

Evidence of Coverage and Disclosure Form

Effective January 1, 2021

Sharp Performance Plus Basic Plan

Health Maintenance Organization (HMO)



Contracted by the CalPERS Board of Administration Under the
Public Employees' Medical & Hospital Care Act (PEMHCA)



Amendment #1 to your Sharp Health Plan Evidence of Coverage Form

California Public Employees Benefit Retirement System (CalPERS)

Effective **January 1, 2021**, your Evidence of Coverage Form is amended as follows, wherein a strikeout represents a deletion and an underline indicates an insertion:

1. The section **“Pre-existing Conditions”** on page 15 is deleted in its entirety.
2. Your member rights described in the section **“WHAT ARE YOUR RIGHTS AND RESPONSIBILITIES AS A MEMBER?”** on page 18 are amended as follows:

As a Sharp Health Plan Member, you have certain rights and responsibilities to ensure that you have appropriate access to all Covered Benefits.

You have the right to:

- Be treated with dignity and respect.
- Review your medical treatment and record with your health care provider.
- Be provided with explanations about tests and medical procedures.
- Have your questions answered about your care.
- Have a candid discussion with your health care provider about appropriate or Medically Necessary treatment options, regardless of cost or benefit coverage.
- Participate in planning and decisions about your health care.
- Agree to or refuse, any care or treatment.
- Voice complaints or Appeals about Sharp Health Plan or the services you receive as a Sharp Health Plan Member.
- Receive information about Sharp Health Plan, our services and providers and Member rights and responsibilities.
- Make recommendations about these rights and responsibilities.
- Have your privacy and confidentiality maintained.

[A STATEMENT DESCRIBING SHARP HEALTH PLAN'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.](#)

3. The section **“Ambulance and Medical Transportation Services”** on page 30 is amended as follows:

Ambulance and Medical Transportation Services

Medical transportation services provided in connection with the following are covered:

- Emergency Services.
- An Authorized transfer of a Member to a Plan Hospital or Plan Skilled Nursing Facility or other inter-facility transport.
- Emergency Services rendered by a paramedic without emergency transport.
- Nonemergency ambulance and psychiatric transport van services in the Service Area if the Plan or a Plan Provider determines that your condition requires the use of services only a licensed ambulance (or psychiatric transport van) can provide and that the use of other means of transportation would endanger your health. These services are covered only when the vehicle transports you to or from Covered Benefits.

The covered medical transportation services described above include services received from an air ambulance provider, whether contracted or not contracted with Sharp Health Plan. If the Member receives covered services from a non-contracting air ambulance provider, the Member's Copayment will be the same as the Copayment he or she would pay for covered services received from a contracting air ambulance provider. The Copayment paid by the Member will count toward the Out-of-Pocket Maximum set forth in the Summary of Benefits. The Member will not be responsible for any additional costs above the amount of his/her Copayment.

4. The section "Clinical Trials" on pages 32-33 is amended as follows:

Clinical Trials

Routine health care services associated with a Member's participation in an Approved Clinical Trial are covered. To be eligible for coverage, the Member must meet the following requirements:

1. The Member is eligible to participate in an approved clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening disease or condition. The term "Life-Threatening Condition" means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.
2. Either:
 - a) the referring health care professional is a Plan Provider and has concluded that the Member's participation in such trial would be appropriate based upon the Member meeting the conditions of the clinical trial; or
 - b) the Member provides medical and scientific information establishing that the Member's participation in the clinical trial would be appropriate based upon the Member meeting the conditions of the clinical trial.

The clinical trial must meet the following requirements:

The clinical trial must be a Phase I, Phase II, Phase III or Phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening disease or condition that meets at least one of the following:

(1) The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:

- a. The National Institutes of Health
- b. The Centers for Disease Control and Prevention
- c. The Agency for Healthcare Research and Quality
- d. The Centers for Medicare & Medicaid Services
- e. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs
- f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants
- g. The Department of Veterans Affairs*
- h. The Department of Defense*
- i. The Department of Energy*

*For those approved or funded by the Department of Veterans Affairs, the Department of Defense, or the Department of Energy, the study or investigation must have been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements: (1) It is comparable to the National Institutes of Health system of peer review of studies and investigations and (2) it assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.

(2) The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.

(3) The study or investigation is a drug trial that is exempt from having ~~such~~ an investigational new drug application reviewed by the United States Food and Drug Administration.

Covered Benefits for an Approved Clinical Trial include the following:

- Drugs, items, devices, and other health care services typically provided and covered under this Evidence of Coverage absent a clinical trial.
- Drugs, items, devices, and other health care services required solely for the provision of the investigational drug, item, device or service.
- Drugs, items, devices, and other health care services required for the clinically appropriate monitoring of the investigational drug, item, device or service.
- Drugs, items, devices and other health care services provided for the prevention of complications arising from the provision of the investigational drug, item, device or service.

