

# SHARP Health Plan

Sharp Direct Advantage®

## 2024 Medicare Enrollment Kit

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

Effective Jan. 1, 2024



Better health insurance matters.





# Welcome to Sharp Direct Advantage

San Diego's own Medicare Advantage Plan with direct access to Sharp HealthCare.

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<sup>1</sup> Every year, Medicare evaluates plans based on a 5-star rating system. This is based out of 37 California Health Plans designated as same Organization Type (Local CCP) and Plan Type (HMO/HMOPOS) as Sharp Health Plan (with no "partial" or "EGHP" designations) for 2024.

<sup>2</sup> Based on a 92% base group in the area of members' overall rating of their health plan from the 2023 Consumer Assessment of Healthcare Providers and Systems® score survey results achieved by Sharp Health Plan. This is based out of 37 California Health Plans designated as same Organization Type (Local CCP) and Plan Type (HMO/HMOPOS) as Sharp Health Plan (with no "partial" or "EGHP" designations) for 2024. <sup>3</sup> Based on U.S. News & World Report's 2024 Best Insurance Companies for Medicare Advantage in California. <sup>4</sup> Voted "Best Health Insurance" in the San Diego's Best Union-Tribune Readers Poll, 2021-23.

# The basics of Medicare

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

## Part A – Hospital insurance

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

## Part B – Medical insurance

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

## Part C – Medicare Advantage

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

## Part D – Prescription drug coverage

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





# The Sharp Direct Advantage difference

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



## Affordable

Extra coverage at no extra cost



## Direct

Delivering The Sharp Experience, from health insurance to health care



## Local

Medicare by San Diegans, for San Diegans



## Simple

Easy to enroll with personalized support

SHARP Health Plan	
<b>SHARP DIRECT ADVANTAGE® (HMO)</b>	Member Name ID# 500000000 Effective Date: XXXX/XX/XXXX
<b>Primary Care Physician:</b> Doctor Name M.D. (XXX) XXX-XXXX	<b>Cost Share:</b> PCP \$XX Specialist \$XX Urgent Care \$XX ER \$XX
<b>Plan Medical Group:</b> Your Plan Medical Group	
<b>Network:</b> Sharp Direct Advantage	

## From health insurance to health care

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



## You could get more with Sharp Direct Advantage

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



**\$0** Select Care medications



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



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



Vision care and hearing coverage



Free wellness program including personal health coaching



No cost fitness resources through Silver&Fit®



Emergency Travel Services



**\$0** ambulance



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

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





# Your care team

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



## Plan network

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



## Plan medical group

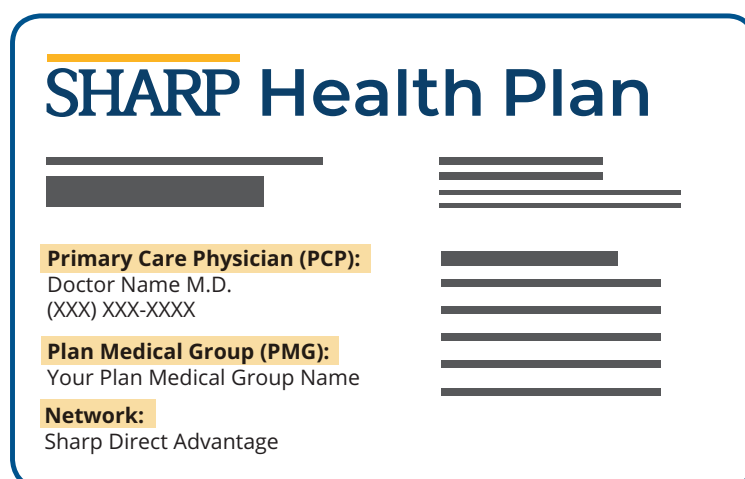
A PMG is a designated group of doctors and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals and prior authorizations do not transfer between PMGs. You have access to only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



## Primary care physician

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

## Your member ID card





## Elite-rated medical groups

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. In addition to our regional partner, Greater Tri Cities IPA, we offer affordable access to Sharp's award-winning medical groups, Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.<sup>1</sup> Providers are located throughout San Diego County, so no matter where you are, from Chula Vista to El Cajon to Del Mar, we've got you covered.



**1,450+ Doctors**



**430+ Pharmacies**



**7 Hospitals**



**450+ Vision providers**



**6 Medical groups**



**Expanded behavioral health network**



**25+ Urgent care centers**



**MinuteClinic® locations nationwide**

### Find a doctor online

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

<sup>1</sup> Recipients of "Elite" status in the 2022 Standards of Excellence™ program by America's Physician Groups. Network counts as of August 2023.





# Your plan network



## Plan medical groups

As a member, you'll join a family of award-winning medical groups, physicians and hospitals dedicated to meeting your health care needs. The Sharp Direct Advantage Network offers access to more physicians — over 1,450 physicians, including PCPs and specialists — and hospitals to provide you with added flexibility.

### Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 600 primary care physicians and specialists. Admitting hospitals include Sharp HealthCare facilities listed on page 8. Sharp Rees-Stealy Medical Group physicians serve:

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



### Sharp Community Medical Group (SCMG)

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

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

### SCMG Arch Health Medical Group

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

- Escondido
- Poway
- Ramona
- Valley Center

### SCMG Graybill Medical Group

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

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

### SCMG Inland North Medical Group

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

- Escondido
- Poway

### Greater Tri Cities IPA

This PMG offers more than 100 primary care physicians and specialists. The admitting hospital is Palomar Medical Center Escondido. This network also includes Vista Community Clinic, a federally qualified health center. Greater Tri Cities IPA physicians serve:

- Carlsbad
- Escondido
- Oceanside
- San Marcos
- Vista



# Your plan network continued



## Hospitals

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

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

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

### Additional hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



## Urgent care centers

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



## Expanded behavioral health network

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

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



## Pharmacies

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

# Your benefits

## Benefits at a glance<sup>2</sup>

	SDPEBA
Monthly Plan Premium	\$208
Out-of-Pocket Max	\$1,500
Inpatient Hospital	\$0/day
Outpatient Hospital	\$50
PCP Visit / Spec Visit	\$10 / \$10
ER / Urgent Care	\$50 / \$10
Ambulance	\$0
Lab Services / X-rays	\$0 / \$0
Routine Hearing	\$10
Hearing Aids	\$3,500 (3 yrs.)
Routine Eye Exam	\$0
Frames / Contacts	\$400 (2 yrs.)
Supplemental Chiropractic (w/Acu)	\$10 visits, max 30
Supplemental Acupuncture (w/Chiro)	\$10 visits, max 30
OTC Allowance	\$100/quarter
<b>Retail Prescriptions (up to 30 days)</b> Preferred Generic / Generic Preferred Brand / Non-preferred Specialty / Select Care	\$10 / \$10 \$20 / \$20 25% / \$0
<b>Mail-Order Prescriptions (up to 100 days)</b> Preferred Generic / Generic Preferred Brand / Non-preferred Specialty / Select Care	\$20 / \$20 \$40 / \$40 -- / \$0

<sup>1</sup> General acute care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center. <sup>2</sup> This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information.





## Sharp Direct Advantage extra benefits

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



### Vision care

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

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



### Chiropractic coverage

Like all Medicare Advantage plans, Sharp Direct Advantage offers chiropractic benefits for spinal subluxation treatment. In addition, Sharp Direct Advantage offers a supplemental chiropractic benefit through American Specialty Health. This means you can self-refer to any specialist in the network for up to 30 visits per year with a \$10 copay.<sup>1</sup>

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



### MinuteClinic

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care to help you stay healthy on your schedule.<sup>2</sup>

[cvs.com/minuteclinic/clinic-locator](http://cvs.com/minuteclinic/clinic-locator)



### Emergency Travel Services

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

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



### Hearing aid coverage

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



### Free fitness resources

You have the following resources, available at no cost:

- Fitness center access: Enjoy access to a single fitness center of your choice among a broad network of participating locations.
- Home fitness kit: Choose from 11 available options, mailed directly to your home. Kits are subject to change.

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



### After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection<sup>®</sup> after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

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



### Over-the-counter allowance

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

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

<sup>1</sup> Subject to medical necessity review. <sup>2</sup> MinuteClinic does not treat all medical conditions but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations. <sup>3</sup> Members can go out of network with an approved Prior Authorization from the plan.



# Your prescription drug benefits

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

## Filling your prescriptions

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

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## Manage your prescription drug benefits online

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



### Generic vs. brand-name drugs

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

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

### What is prior authorization?

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

### Prescription drug mail order

Mail order is a convenient, cost-effective way to obtain maintenance drugs. A maintenance drug is prescribed to treat or stabilize a chronic condition such as diabetes or hypertension. Maintenance drugs are available for up to a 100-day supply through our mail-order program.

CVS Caremark®, our mail-order service provider, can mail your medications to any address you specify in the United States. Standard shipping is free for prescribed medication orders. Visit [sharpmedicareadvantage.com/mailorder](http://sharpmedicareadvantage.com/mailorder) or call 1-855-222-3183 (TTY/TDD: 711) for more information on eligible medications and to get an application for mail-order services.

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### Prescription and pharmacy help is just a call away

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



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

Best Health is a comprehensive wellness program available to Sharp Health Plan members at no extra cost. Offering robust online wellness tools, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit [shpbesthealth.com](http://shpbesthealth.com) to learn more.

