



# sharphealthplan.com, at your service

Health care concerns can arise at any time. We have resources in place to connect you to the information you need, when you need it. Remember, we're just a click away!



## Your personal health care assistant

Designed with you in mind, our website is optimized for your smartphone, tablet and desktop. We're dedicated to providing updates and important information in a way that is most convenient for you. That's why this enhanced experience gives you access to the information you need, when you need it. From sharphealthplan.com you can:

- Find a PCP who is right for you
- Sign up for mail order pharmacy
- Find an urgent care center, pharmacy or hospital near you
- Visit our preventive and wellness center
- Utilize health and wellness resources
- Access healthy news and articles
- See if your prescription is on our drug list
- Visit our news center for the latest updates
- Register for Sharp Connect

24 hours a day, 7 days a week desktop, tablet and mobile access



Looking for more? Stay up to date with the latest plan information and news by liking us at [facebook.com/sharphealthplan](https://facebook.com/sharphealthplan).

## 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, print or request your Member ID card
- View drug list/costs
- Find a network health care provider
- View your health care claims and deductible/out-of-pocket balances
- Find a doctor, hospital or urgent care
- Download member forms and view correspondence
- Add or remove a dependent
- Access health and wellness information

24 hours a day, 7 days a week [sharphealthplan.com/sharpconnect](https://sharphealthplan.com/sharpconnect)



---

### Can't find what you're looking for online?

Email Customer Care at [customer.service@sharp.com](mailto:customer.service@sharp.com). Prefer to call?  
We're available at (858) 499-8300 from 8 a.m. – 6 p.m., Monday to Friday.



# Best Health<sup>®</sup> wellness program

Best Health is a comprehensive wellness program available to all Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive workshops, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit [sharphealthplan.com](http://sharphealthplan.com) and click on “Your health” to get started.

## Wellness & Health Promotion (WHP) Accreditation



Best Health, Sharp Health Plan's wellness program, is one of a select group of health plan wellness programs nationally to receive NCQA accreditation.

## One-on-one health coaching

Sharp Health Plan members have direct access to personal health and lifestyle coaches. If you're ready to make a change, a Best Health coach can help! Coaching sessions are one-on-one and telephone based for your convenience. They are completely customized to your individual needs at no cost to you.

Best Health coaching programs are six weeks in length. You will spend 30 minutes on the phone each week with a personal health coach who can help you make positive changes.

## Your Personal Health Assessment

The first step to getting healthy and staying healthy is to complete your Personal Health Assessment (PHA) online. Your PHA 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.



# Personalized online tools and resources



## Healthy eating plans

- Create healthier, personalized meal plans
- Track calories using your personal food log
- Choose from hundreds of healthy recipes and grocery lists



## Wellness workshops

- Choose from a variety of topics like nutrition or work/life balance
- Complete interactive activities to help increase your health IQ



## Fitness trackers

- Track progress with your weight, body measurements and heart rate
- Manage risk factors like blood pressure and cholesterol
- Celebrate your progress with weekly, monthly or longer-term reports



## Exercise tools

- Get the benefits of a personal trainer without the cost. Choose from a variety of multi-week fitness plans or create your own.
- View exercise videos to learn all the right moves for new routines
- Use the Cardio Log to track all your activities, from gardening to dancing to yoga



## HealthyNow mobile app

- Your on-the-go wellness companion
- Available for iPhone and Android products
- Access your favorite Best Health trackers and tools from your device



# 3 steps to the right plan

Whether it's your first time purchasing health coverage or you're considering switching from your current plan, we're here to make finding the right plan personal, affordable, simple and convenient.

1

## Select a provider network

Both of our provider networks, Premier (Network 1) and Performance (Network 2), give you access to award-winning doctors, specialists, hospitals and more. If you already have a doctor in mind, visit [sharphealthplan.com/findadoctor](https://sharphealthplan.com/findadoctor) to select the matching network.

