



make life better.®

2018 CalPERS Enrollment Kit



We believe San Diegans deserve the best.



Hello, CalPERS! We're Sharp Health Plan.



We believe San Diegans deserve the best.
At Sharp Health Plan, we make CalPERS members a priority.
We are sincere and passionate about making a positive difference,
because we are the people of San Diego County — we live, work
and play in the same communities as our members.



We're more than just great health coverage



Save money

We offer one of the most affordable plan options with access to Sharp HealthCare providers for San Diego CalPERS members.²



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.¹ As a Sharp Health Plan member, you'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals.



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 our Emergency Travel 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 health insurance since 1992. We're a local, not-for-profit commercial health plan, designed for people just like you.

¹ 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 (8+9+10): an 79.65 for Rating of the Health Plan compared to the state HMO average of 71.50; an 82.26 for Rating of Health Care compared to the state HMO average of 74.73; an 86.02 for Rating of Personal MD compared to the state HMO average of 80.24; and an 87.89 for Rating of Specialist compared to the state HMO average of 79.96

² Premium rates among health insurers serving San Diego CalPERS members. Based on CalPERS 2018 published rates.

We've got you covered, CalPERS

We're proud to offer our high-quality, affordable health plans to all CalPERS members. 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.



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We're here to help

If you have any questions, please visit sharphealthplan.com/CalPERS, or contact Customer Care at 1-855-995-5004.



Your connection to
The Sharp Experience

Elite-Rated¹ care

As a Sharp Health Plan member, 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



1,400+ Doctors



10 Hospitals



3 Medical Groups



60+ Urgent Care Centers



400+ Pharmacies

¹ Recipients of "Elite" status in 2017 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 in 3 easy steps

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** Finding a new PCP is only a click away. Simply visit sharphealthplan.com/CalPERS and click on "Find a Doctor" for the providers in our network.
- 2 Search** You can search by Plan Network, specialty, language preference, gender, location or name. PCPs specialize in family medicine, general practice, internal medicine or pediatrics.
- 3 Choose** Select a doctor and notify Sharp Health Plan when you enroll.



Prescription drug coverage

Prescription drug coverage is included in your plan. This helps cover the cost of medications your doctor prescribes. As a Sharp Health Plan CalPERS member, OptumRx provides your pharmacy benefits. You can access your pharmacy benefits online by visiting optumrx.com/CalPERS.

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Get a copy of the Combined Evidence of Coverage and Disclosure Form or Provider Directory

If you have any questions about this information or would like a paper copy of the Combined Evidence of Coverage and Disclosure Form or Provider Directory, please visit sharphealthplan.com/CalPERS, email Customer Care at customer.service@sharp.com or call 1-855-995-5004. We are available to assist you 7 a.m. to 8 p.m., 7 days a week. For more information about our providers, you can view our online provider directory by clicking "Find A Doctor" at sharphealthplan.com/CalPERS.



Get 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.



Out-of-area care

Whether traveling for work, on vacation or away at college, our members have several options for receiving care outside of San Diego. During regular business hours, it is usually best to call your PCP, your main point of contact.

- After hours and on weekends, you can call Sharp Nurse Connection® to talk to a registered nurse.
- For minor illnesses and injuries, you can visit any MinuteClinic®, walk-in clinics inside select CVS/pharmacy® stores nationwide.
- And if your situation is more serious, you should go directly to the nearest urgent care facility or emergency room — and afterward connect with your PCP to coordinate any follow-up care needs.



Specialist care

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

sharphealthplan.com/CalPERS/findadoctor



Urgent care

If you require prompt medical attention for a non-life threatening situation, you can most likely be treated at one of our many urgent care centers within your PMG.¹ If you have a life-threatening emergency, go to the nearest emergency room or call 911.

sharphealthplan.com/CalPERS/urgentcare

Do you have a college-bound dependent?

Full-time students are able to enroll on your policy. Those going to school outside of San Diego and Southern Riverside Counties will have coverage for emergency room and urgent care services including MinuteClinic, as well as our Emergency Travel Services and Sharp Nurse Connection. However, routine care such as primary care and specialist visits, labs and diagnostic treatments will not be covered if received out of area. Consider adding supplemental health insurance through their school if you would like additional coverage.