## Wellness Assessment

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

## Wellness & Health Promotion Accreditation



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





### Best Health coaching

- Get free, personalized one-on-one coaching in a six-week, phone-based program designed to support you in becoming and staying your healthiest.
- Define your personal wellness goals and co-create a health action plan to eat healthier, increase physical activity, manage stress, quit tobacco use and achieve a healthy weight.
- Make positive changes during weekly 30-minute sessions with our nationally board certified health coaches.



### Online resources

- Visit [sharphealthplan.com/wellnesswebinars](http://sharphealthplan.com/wellnesswebinars) to find online webinars on stress management, healthy eating, sleep, emotional health, exercise and more.
- Engage in a variety of interactive activities to increase your health IQ.



Scan here for information  
on Silver&Fit®!  
[silverandfit.com](http://silverandfit.com)



# Get the care you need, when you need it

Whether you're looking for care after hours, with a specialist or outside of San Diego, we offer several options for you. Visit [sharpmedicareadvantage.com/getcare](https://sharpmedicareadvantage.com/getcare) for more information on when and where to get care.



## Video and phone visits

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

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



## Specialist care

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

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



## Urgent care

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

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



## Emergency room

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

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



## MinuteClinic

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

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

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

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

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



### After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

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



### Behavioral health support

We believe your mental health is just as important as your physical health. Behavioral health care services are a covered benefit for members of all ages. No referral is needed to access outpatient therapy from a provider in your plan network.

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



### Emergency Travel Services

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, we connect you to doctors, hospitals, pharmacies and other services.

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

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### Need community resources?

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



# Stay connected to your coverage

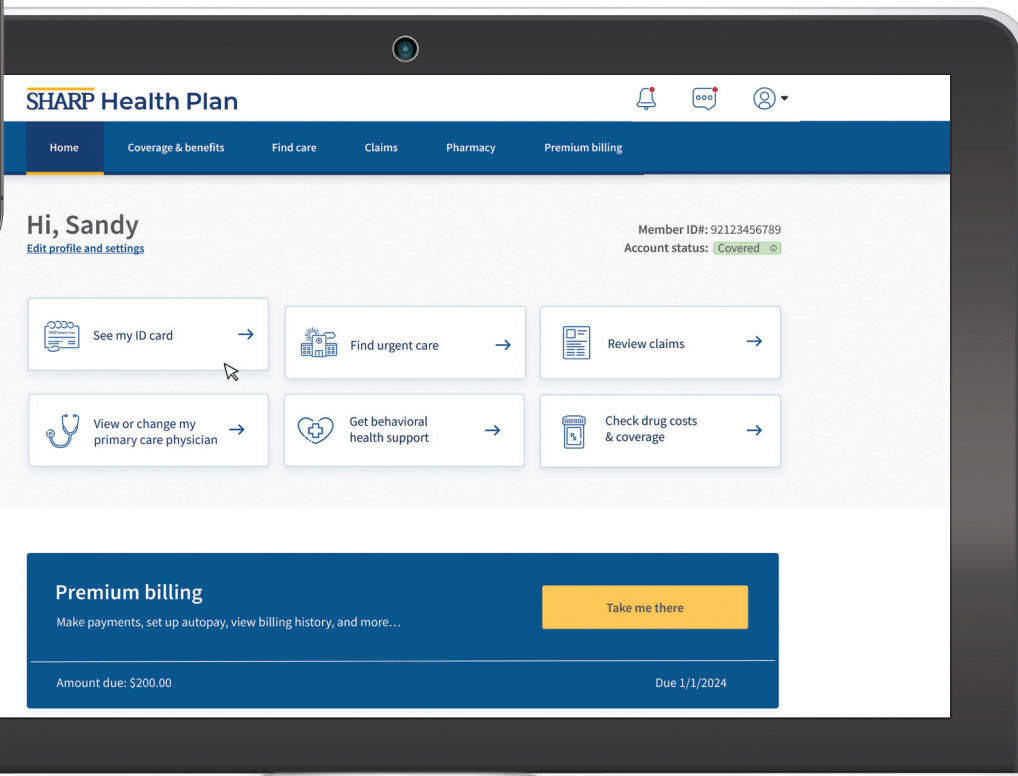
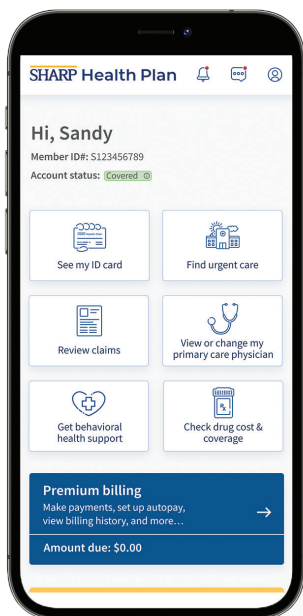
One of the best ways to manage your plan is to create a Sharp Health Plan online account. Your online account will connect you to your coverage and give you quick, secure access to:

- Check benefits, balances and costs
- See claims and coverage documents
- Change a primary care physician
- View or print your member ID card
- Choose paperless options
- Update contact information
- Set communication preferences
- Share access to your account
- And much more

Plus, it's available on any device with internet access, including desktop and mobile. Visit [sharpmedicareadvantage.com/login](https://sharpmedicareadvantage.com/login) and follow the instructions to create an account.