2

## Choose the right plan for you

From lower copays to lower monthly payments, we have a plan that's right for you. Our plans are designed to give you the flexibility you need at a price you like.

3

## Enroll today!

Getting great health coverage is easier than ever. Enroll in Sharp Health Plan online today at [sharphealthplan.com](https://sharphealthplan.com) or, if you're eligible for financial assistance, at [CoveredCA.com](https://CoveredCA.com).



## Step 1 + Select a provider network

Our Premier Network is a select network of doctors, hospitals and medical groups offering the most value. The Performance Network is a broad network of doctors, hospitals and medical groups offering greater choice and geographical coverage.

Premier Network (Network 1)	Performance Network (Network 2)
1,110+ Doctors	1,600+ Doctors
<p>6 Hospitals</p> <ul style="list-style-type: none"><li>• Sharp Chula Vista Medical Center</li><li>• Sharp Coronado Hospital</li><li>• Sharp Grossmont Hospital</li><li>• Sharp Mary Birch Hospital for Women &amp; Newborns</li><li>• Sharp Memorial Hospital</li><li>• Rady Children's Hospital</li></ul>	<p>11 Hospitals</p> <ul style="list-style-type: none"><li>• Sharp Chula Vista Medical Center</li><li>• Sharp Coronado Hospital</li><li>• Sharp Grossmont Hospital</li><li>• Sharp Mary Birch Hospital for Women &amp; Newborns</li><li>• Sharp Memorial Hospital</li><li>• Sharp Mesa Vista (no emergency services)</li><li>• Palomar Downtown</li><li>• Palomar Medical Center</li><li>• Pomerado Hospital</li><li>• Rady Children's Hospital</li><li>• Tri-City Medical Center</li></ul>
<p>2 Medical Groups</p> <ul style="list-style-type: none"><li>• Sharp Community Medical Group (SCMG)*</li><li>• Sharp Rees-Stealy (SRS)</li></ul>	<p>6 Medical Groups</p> <ul style="list-style-type: none"><li>• Sharp Community Medical Group (SCMG)</li><li>• SCMG Arch Health Partners</li><li>• SCMG Graybill/Temecula</li><li>• SCMG Inland North</li><li>• Sharp Rees-Stealy (SRS)</li><li>• Rady Children's Health Network/CPMG</li></ul>

### Find a doctor

Visit [sharphealthplan.com/findadoctor](https://sharphealthplan.com/findadoctor) to select a doctor based on network, or to see in which network your doctor is located.

\* Excludes SCMG Arch Health Partners, Graybill and Inland North.

## Step 2 + Choose the right plan for you

We offer 4 tiers of plan coverage: Platinum, Gold, Silver and Bronze. Platinum plans generally offer higher premiums but lower out-of-pocket costs when you seek treatment. Bronze plans generally have lower premiums but higher out-of-pocket costs.

For applicants under the age of 30, we also offer a Minimum Coverage plan that features lower premiums and higher out-of-pocket costs. It may also be available to you if you are over the age of 30 and experiencing financial hardship.

Consider what's important to you, then take an in-depth look at each of the plans available on the following pages.