- Drugs, items, devices and other health care services needed for the reasonable and necessary care arising from the provision of the investigational drug, item, device or service, including diagnosis and treatment of complications.

Any clinical trial must be Authorized in advance by Sharp Health Plan. Cost Sharing for routine health care costs for items and services furnished in connection with an Approved Clinical Trial will be the same as that applied to the same services not delivered in a clinical trial.

If any Plan Providers participate in the clinical trial and will accept the Member as a participant in the clinical trial, the Member must participate in the clinical trial through a Plan Provider, unless the clinical trial is outside the state where the Member lives. Sharp Health Plan may limit coverage to an Approved Clinical Trial in California, unless the clinical trial is not offered or available through a Plan Provider in California. In the case of covered health care services associated with an Approved Clinical Trial that are provided by a doctor who does not participate in the Member's Plan Network, Sharp Health Plan's payment will be limited to the negotiated rate otherwise paid to Plan Providers for the same services, less any applicable Member Cost Share. ~~The Member will be responsible for any charges above the Sharp Health Plan negotiated rate. Any additional expenses the Member may have to pay beyond Sharp Health Plan's negotiated rate due to using a non-Plan Provider will not apply to the Member's Deductible, if any, or Out of Pocket Maximum.~~

5. The section "Clinical Trials" on page 48 is amended as follows:

Clinical Trials

The following are not Covered Benefits:

- The provision of non-FDA approved drugs or devices that are the subject of the trial.
- Services other than health care services, such as for travel, housing and other non-clinical expenses that the Member may incur due to participation in the trial.
- Drugs, items, devices and services provided solely to satisfy data collection and/or analysis needs and not used in the direct clinical management of the Member.
- Drugs, items, devices and other health care services that, except for the fact that they are being provided in a clinical trial, are otherwise excluded from coverage under this Evidence of Coverage ~~(other than those that are excluded on the basis that they are Experimental or Investigational Services).~~
- Drugs, items, devices and other health care services customarily provided by the research sponsor free of charge to a clinical trial participant.
- The investigational drug item, device, or service itself.
- Services that are clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

6. The section "Infertility Services" on page 52 is amended as follows:

Infertility Services

The following services are not Covered Benefits:

- Assisted Reproductive Technologies (ART) procedures, otherwise known as conception by artificial means (except Artificial Insemination), including but not limited to in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), multi-cell embryo transfer (TET), intracytoplasmic sperm injections (ICSI), blastocyst transfer, assisted hatching and any other procedures that may be employed to bring about conception without sexual intercourse.
- Any service, procedure, test or process which prepares the Member for non-covered infertility and ART procedures or services.
- Collection, preservation or purchase of sperm, ova or embryos. This exclusion does not apply to Medically Necessary Standard Fertility Preservation Services when a covered [medical](#) treatment may directly or indirectly cause Iatrogenic Infertility.
- Reversal of voluntary sterilization.
- Testing, services or supplies for conception by a surrogate who is not enrolled in Sharp Health Plan. If the surrogate is enrolled in Sharp Health Plan, medical expenses related to the pregnancy will be covered by the Plan, subject to the lien described in the **What Happens if You Enter Into a Surrogacy Arrangement?** section of this Evidence of Coverage.

7. **In the GLOSSARY section, the definition of “Cost Share” and “Cost Sharing” on page 64 is amended as follows:**

Cost Share or **Cost Sharing** means the amount of the Member’s financial responsibility as specifically set forth in the Health Plan Summary of Benefits and any Supplemental Benefit rider, if applicable, attached to this Evidence of Coverage. Cost Share may include any combination of Deductibles, Coinsurance and Copayments, up to the Out-of-Pocket Maximum. [Cost Sharing for Supplemental Benefits, if applicable, do not count toward the Member’s Out-of-Pocket Maximum.](#)

8. **In the GLOSSARY section, the definition of “Maternal Mental Health Condition” on page 67 is amended as follows:**

Maternal Mental Health Condition means a mental health condition that can impact a woman during pregnancy, peri or postpartum, [or](#) that arises during pregnancy, in the peri or postpartum period, up to one year after delivery.

END OF AMENDMENT



Amendment #2 to your Sharp Health Plan Member Handbook

California Public Employees Benefit Retirement System (CalPERS)

Effective **January 1, 2021**, your Combined Evidence of Coverage and Disclosure Form is amended as follows:

1. All references to *chemical dependency* are changed to *substance use disorder*.
2. All references to *Pervasive Development Disorder or autism* are changed to *autism spectrum disorder*.
3. The following statement is added to **Obtain Required Authorization**.