MinuteClinic®

MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy® stores. MinuteClinic provides convenient access to basic care without an appointment.²

cvs.com/minuteclinic



Emergency Travel Services

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

sharphealthplan.com/CalPERS/travel



Sharp Nurse Connection®

After hours and on weekends, Sharp Nurse Connection's registered nurses are available for our members. 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, 24 hours on weekends



Emergency Room

A hospital emergency room provides fast life-or-limb-saving care, 24/7. If you are in life-threatening danger or at risk of being permanently disabled, it is an emergency and you should call 911 or go immediately to the nearest emergency room.

sharphealthplan.com/CalPERS/hospitals

¹ You may need prior authorization from your Primary Care Physician (PCP). You must use an urgent care facility within your Plan Medical Group (PMG) unless you are traveling outside San Diego or Southern Riverside County.

² A \$40 copay will apply to most services except flu shots, which have a copay of \$10.

Preventive care at no additional cost

Take advantage of the many preventive care services available to you at no additional charge. Scheduling annual preventive care visits, even when you are feeling fine, is important for early detection and can help you avoid health problems down the road. During your appointment, your doctor will determine what tests or health screenings are right for you based on your age, gender, health status and family history. Plan your preventive care visit well in advance, as physician offices may schedule and prioritize appointments based on the appointment type.

Benefits for CalPERS members

The following are examples of preventive care benefits that are covered and have no copayment or deductible¹:

Copay	Preventive care
\$0	Well baby and well child (up to age 18) physical exams, immunizations and related screenings
\$0	Well adult physical exams, immunizations and related screenings
\$0	Routine gynecological exams, immunizations and related screenings
\$0	Screening: <ul style="list-style-type: none"> • Breast cancer • Cholesterol • Cervical cancer • Colorectal cancer • Depression • Diabetes • Hypertension • Obesity • Prostate cancer • Sexually transmitted infections • Tobacco and alcohol use/misuse



Important: preventive care vs. treatment

- When you schedule an appointment with your PCP, let them know it's for a preventive care visit. You will need to schedule a separate office visit to address other issues or concerns that fall outside of preventive care services.
- If medical symptoms, concerns or conditions are discussed at a preventive care visit, it could be considered a medical treatment. This may require a copayment or deductible.

¹ Based on risk factors, and as advised by your doctor.

4 steps to a healthier you

Living a healthy lifestyle starts with having the right tools. Here's your four-step guide to getting started:

- 1 Review** Review our preventive care checklists for women, men, teens and kids online.
CalPERS.yourbesthealth.com
- 2 Find** Find out which tests, treatments and medications are right for you based on your age, gender and health history.
Visit your Primary Care Physician (PCP)
- 3 Take** Take your Personal Health Assessment (PHA) to get your wellness score and a profile of your health strengths and risks.
CalPERS.yourbesthealth.com
- 4 Get** Get personalized workout plans, meal plans and other wellness resources with Best Health®.
CalPERS.yourbesthealth.com



Best Health[®] 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 CalPERS.yourbesthealth.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.



Earn a \$150 wellness incentive

As a Sharp Health Plan member, you can earn a \$150 Wellness Reward Card* by completing two simple steps on your journey to Best Health. Visit CalPERS.yourbesthealth.com and click on “Best Health wellness incentive”.

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 (PHA)

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.

* Only the primary subscriber (i.e., employee) is eligible for the \$150 wellness incentive. However, all CalPERS members (employees and dependents) enrolled with Sharp Health Plan are able to access the Best Health website and use the wellness tools and resources.



Interactive 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.



Health 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.
- Connect your wearable fitness device or app to Best Health to conveniently track your exercise progress.
- Use the Cardio Log to track all your activities, from gardening to dancing to yoga.



Mobile app

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

sharphealthplan.com/CalPERS, 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!