### Premier plans<sup>1</sup> (network 1)

	Platinum	Gold	Silver	Bronze HDHP <sup>4*</sup>
<b>Annual Deductible</b>				
Individual	\$0	\$0	\$2,500	\$4,800
Family	\$0	\$0	\$5,000 <sup>3</sup>	\$9,600
<b>Out-of-Pocket Limit</b>				
Individual	\$4,000	\$6,750	\$6,800	\$6,550
Family	\$8,000	\$13,500	\$13,600	\$13,100
<b>Medical Copays</b>				
Primary Care Physician Office Visit (per visit)	\$15	\$30	\$35	40% coinsurance <sup>2</sup>
Specialist Physician Office Visit (per visit)	\$40	\$55	\$70	40% coinsurance <sup>2</sup>
Other Practitioner Office Visit (including acupuncture) <sup>5</sup>	\$15	\$30	\$35	40% coinsurance <sup>2</sup>
Preventive Care Services (per visit) (routine physical exam, mammograms, etc.)	\$0	\$0	\$0	\$0
Prenatal and Postpartum Office Visit (per visit)	\$0	\$0	\$0	\$0
Outpatient Facility / Physician	\$250 / \$40	\$600 / \$55	20% coinsurance / 20% coinsurance	40% coinsurance <sup>2</sup> / 40% coinsurance <sup>2</sup>
Laboratory	\$20	\$35	\$35	40% coinsurance <sup>2</sup>
Advanced Radiology (per procedure)	\$150	\$275	\$300	40% coinsurance <sup>2</sup>
Inpatient Hospital Facility / Physician	\$250 per day (5 day max) / \$40	\$600 per day (5 day max) / \$55	20% coinsurance <sup>2</sup> / 20% coinsurance <sup>2</sup>	40% coinsurance <sup>2</sup> / 40% coinsurance <sup>2</sup>
Emergency Room Facility / Physician	\$150 / \$0	\$325 / \$0	\$350 / \$0	40% coinsurance <sup>2</sup> / 0% coinsurance <sup>2</sup>
Urgent Care Services (per visit)	\$15	\$30	\$35	40% coinsurance <sup>2</sup>
Ambulance	\$150	\$250	\$250 <sup>2</sup>	40% coinsurance <sup>2</sup>
<b>Prescription Drugs (up to 30-day supply)</b>				
Tier 1 / Tier 2 / Tier 3 / Tier 4	\$5 / \$15 / \$25 / 10% <sup>6</sup>	\$15 / \$55 / \$75 / 20% <sup>6</sup>	\$15 / \$55 <sup>2,3</sup> / \$80 <sup>2,3</sup> / 20% <sup>2,3,6</sup>	40% <sup>2,8</sup> / 40% <sup>2,8</sup> / 40% <sup>2,8</sup> / 40% <sup>2,8</sup>
<b>Prescription Drugs (90-day supply by mail order)</b>				
Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$50	\$30 / \$110 / \$150	\$30 / \$110 <sup>2,3</sup> / \$160 <sup>2,3</sup>	40% <sup>2,8</sup> / 40% <sup>2,8</sup> / 40% <sup>2,8</sup>

<sup>1</sup> Please refer to the Summary of Benefits at [sharphealthplan.com](http://sharphealthplan.com) for a complete list of benefits. There are no lifetime maximums for these plans.

<sup>2</sup> Deductible applies.

<sup>3</sup> Plan includes a \$250 individual/\$500 family brand prescription drug deductible.

<sup>4</sup> Deductible is waived for three office or urgent care visits, including postnatal visits or outpatient mental health/substance use disorder visits.

<sup>5</sup> "Other Practitioner Office Visits" includes Therapy Visits, office visits not provided by Primary Care Physicians or Specialty Physicians and office visits not specified in another benefit category.

<sup>6</sup> Member cost share after deductible (when applicable) will not exceed \$250 per prescription.

<sup>7</sup> Plan includes a \$500 individual/\$1000 family prescription drug deductible.

<sup>8</sup> Member cost share after deductible will not exceed \$500 per prescription.

\* This plan is Health Savings Account (HSA) compatible. An HSA is a tax-advantaged medical savings account that allows you to pay for qualified medical expenses as they occur each year. The funds are contributed to an account and are not subject to federal income tax at the time of deposit, and the funds roll over from year to year.