A description of the medical review process or the guidelines used in the process, including any nonprofit professional association clinical review criteria, education program and training materials for mental health or substance use disorders, will be provided upon request.
4. The following statement in **What Are Your Covered Benefits?** is replaced with:

As a Member, you are entitled to receive Covered Benefits subject to all the terms, conditions, exclusions and limitations described in this Member Handbook. Covered Benefits are described below and must be:

 1. Medically Necessary;
 2. Described in this Evidence of Coverage, or otherwise required by law;
 3. Provided by Plan Providers, unless services are for Emergency or Out-of-Area Urgent Care or services have been prior Authorized by the Plan to be received from non-Plan Providers;
 4. Prescribed by a Plan Physician, except when coverage is required for treatment of an Emergency Medical Condition or services are prescribed as part of a treatment plan prior Authorized by the Plan with a non-Plan provider;
 5. If required, Authorized in advance by your PCP, your PMG or Sharp Health Plan; and
 6. Part of a treatment plan for Covered Benefits or required to treat medical conditions that are direct and predictable complications or consequences of Covered Benefits.
5. The following statement is removed from **What Are Your Covered Benefits?**

These exclusions or limitations do not apply to Medically Necessary services to treat Severe Mental Illness (SMI) or Serious Emotional Disturbance of a Child (SED).
6. The following section is removed from **What Are Your Covered Benefits?**

Chemical Dependency and Alcoholism Treatment

Chemical dependency and alcoholism treatment services are covered, including inpatient hospital services, partial hospital services and outpatient services when ordered and performed by a participating behavioral health professional.

The following Chemical Dependency services are a Covered Benefit:

Inpatient Detoxification

Short-term acute drug or alcohol detoxification is covered as an Emergency Medical Condition. We cover hospitalization in a Plan Hospital only for medical management of withdrawal symptoms, including room and board, Plan Physician services, drugs, dependency recovery services, education and counseling.

Outpatient Chemical Dependency Care

We cover the following Services for treatment of Chemical Dependency:

- Day-treatment programs
- Intensive outpatient programs (programs usually less than five hours per day)
- Individual and group chemical dependency counseling
- Medical treatment for withdrawal symptoms
- Partial hospitalization (programs usually more than five hours per day)
- Case management services

Transitional Residential Recovery Services

We cover chemical dependency treatment in a nonmedical transitional residential recovery setting approved in writing by the Medical Group. These settings provide counseling and support services in a structured environment.

Chemical Dependency Services Exclusion Services in a specialized facility for alcoholism, drug abuse or drug addiction except as otherwise described in this “Chemical Dependency and Alcoholism Treatment” section.

Members have direct access to Plan Providers of behavioral health services without obtaining a PCP referral. Covered Benefits must be obtained through Plan Providers. Chemical dependency and alcoholism treatment services that are not provided by Plan Providers are not covered, and you will be responsible to pay for those services. Please call Psychiatric Centers at San Diego toll-free at 1-877-257-7273 whenever you need chemical dependency services. All calls are confidential.

And replaced with:

Substance Use Disorder

Sharp Health Plan covers medically necessary services for the diagnosis or treatment of substance use disorders that fall under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International

Classification of Diseases or that are listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders, which include but are not limited to the following services:

- Physician services, including consultation and referral
- Diagnostic laboratory and diagnostic and therapeutic radiologic services
- Home health services
- Preventive health services, as described under Preventive Care Services
- Emergency health care services, including ambulance and ambulance transport services and out-of-area coverage, as described under Emergency Services and Care
- Inpatient detoxification: Drug or alcohol detoxification is covered as an Emergency Medical Condition. Hospitalization in a Plan Hospital for medical management of withdrawal symptoms, including room and board, Plan Physician services, drugs, dependency recovery services, education, case management, counseling, and aftercare programs.
- Transitional residential recovery services: Substance use disorder treatment in a nonmedical transitional residential recovery setting if Authorized in advance by Plan. These settings provide counseling and support services in a structured environment.
- Outpatient substance use disorder treatment: day-treatment programs, intensive outpatient programs (programs usually less than five hours per day), individual and group substance use disorder counseling, medical treatment for withdrawal symptoms, partial hospitalization (programs usually more than five hours per day), and case management services.

Other services are also covered if medically necessary for treatment of a substance use disorder.

Prior Authorization is not required for outpatient substance use disorder office visits. Services must be provided by Plan Providers. If services for the medically necessary treatment of a substance use disorder are not available in network within the geographic and timely access standards set by law or regulation, Sharp Health Plan will Authorize medically necessary out-of-network services and any medically necessary followup services that, to the maximum extent possible, meet those geographic and timely access standards. The Member will pay in-network cost-sharing for out-of-network services Authorized by the Plan.

7. The section entitled Mental Health Services under **What Are Your Covered Benefits?** is replaced in its entirety:

Mental Health Services

Sharp Health Plan covers medically necessary services for the diagnosis or treatment of mental health conditions that fall under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of

Diseases or that are listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders, which include but are not limited to the following services:

Outpatient Mental Health Services

- Physician services, including consultation and referral
- Individual office visits and group mental health evaluation and treatment.
- Psychological testing when necessary to evaluate a Mental Health Disorder.
- Screening and treatment for a Maternal Mental Health Condition for all women during pregnancy and during the postpartum period.
- Outpatient services for the purpose of monitoring drug therapy.
- Behavioral Health Treatment for autism spectrum disorder.
- Intensive outpatient treatment (programs usually less than five hours per day).
- Partial hospitalization (programs usually more than five hours per day).
- Case management services.
- Electroconvulsive therapy.
- Diagnostic laboratory and diagnostic and therapeutic radiologic services.
- Home health services.
- Preventive health services, as described under Preventive Care Services.