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



Your personal health care assistant

Designed with our members 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/CalPERS, you can:

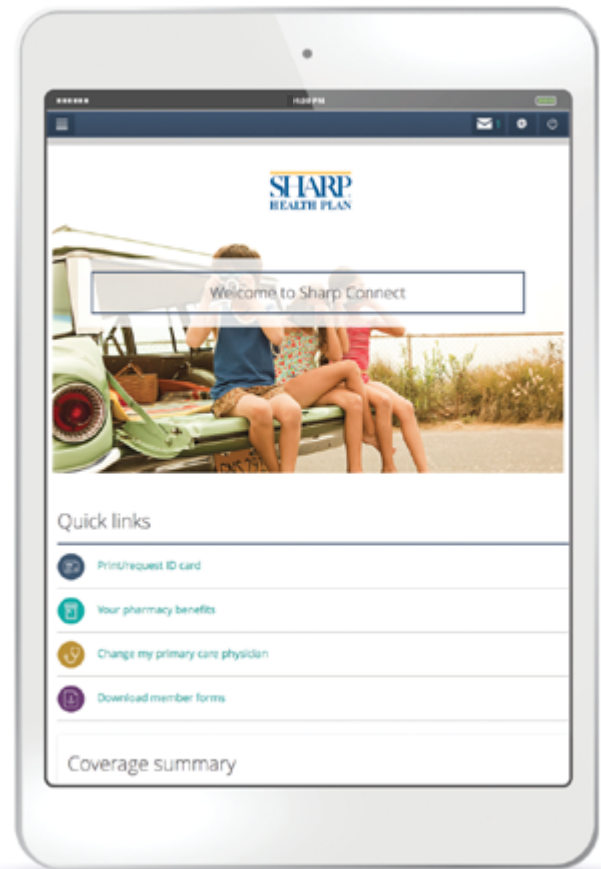
- Find a PCP who is right for you
- Find an urgent care center, pharmacy or hospital near you
- Visit our prevention and wellness center
- Use health and wellness resources
- Access healthy news and articles
- Check your benefits
- Visit our member center for the latest updates
- Register for Sharp Connect

Sharp Connect, your member portal

As a member, you can 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, 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
- Find a network health care provider
- View your health care claims and out-of-pocket balances
- Find a doctor, hospital or urgent care
- Download member forms and view correspondence
- Access health and wellness information

24 hours a day, 7 days a week sharphealthplan.com/CalPERS



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

Email Customer Care at customer.service@sharp.com.
Prefer to call? We're available at 1-855-995-5004 from
7 a.m. – 8 p.m., 7 days a week.

Important plan information

At Sharp Health Plan, we take pride in our role as your trusted health care partner and advocate. We provide updates and important information regularly to our members. Review this section and if you have any questions about the information provided, please contact Customer Care or visit sharphealthplan.com/CalPERS.



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.

Language Assistance Services

English - ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-855-995-5004 (TTY: 711).

Español (Spanish) - ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-995-5004 (TTY: 711).

繁體中文 (Chinese) - 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-995-5004 (TTY: 711)。

Protected Health Information

We understand the importance of keeping your personal information confidential and work to ensure that all privacy laws are followed. The Health Insurance Portability and Accountability Act (HIPAA) is a privacy law that governs the use and release of a member's personal health information, also known as protected health information (PHI). Under the HIPAA privacy law, members must be informed about how their PHI will be used and given the opportunity to object to or restrict the use or release of their information. You can find a copy of Sharp Health Plan's Notice of Privacy Practices in the Member Handbook. You can also find it online at sharphealthplan.com/CalPERS.

Combined Evidence of Coverage and Disclosure Form

Your Combined Evidence of Coverage and Disclosure Form provides information on how to use your Sharp Health Plan benefits, including but not limited to:

- Which services are included and excluded from coverage
- How to find information about Sharp Health Plan providers
- How to request language assistance
- How to file an appeal
- Benefit restrictions that apply to services outside of Sharp Health Plan

Utilization Management

At Sharp Health Plan, our licensed medical staff make utilization management decisions based on appropriateness of care and service after confirming health coverage. Medical practitioners and individuals who conduct utilization reviews are not rewarded for denials of care or service. Utilization reviews include prior authorization, retrospective post-service reviews and inpatient concurrent reviews. Some medical services may require prior authorization before you can access care. This means a physician must complete a prior authorization form and submit it with relevant medical information to Sharp Health Plan. Information submitted will be evaluated and a decision made based on established clinical criteria.

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/CalPERS/login 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, tests 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 alternative care discounts, we're here to help you get the most out of your health insurance.





Consider us your personal
health care assistantSM

sharphealthplan.com/CalPERS
customer.service@sharp.com
1-855-995-5004