## Performance plans<sup>1</sup> (network 2)

	Platinum	Gold	Silver	Bronze	Minimum Coverage
<b>Annual Deductible</b>					
Individual	\$0	\$0	\$2,500	\$6,300	\$7,150
Family	\$0	\$0	\$5,000 <sup>3</sup>	\$12,600 <sup>7</sup>	\$14,300
<b>Out-of-Pocket Limit</b>					
Individual	\$4,000	\$6,750	\$6,800	\$6,800	\$7,150
Family	\$8,000	\$13,500	\$13,600	\$13,600	\$14,300
<b>Medical Copays</b>					
Primary Care Physician Office Visit (per visit)	\$15	\$30	\$35	\$75 <sup>2,4</sup>	0% coinsurance <sup>2,4</sup>
Specialist Physician Office Visit (per visit)	\$40	\$55	\$70	\$105 <sup>2,4</sup>	0% coinsurance <sup>2</sup>
Other Practitioner Office Visit (including acupuncture) <sup>5</sup>	\$15	\$30	\$35	\$75 <sup>2,4</sup>	0% coinsurance <sup>2,4</sup>
Preventive Care Services (per visit) (routine physical exam, mammograms, etc.)	\$0	\$0	\$0	\$0	\$0
Prenatal and Postpartum Office Visit (per visit)	\$0	\$0	\$0	\$0	\$0
Outpatient Facility / Physician	10% coinsurance / 10% coinsurance	20% coinsurance / 20% coinsurance	20% coinsurance / 20% coinsurance	100% coinsurance <sup>2</sup> / 100% coinsurance <sup>2</sup>	0% coinsurance <sup>2</sup> / 0% coinsurance <sup>2</sup>
Laboratory	\$20	\$35	\$35	\$40	0% coinsurance <sup>2</sup>
Advanced Radiology (per procedure)	10% coinsurance	20% coinsurance	\$300	100% coinsurance <sup>2</sup>	0% coinsurance <sup>2</sup>
Inpatient Hospital Facility / Physician	10% coinsurance / 10% coinsurance	20% coinsurance / 20% coinsurance	20% coinsurance <sup>2</sup> / 20% coinsurance <sup>2</sup>	100% coinsurance <sup>2</sup> / 100% coinsurance <sup>2</sup>	0% coinsurance <sup>2</sup> / 0% coinsurance <sup>2</sup>
Emergency Room Facility / Physician	\$150 / \$0	\$325 / \$0	\$350 / \$0	100% coinsurance <sup>2</sup> / \$0	0% coinsurance <sup>2</sup> / 0% coinsurance <sup>2</sup>
Urgent Care Services (per visit)	\$15	\$30	\$35	\$75 <sup>2</sup>	\$0 <sup>2,4</sup>
Ambulance	\$150	\$250	\$250 <sup>2</sup>	100% coinsurance <sup>2</sup>	0% coinsurance <sup>2</sup>
<b>Prescription Drugs (up to 30-day supply)</b>					
Tier 1/ Tier 2 / Tier 3 / Tier 4	\$5 / \$15 / \$25 / 10% coinsurance <sup>6</sup>	\$15 / \$55 / \$75 / 20% coinsurance <sup>6</sup>	\$15 / \$55 <sup>2,3</sup> / \$80 <sup>2,3</sup> / 20% coinsurance <sup>2,3,6</sup>	100% coinsurance <sup>2,7,8</sup>	0% coinsurance <sup>2</sup>
<b>Prescription Drugs (90-day supply by mail order)</b>					
Tier 1/ Tier 2 / Tier 3	\$10 / \$30 / \$50	\$30 / \$110 / \$150	\$30 / \$110 <sup>2,3</sup> / \$160 <sup>2,3</sup>	100% coinsurance <sup>2,7,8</sup>	0% coinsurance <sup>2</sup>

## Health Savings Account (HSA) Plans

We offer a high deductible health plan (HDHP) with a tax-advantaged HSA that you can use to pay for health coverage. It works like a regular bank account, but you don't pay federal income tax on the money you deposit or use for qualified medical expenses. You can even build your savings into a large rainy day fund for retirement. Think of an HSA as an investment for the health care you'll need today, tomorrow and into the future.

## Need help understanding your options?

Visit [sharphealthplan.com/our-plans](http://sharphealthplan.com/our-plans) to shop and compare.