Intensive Psychiatric Treatment Programs

- Hospital-based intensive outpatient care (partial hospitalization).
- Multidisciplinary treatment in an intensive outpatient psychiatric treatment program.
- Residential treatment.

Inpatient Mental Health Services

- Inpatient psychiatric hospitalization, including room and board, drugs, supplies, and services of health care professionals.
- Treatment in a crisis residential program in a licensed psychiatric treatment facility with 24-hour-a-day monitoring by clinical staff for stabilization of an acute psychiatric crisis and psychiatric observation for an acute psychiatric crisis.
- The Member Cost Share for the entire inpatient mental health stay is determined by the benefit plan in effect on the day you were admitted to the hospital.

Emergency Health Care Services, including ambulance and ambulance transport services and out-of-area coverage, as described under Emergency Services and Care.

Other services are also covered if medically necessary for treatment of a mental health disorder.

Members have direct access to health care providers of mental health services without obtaining a PCP referral. Services must be provided by Plan Providers. If services for the medically necessary treatment of a mental health disorder are not available in network within the geographic and timely access standards set by law or regulation, Sharp Health Plan will Authorize medically necessary out-of-network services and any medically necessary followup services that, to the maximum extent possible, meet those geographic and timely access standards. The Member will pay in-network cost-sharing for out-of-network services Authorized by the Plan.

8. The introduction to the section entitled **Exclusions and Limitations** is replaced in its entirety:

Exclusions and Limitations

The services and supplies listed below are exclusions (not Covered Benefits) or are covered with limitations (Covered Benefits only in specific instances) in addition to those already described in this Member Handbook. Additional limitations may be specified in the Summary of Benefits.

Exclusions include any services or supplies that are:

1. Not Medically Necessary;
 2. In excess of the limits described in this Member Handbook or described in the Summary of Benefits;
 3. Specified as excluded in this Member Handbook;
 4. Not provided by Plan Providers, unless services are for Emergency or Out-of-Area Urgent Care or services have been prior Authorized by the Plan to be received from non-Plan Providers;
 5. Not prescribed by a Plan Physician, unless coverage is required for treatment of an Emergency Medical Condition or services are prescribed as part of a treatment plan prior Authorized by the Plan with a non-Plan provider;
 6. Not Authorized in advance by your PCP, your PMG or Sharp Health Plan, if required (exception: Emergency Services do not require Authorization);
 7. Part of a treatment plan for non-Covered Benefits; or
 8. Received prior to the Member's effective date of coverage or after the Member's termination from coverage under this Membership Agreement.
9. The section entitled Mental Health Services under **What Is Not Covered?** is replaced in its entirety:

Mental Health Services

The following services are not Covered Benefits unless determined to be medically necessary* for diagnosis or treatment of a mental health condition:

- Any court ordered treatment or therapy, or any treatment or therapy ordered as a condition of parole, probation, custody, or visitation.
- Diagnosis and treatment of a developmental reading disorder, developmental arithmetic disorder, developmental language disorder, developmental articulation disorder, or other developmental disorder.**
- Diagnosis and treatment for learning disorders or those services primarily oriented toward treatment of social or learning disorders.**
- Counseling for activities of an educational nature.**
- Counseling for borderline intellectual functioning.
- Counseling for occupational problems.
- Counseling related to consciousness raising.
- Vocational or religious counseling.
- Counseling for relational problems (e.g., couples counseling or family counseling).
- I.Q. testing.
- Psychological testing of Children required as a condition of enrollment in school.**

Services for conditions that the most recent edition of the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders (DSM) or International Classification of Diseases (ICD) identifies as something other than a Mental Disorder are not covered.

Changes in terminology, organization, or classification of mental health and substance use disorders in future versions of the DSM or ICD shall not affect the conditions covered by the Plan as long as a condition is commonly understood to be a mental health or substance use disorder by health care providers practicing in relevant clinical specialties.

Any services provided to the Member by an Employee Assistance Program (EAP) offered by an employer are not Covered Benefits. Sharp Health Plan does not provide EAP services.

* Benefits or coverage for medically necessary services shall not be limited or excluded on the basis that those services should be covered by a public entitlement program, including, but not limited to, special education or an individualized education program, Medicaid, Medicare, Supplemental Security Income, or Social Security Disability Insurance.

**These non-Covered Benefits do not include Behavioral Health Treatment for autism spectrum disorder, which is a Covered Benefit.