## New! Sharp Health Plan app

Download the Sharp Health Plan mobile app to access your online account while you're on the go.



Images may not reflect your actual benefit plan. Please review your coverage documents for plan information.

# Understanding enrollment

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

## Annual Election Period (AEP), Nov. 1 – Nov. 30

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

## Open Enrollment Period (OEP)

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

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

## Special Enrollment Period

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

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

## Medicare-eligible for the first time?

### Initial Enrollment Period (IEP)

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

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

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

### Enroll today

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





# Frequently asked questions

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

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

## **What is a network?**

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

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

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

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

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

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

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

With the Sharp Direct Advantage Network, you'll find a family of providers close to where you live and spend time. Our network includes Sharp Rees-Stealy Medical Group, Sharp Community Medical Group, SCMG Arch Health Medical Group, SCMG Graybill Medical Group, SCMG Inland North Medical Group and our regional partner Greater Tri Cities IPA. To find out which doctors are affiliated with your PMG, refer to the Sharp Direct Advantage 2024 Provider and Pharmacy Directory at [sharpmedicareadvantage.com/doctor](https://sharpmedicareadvantage.com/doctor) or call Customer Care at 1-855-562-8853 (TTY/TDD: 711).

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

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

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

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

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

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

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

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

You also have the option of using our mail-order pharmacy, CVS Caremark ([sharpmedicareadvantage.com/mailorder](http://sharpmedicareadvantage.com/mailorder)) for maintenance medications. At [sharpmedicareadvantage.com/findapharmacy](http://sharpmedicareadvantage.com/findapharmacy), you can use our Provider & Pharmacy Directory to find a pharmacy near you, learn more about specialty medications that may be available and find out if a specific drug is on our drug list.

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

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

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

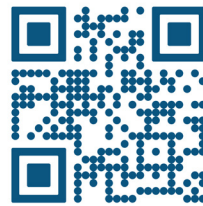
You can fill prescriptions for any covered Part D drugs, some of which may be subject to prior authorization, at any network pharmacy.

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

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

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

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



**Scan here for definitions to key Medicare terms!**

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



# Language assistance services

Form Approved  
OMB# 0938-1421

**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 1-833-346-4322. 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 1-833-346-4322. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我提供免費的翻譯服務，幫助解答于健康或藥物保險的任何疑問。如果此需要此翻譯服務，致電 1-833-346-4322。我們的中文工作人員很樂意提供幫助。這是一項免費服務。

**Chinese Cantonese:** 對我們的健康或藥物保險可能存有疑問，此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-346-4322。我們講中文的人員將樂意提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-833-346-4322. 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 1-833-346-4322. 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 1-833-346-4322 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 1-833-346-4322. 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 1-833-346-4322 번으로 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 1-833-346-4322. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** ٴيودال لودج وأ ءحصلاب قلعت ت ءلئسأ يأ ن ع ءباجلأل ءيناجملأ يروفلا مچرتملا تامءخ مءقن انن! صءش موقيس . 1-833-346-4322 ءل ع انب لاصءالا ءوس ءيل ع سيل ، يروف مچرتم ءل ع لوصءلل . اني ءل ءيناجم ءمءخ هءه . ءءءءاسمب ءيبرعلا ءءءءي ام .

**Hindi:** हमारे सूवास्थय या दवा की योजना के बारे में आपके कसिी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषया सेवाँ उपलब्ध हैं. एक दुभाषया प्राप्त करने के लिए, बस हमें 1-833-346-4322 पर फोन करें. कोई व्यक्ति जो हनिदी 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 1-833-346-4322. 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 1-833-346-4322. 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 1-833-346-4322. 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 1-833-346-4322. Ta usługa jest bezpłatna.

**Japanese:** ㊦社の健康 健康保㊦と㊦品㊦方㊦プランに㊦するご質問にお答えするために、無料の通㊦サ㊦ビスがあります。通㊦をご用命になるには、1-833-346-4322 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㊦ビスです。

Form CMS-10802  
(Expires 12/31/25)

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# Nondiscrimination notice

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

Sharp Health Plan:

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

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

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

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

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

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



# SHARP Health Plan

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

# SHARP Health Plan

Consider us your personal health care assistant®

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



Sunset Cliffs

Photo Credit: Evgeny Yorobe

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-562-8853 (TTY/TDD: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame 1-855-562-8853 (TTY/TDD: 711).