## Is an HSA right for you?

- You own it. The money belongs to you forever, and you keep it even if you switch health plans.
- It has triple tax benefits. The money deposited is federal income tax free, savings grow tax free and withdrawals made for qualified health expenses are also tax free.
- It's not just for doctor visits. You can use your HSA to pay for medical expenses such as eyeglasses, hearing aids and prescriptions.
- You can invest it. Once your balance reaches the investment threshold, you can begin investing in mutual funds. Money earned on investments is also income tax free.



## Step 3 + Enroll today!

Now that you've reviewed your options, it is time to take the next step. Visit our website at [sharphealthplan.com](http://sharphealthplan.com) to receive a custom quote and personalized recommendation for the plan with the right coverage and the most value for your needs.



### But first, make sure you have everything you need

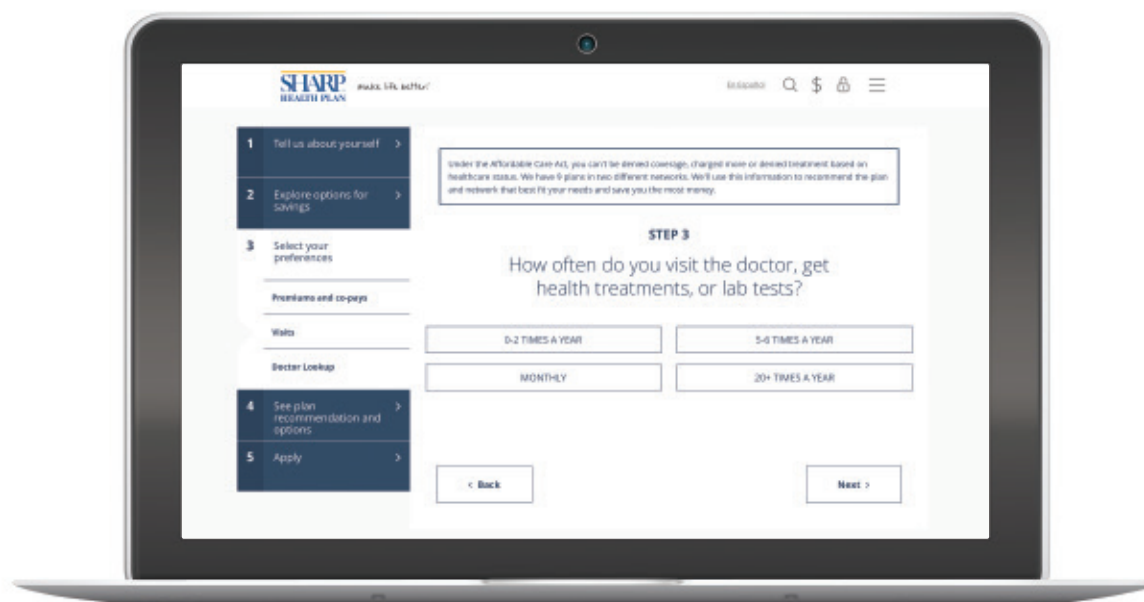
To make enrollment as easy as possible, we've created this checklist with the information you'll need to complete your application.

- Social Security Number(s) for you and any family members who will be included on your plan.
- The name of your Sharp Health Plan Primary Care Physician (PCP). If you don't choose a PCP, we will assign one for you. You may change your PCP at any time.
- The date you want your coverage to start. See the next section for information on enrollment dates.
- Payment for your first month's coverage by check, cashier's check, money order, debit card, credit card or cash.
- If you're applying during a special enrollment period, proof of your qualifying event will also be required. Learn more on page 18.



## Get a personalized quote and enroll!

Enrolling in a new health insurance plan can feel overwhelming, but it doesn't have to be that way. Our new website makes it quick and easy to find (and enroll) in the right plan for you! Here's what to expect:



- 1. Tell us about yourself**  
We just need some basic information like your name, zip code and birthday.
- 2. Explore options for savings**  
This is where we can help you see if you are eligible to save money through government assistance.
- 3. What works best for you**  
No jargon here. Just straightforward questions about how you plan to use your coverage and how often you usually see a doctor, so we can make a personalized plan recommendation for you! Also, if you already have a doctor you love, let us know in this step so we can make sure they are covered under your new plan.
- 4. Select your plan**  
Voila! We'll suggest the best plan for you based on your answers, along with a few plans for comparison. Review these details and make a selection.
- 5. Enroll**  
In less than 5 minutes, your application for the quality, affordable coverage you deserve will be on its way to us, and the peace of mind that comes with coverage from Sharp will be on its way to you.