10. The following section is added to **What Is Not Covered?**

Substance Use Disorder Treatment

Any court ordered treatment or therapy, or any treatment or therapy ordered as a condition of parole, probation, custody, or visitation is not a Covered Benefit unless determined to be medically necessary for diagnosis or treatment of a substance use disorder.

Any services provided to the Member by an Employee Assistance Program (EAP) offered by an employer are not Covered Benefits. Sharp Health Plan does not provide EAP services.

Services for conditions that the most recent edition of the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders (DSM) or International Classification of Diseases (ICD) identifies as something other than a mental health condition or substance use disorder are not covered. Changes in terminology, organization, or classification of mental health and substance use disorders in future versions of the DSM or ICD shall not affect the conditions covered by the Plan as long as a condition is commonly understood to be a mental health or substance use disorder by health care providers practicing in relevant clinical specialties.

Benefits or coverage for medically necessary services shall not be limited or excluded on the basis that those services should be covered by a public entitlement program, including, but not limited to, special education or an individualized education program, Medicaid, Medicare, Supplemental Security Income, or Social Security Disability Insurance.

11. The following statement is added to Cosmetic Services and Supplies under **What Is Not Covered?**:

Medically Necessary treatment of Mental Health or Substance Use Disorders resulting in hair loss is not excluded from coverage.

12. The following Sexual Dysfunction Treatment exclusion under **What Is Not Covered?** is replaced in its entirety:

Sexual Dysfunction Treatment

Treatment of sexual dysfunction or inadequacy is not covered unless Medically Necessary for treatment of a Mental Health and Substance Use Disorder.

13. The following Other exclusion under **What Is Not Covered?** is replaced in its entirety:

Any services requested or ordered by a court of law, employer, or school are not covered, unless Medically Necessary for treatment of Mental Health or Substance Use Disorder.

14. The definition of Medically Necessary in the **Glossary** is replaced in its entirety:

Medically Necessary means a treatment or service necessary to protect life; to prevent illness or disability; to diagnose, treat or control illness, disease or injury; or to alleviate severe pain. The treatment or service should be:

- Based on generally accepted clinical evidence;
- Consistent with recognized standards of practice;
- Demonstrated to be safe and effective for the Member's medical condition; and

- Provided at the appropriate level of care and setting based on the Member’s medical condition.

For purposes of mental health or substance uses disorders, Medically Necessary means a service or product addressing the specific needs of that patient, for the purpose of preventing, diagnosing, or treating an illness, injury, condition, or it’s symptoms, including minimizing the progression of that illness, injury, condition or its symptoms in a manner that is all of the following:

- In accordance with the generally accepted standards of mental health and substance use disorder care
- Clinically appropriate in terms of type, frequency, extent, site and duration
- Not primarily for the economic benefit of the Plan or Members, or for the convenience of the patient, treating physician or other health care provider.

15. The definition of Mental Disorder in the **Glossary** is replaced in its entirety:

Mental Health Disorder means a mental health condition that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders.

16. The definition of Pervasive Developmental Disorder is removed from the **Glossary**.

17. The definition of Plan Providers in the **Glossary** is replaced in its entirety:

Plan Provider or Plan Providers means the physician(s), hospital(s), Skilled Nursing Facility or Facilities, home health agency or agencies, pharmacy or pharmacies, medical transportation company or companies, laboratory or laboratories, diagnostic facility or facilities, Durable Medical Equipment supplier(s), and other licensed health care entities or professionals who are part of the Sharp Health Plan Choice Network, or who provide Covered Benefits to Members through an agreement with Sharp Health Plan.

For purposes of mental health and substance use disorders, Providers include:

- (A) A person who is licensed under Division 2 (commencing with Section 500) of the Business and Professions Code.
- (B) An associate marriage and family therapist or marriage and family therapist trainee functioning pursuant to Section 4980.43.3 of the Business and Professions Code.
- (C) A qualified autism service provider or qualified autism service professional certified by a national entity pursuant to Section 10144.51 of the Insurance Code and Section 1374.73.
- (D) An associate clinical social worker functioning pursuant to Section 4996.23.2 of the Business and Professions Code.
- (E) An associate professional clinical counselor or professional clinical counselor trainee functioning pursuant to Section 4999.46.3 of the Business and Professions Code.

(F) A registered psychologist, as described in Section 2909.5 of the Business and Professions Code.

(G) A registered psychological assistant, as described in Section 2913 of the Business and Professions Code.

(H) A psychology trainee or person supervised as set forth in Section 2910 or 2911 of, or subdivision (d) of Section 2914 of, the Business and Professions Code.

18. The definition of Serious Emotional Disturbance of a Child is removed from the **Glossary**.

19. The definition of Severe Mental Illness is removed from the **Glossary**.

20. The definition of Substance Use Disorder is added to the **Glossary**:

Substance Use Disorder means a substance use disorder that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders.