---

## Get a quote in minutes

Head to [sharphealthplan.com/getaquote](https://sharphealthplan.com/getaquote) to get an online quote in just minutes. Our mobile-optimized website allows you to easily and conveniently enroll on your smartphone or tablet if you prefer.

# Do you qualify for financial assistance?

The federal government may help you pay for your health coverage from Sharp Health Plan. Determined by your income and family size, the chart below will help give you an idea of whether you may qualify.

Number of people in household	Qualifying annual family income
1	\$47,520 or below
2	\$64,080 or below
3	\$80,640 or below
4	\$97,200 or below
5	\$113,760 or below



## Financial assistance

If you qualify for financial assistance, you may enroll online at [CoveredCA.com](https://www.CoveredCA.com). If you're not sure if you qualify for financial assistance or have questions about selecting the right plan, call our Customer Care team at 1-800-359-2002.





# When to enroll

You can apply for your plan of choice directly through Sharp Health Plan (or through Covered California if you're eligible for financial assistance) during open enrollment from November 1, 2016 to January 31, 2017.

## Open enrollment application deadlines

If you want your coverage to start on:	Your application must be received by:
January 1, 2017	December 15, 2016
February 1, 2017	January 15, 2017
March 1, 2017	January 31, 2017

## Special enrollment\*

Outside of the open enrollment period, you may only change or add coverage within 60 days of a qualifying event, including:

- Marriage or Registered Domestic Partnership
- Divorce/legal separation
- Birth or adoption of a child
- Loss of employer-sponsored coverage or Medi-Cal

Visit [sharphealthplan.com](http://sharphealthplan.com) for the full list of qualifying events. You will be required to include proof of your qualifying event with your application and first month's premium payment.

## Special enrollment application deadlines

If you want your coverage to start on:	Your application must be received by:
March 1, 2017	February 1, 2017—February 15, 2017
April 1, 2017	February 16, 2017—March 15, 2017
May 1, 2017	March 16, 2017—April 15, 2017
June 1, 2017	April 16, 2017—May 15, 2017
July 1, 2017	May 16, 2017—June 15, 2017
August 1, 2017	June 16, 2017—July 15, 2017
September 1, 2017	July 16, 2017—August 15, 2017
October 1, 2017	August 16, 2017—September 15, 2017
November 1, 2017	September 16, 2017—October 15, 2017
December 1, 2017	October 16, 2017—November 15, 2017

\*Birth, adoption or placement for adoption—the coverage effective date is the same as the date of birth or adoption. Marriage or loss of coverage—the coverage effective date is the first day of the month following receipt of application, payment and supporting documents.

# Join the Sharp Health Plan family!

A healthy San Diego is a happy San Diego! When you join the Sharp Health Plan family, you'll have all the support, tools and resources you need to be your healthiest and live your best life. In addition to quality coverage and access to exceptional care, here is what you can expect after you join:



## Meet your key to care

Your member ID card will be mailed shortly after you enroll and is your key to accessing our elite care. You will need this card whenever you seek medical services, like visiting your doctor or filling a prescription. Your member ID card also contains important membership information. Be sure to carry it with you wherever you go.



## Check out your personal portal

Visit [sharphealthplan.com/sharpconnect](https://sharphealthplan.com/sharpconnect) to register for our all-access member dashboard. Here you can view your unique plan information, see what you can expect to pay for office visits and prescriptions, and more. Everything you need to manage your plan, and your health, is at your fingertips.



## Enjoy the Sharp Health Plan difference

Get ready to experience a different kind of health insurance! Take advantage of all the perks available to you at no additional cost as a Sharp Health Plan member. From after-hours nurse advice and one-on-one health coaching, to mail order prescription services and alternative care discounts, we're here to help you get the most out of your health insurance.

---

### We're here for you!

We know that was a lot of info, but remember, we're here to help. Visit [sharphealthplan.com](https://sharphealthplan.com) or call 1-800-359-2002 with any questions.



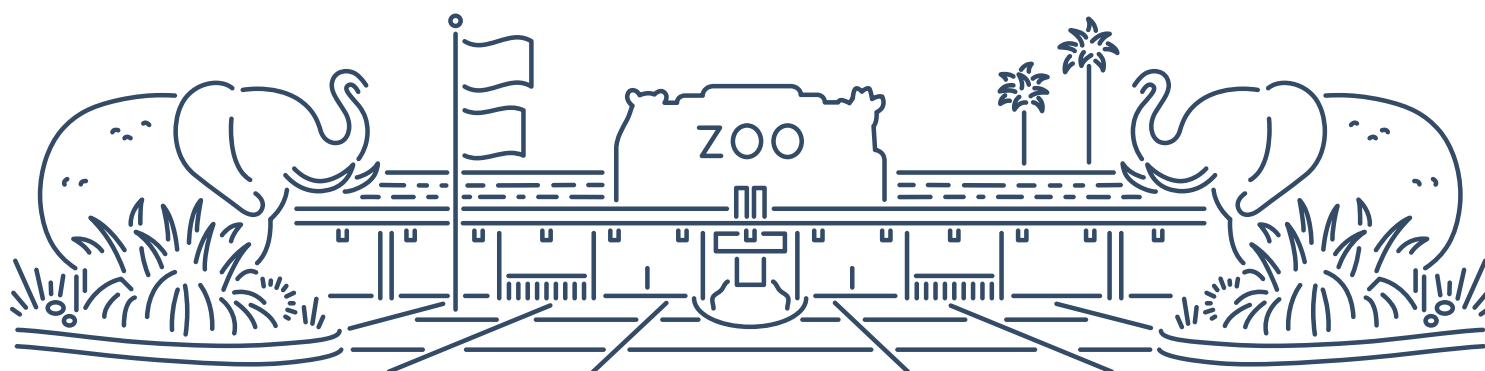


# Understanding health care terms

Here are a few common health care terms to help you better understand this guide.

Terms	Definitions
<b>Coinsurance</b>	Your share of the cost for certain health care services calculated as a percent of the allowed amount. You pay coinsurance after you have paid your deductible. <sup>1</sup>
<b>Copayment / Copay</b>	A fixed amount you pay for certain health care services. You pay a copayment after you have paid your deductible. <sup>1</sup>
<b>Deductible</b>	The amount you pay for certain health care services each year before your plan begins to help you pay for them. <sup>1</sup>
<b>Out-of-Pocket Costs</b>	Not including monthly premium payments, the money you pay (deductibles, copayments, coinsurance) for covered services.
<b>Out-of-Pocket Maximum</b>	The maximum amount you pay for covered services in a calendar year, not including monthly premium payments.
<b>Preventive Care</b>	Health care services you receive when you are well, like check-ups, vaccinations and screening tests.
<b>Primary Care Visit</b>	An appointment with your main doctor, your Primary Care Physician (PCP).
<b>Specialist Visit</b>	A visit with a doctor who specializes in a certain area, such as gynecology, cardiology or neurology.
<b>Urgent Care Visit</b>	A visit when you need to see a doctor right away, but it is not an emergency.

<sup>1</sup> Not all plans include a deductible.





Consider us your personal  
health care assistant

[sharphealthplan.com](http://sharphealthplan.com)

(858) 499-8300 or 1-800-359-2002  
8 a.m.– 6 p.m., Monday through Friday  
[customer.service@sharp.com](mailto:customer.service@sharp.com)