END OF AMENDMENT

This booklet is your **COMBINED EVIDENCE OF COVERAGE AND DISCLOSURE FORM** that discloses the terms and conditions of coverage. Applicants have the right to view this Evidence of Coverage prior to enrollment. This Evidence of Coverage is only a summary of Covered Benefits available to you as a Sharp Health Plan Member.

The Group Agreement and this Evidence of Coverage may be amended at any time. In the case of a conflict between the Group Agreement and this Evidence of Coverage, the provisions of this Evidence of Coverage shall be binding upon Sharp Health Plan notwithstanding any provisions in the Group Agreement that may be less favorable to Members.

THERE IS NO VESTED RIGHT TO RECEIVE ANY PARTICULAR BENEFIT SET FORTH IN THE PLAN. PLAN BENEFITS MAY BE MODIFIED. ANY MODIFIED BENEFIT (SUCH AS THE ELIMINATION OF A PARTICULAR BENEFIT OR AN INCREASE IN THE MEMBER'S COPAYMENT) APPLIES TO SERVICES OR SUPPLIES FURNISHED ON OR AFTER THE EFFECTIVE DATE OF THE MODIFICATION.

This Evidence of Coverage provides you with information on how to obtain Covered Benefits and the circumstances under which these benefits will be provided to you. We recommend you read this Evidence of Coverage thoroughly and keep it in a place where you can refer to it easily. Members with special health care needs should read carefully those sections that apply to them.

For easier reading, we capitalized words throughout this Evidence of Coverage to let you know that you can find their meanings in the **GLOSSARY**.

Please contact us with questions about this Evidence of Coverage.

**Customer Care
8520 Tech Way, Suite 200
San Diego, CA 92123**

**Email: customer.service@sharp.com
Call toll-free: 1-855-995-5004
7 a.m. to 8 p.m., 7 days a week**



sharphealthplan.com/CalPERS

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SUMMARY OF BENEFITS

CalPERS Sharp Performance Plus HMO

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. PLEASE CONTACT YOUR EMPLOYER FOR SPECIFIC INFORMATION ON YOUR COVERAGE OR VISIT WWW.SHARPEALTHPLAN.COM TO VIEW THE MEMBER HANDBOOK.

Covered Benefits	Cost Share
Annual Deductible and Out-of-Pocket Maximum	
There are no deductibles for the medical benefits covered under this plan	\$0
Annual out-of-pocket maximum (per individual/per family) ¹	\$1,500 / \$3,000
Lifetime Maximum	
There are no lifetime maximums for this plan	Unlimited
Preventive Care²	
Well-baby and well-child (to age 18) physical exams, immunizations and related laboratory services	\$0
Routine adult physical exams, immunizations and related laboratory services	\$0
Laboratory, radiology and other services for the early detection of disease when ordered by a Physician	\$0
Routine gynecological exams, immunizations and related laboratory services	\$0
Mammography	\$0
Prostate cancer screening	\$0
Colorectal cancer screenings including sigmoidoscopy and colonoscopy	\$0
Best Health™ Wellness Services	
Online health education and wellness workshops and other wellness tools	\$0
Telephonic health coaching (weight management, tobacco cessation, stress management, physical activity, nutrition)	\$0
Professional Services	
Primary Care Physician office visit for consultation, treatment, diagnostic testing, etc.	\$15 / visit
Specialist Physician office visit for consultation, treatment, diagnostic testing, etc.	\$15 / visit
Laboratory tests and services	\$0
Radiology services (X-rays and diagnostic imaging)	\$0
Advanced radiology (including but not limited to MRI, MRA, MRS, CT scan, PET, MUGA, SPECT)	\$0 / procedure
Allergy testing	\$0
Allergy injections	\$0
Hearing exam	\$0
Audiological exam	\$0

Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services)	
Outpatient facility fee	\$0 / procedure
Physician/Surgeon fee	\$0
Infusion therapy (including but not limited to chemotherapy)	variable ³
Dialysis	\$0
Rehabilitation services: physical, occupational and speech therapy	\$15 / visit
Habilitation services	Not covered
Radiation therapy	variable ³
Hospitalization (Including but not limited to inpatient services, organ transplant, and inpatient rehabilitation)	
Facility fee	\$0 / admission
Physician/surgeon fee	\$0
Emergency and Urgent Care Services	
Emergency room services facility fee (waived if admitted to the hospital or placed in observation status)	\$50 / visit
Emergency room services physician fee (waived if admitted to the hospital or placed in observation status)	\$0
Urgent care services	\$15 / visit
Medical Transportation	
Emergency medical transportation	\$0
Non-emergency medical transportation	\$0
Maternity Care	
Prenatal and postpartum office visits	\$0
Delivery and all inpatient services – Hospital	\$0 / admission
Delivery and all inpatient services – Professional	\$0
Breastfeeding support, supplies and counseling	\$0
Family Planning Services	
Injectable contraceptives (including but not limited to Depo Provera)	\$0
Voluntary sterilization – women	\$0
Voluntary sterilization – men	variable ³
Interruption of pregnancy	variable ³
Infertility services (diagnosis and treatment of underlying condition)	50% coinsurance ⁴
Durable Medical Equipment and Other Supplies	
Durable medical equipment	\$0
Diabetic supplies	\$0
Prosthetics and orthotics	\$15 / visit

Mental Health Services	
Diagnosis and treatment of Severe Mental Illnesses for all members, Serious Emotional Disturbances for children, and any mental health condition identified as a “mental disorder” in the Diagnostic and Statistical Manual of Mental Disorders are covered with the cost-sharing listed below. ⁵	
Office visits	\$15 / visit
Group therapy	\$15 / visit
Other outpatient items and services (including but not limited to Home-based applied behavioral analysis for treatment of autism)	\$0 / visit
Inpatient facility fee	\$0 / admission
Inpatient physician fee	\$0
Emergency services facility fee (waived if admitted or placed in observation status)	\$50 / visit
Emergency services physician fee (waived if admitted or placed in observation status)	\$0
Emergency psychiatric transportation	\$0
Non-emergency psychiatric transportation	\$0
Urgent care services	\$15 / visit
Chemical Dependency Services	
Office visits	\$15 / visit
Group therapy	\$15 / visit
Other outpatient items and services	\$0 / visit
Inpatient facility fee	\$0 / admission
Inpatient physician fee	\$0
Emergency services facility fee for acute alcohol or drug detoxification (waived if admitted or placed in observation status)	\$50 / visit
Emergency services physician fee for acute alcohol or drug detoxification (waived if admitted or placed in observation status)	\$0
Emergency substance use disorder transportation	\$0
Non-emergency substance use disorder transportation	\$0
Urgent care services	\$15 / visit
Skilled Nursing, Home Health and Hospice Services	
Skilled nursing facility services (maximum of 100 days per benefit period)	\$0 / admission
Home health services (cost share per visit - maximum of 100 visits per calendar year)	\$0
Hospice care – inpatient	\$0
Hospice care – outpatient	\$0
Prescription Drug Coverage⁶	
(More information about prescription drug coverage is available at www.optumrx.com/calpers)	
Preferred Generic/Preferred Brand/Non-preferred medications up to 30-day supply	\$5 / \$20 / \$50
Preferred Generic/Preferred Brand/Non-preferred medications for a 90-day supply by mail order (for maintenance medications only)	\$10 / \$40 / \$100
Preventive prescription drugs including Preferred Generic and prescribed over-the-counter contraceptives	\$0

Supplemental Benefits¹	
Acupuncture/Chiropractic services (maximum of 20 visits combined per calendar year)	\$15 / visit
Artificial Insemination (no lifetime maximum)	50% coinsurance ⁴
Hearing aids or ear molds (maximum up to \$1,000 every 36 months)	variable ⁷
Vision services (once every 12 months / Exam only)	\$0
Eyeglasses or contact lenses (following cataract surgery)	\$0

Notes

¹ In a family plan, an individual is responsible only for the single out-of-pocket maximum amount. Cost sharing payments (copayments and coinsurance, but not premiums) made by each individual in a family contribute to the family out-of-pocket maximum. Once the family out-of-pocket maximum is reached, the plan pays all costs for covered services for all family members. Cost sharing payments for all in-network services accumulate toward the out-of-pocket maximum. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Vision, etc.) do not apply to the annual out-of-pocket maximum.

² Includes preventive services with a rating of A or B from the US Preventive Services Task Force; immunizations for children, adolescents and adults recommended by the Centers of Disease Control; and preventive care and screenings supported by the Health Resources and Services Administration for infants, children, adolescents and women. If preventive care is received at the time of other services, the applicable copayment for such services other than preventive care may apply.

³ Out of pocket cost is based on type and location of service (e.g. outpatient surgery cost-share for outpatient surgery or specialist office visit cost-share for a service received during a specialist office visit).

⁴ Of contracted rates.

⁵ Severe Mental Illnesses include: schizophrenia, schizoaffective disorder, bi-polar disorder (manic depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, Pervasive Developmental Disorder or autism, anorexia nervosa and bulimia nervosa. A child with Serious Emotional Disturbances is as defined in the current Member Handbook. Other mental health conditions include conditions identified as “mental disorders” in the Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition, Text Revision (DSM IV) and as amended in the most recent edition of the Diagnostic and Statistical Manual for Mental Disorders.

⁶ Member cost-share will not exceed \$250 per individual prescription of up to a 30-day supply of a covered oral anti-cancer drug. 90-day supply cost share applies to maintenance medications filled by mail order only.

⁷ Maximum benefit of \$1,000. Member is responsible for any charges over \$1,000.

Note: Medically necessary Standard Fertility Preservation Services are covered when a covered treatment may directly or indirectly cause Iatrogenic Infertility, as indicated in the Member Handbook.

Note: Cost sharing for services with copayments is the lesser of the copayment amount or allowed amount (the maximum amount on which payment is based for covered health care services).

Notes, continued

Note: For “Mental Health Services”, “Office Visits” cost-share applies to outpatient office visits, psychological testing, and outpatient monitoring of drug therapy. “Group Therapy” cost-share applies to group mental health evaluation and treatment and group therapy sessions. “Other Outpatient Items and Services” cost-share applies to short-term multidisciplinary treatment in an intensive outpatient psychiatric treatment program, partial hospitalization, and home-based behavioral health treatment for pervasive developmental disorder or autism. “Inpatient” cost-share applies to inpatient facility and physician services, mental health psychiatric observation and mental health crisis residential treatment.

Note: For “Chemical Dependency Services”, “Office Visits” cost-share applies to outpatient office visits, medication treatment for withdrawal, and individual evaluation. “Group Therapy” cost-share applies to substance use disorder group evaluation and group therapy sessions. “Other Outpatient Items and Services” cost-share applies to day treatment programs, intensive outpatient programs, and partial hospitalization. “Inpatient” cost-share applies to the inpatient facility and physician services and substance use disorder transitional residential recovery services in a non-medical residential setting.

BENEFIT CHANGES FOR CURRENT YEAR

There are no coverage changes for your plan in 2021.

Sharp Health Plan Rates for Contracting Agency Employees and Annuitants		
2021		
Single	2-Party	Family
\$632.27	\$1,264.54	\$1,643.90

Sharp Health Plan Rates for State Employees and Annuitants		
2021		
Single	2-Party	Family
\$632.27	\$1,264.54	\$1,643.90

WELCOME TO SHARP HEALTH PLAN

Thank you for selecting Sharp Health Plan's Performance Plus plan for your health plan benefits! If you have any questions about your Evidence of Coverage or your Sharp Health Plan benefits, please visit sharphealthplan.com or email customer.service@sharp.com. You can also call us toll-free at 1-855-995-5004.

Our Customer Care team is available to assist you seven days a week from 7 a.m. to 8 p.m. Additionally, after 5 p.m. weekdays and all day on weekends, you have access to speak with a specially trained registered nurse for immediate medical advice by calling the same Customer Care phone number.

Sharp Health Plan is a locally based, not-for-profit health plan that has been serving San Diegans for over 25 years. Sharp Health Plan offers San Diegans access to high-quality and affordable health insurance. We continue to be recognized nationally and locally for our award-winning health care for San Diegans of all ages. Visit sharphealthplan.com/honors to learn more.

Important Health Plan Information

We will provide you with important health plan information, including this Evidence of Coverage, the Health Plan Summary of Benefits, a Provider Directory and a Member Resource Guide, to help you better understand and use your benefit plan. It is very important that you read this information to understand your benefit plan and how to access care. We recommend keeping this information for reference. This information is also available online at sharphealthplan.com/CalPERS.

Evidence of Coverage

This Evidence of Coverage explains your health plan membership, how to use your benefit plan and access care, and who to call if you have questions. This Evidence of Coverage also describes your Covered Benefits and any exclusions or limitations. For easier reading, we capitalized words throughout this Evidence of Coverage to let you know that you can find their meanings in the **GLOSSARY** section. To access this Evidence of Coverage online, log in to your Sharp Connect at sharphealthplan.com/login.

Health Plan Summary of Benefits

Your Health Plan Summary of Benefits outlines the applicable Deductible(s), Coinsurances, Copayments and Out-of-Pocket Maximum that apply to the benefit plan you purchased. The Health Plan Summary of Benefits is considered part of this Evidence of Coverage.

Provider Directory

As a CalPERS Member enrolled in the Performance Plus plan, you have access to providers in the Performance Plan Network. The Provider Directory is a listing of Plan Physicians, Plan Hospitals and other Plan Providers in the Performance Plan Network. When selecting your Primary Care Physician (PCP) who will coordinate all of your care, you must choose a provider who is in your Plan Network. You will receive all non-emergency Covered Benefits from the Plan Providers in your Plan Network. For your convenience, your Plan Network is listed on your Sharp Health Plan Member identification card.

Our Provider Directories are available online at sharphealthplan.com/CalPERS. You may also request a printed directory by calling Customer Care.

Member Resource Guide

We distribute this guide annually to all Subscribers. The guide includes information about accessing care, our Member Advisory Committee (also called the Public Policy Advisory Committee), health education (prevention and wellness information) and how to get the most out of your health plan benefits.

HOW DOES THE PLAN WORK?

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHICH GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED. ALL REFERENCES TO PLAN PROVIDERS, PLAN MEDICAL GROUPS, PLAN HOSPITALS, AND PLAN PHYSICIANS IN THIS EVIDENCE OF COVERAGE REFER TO PROVIDERS AND FACILITIES IN YOUR PLAN NETWORK, AS IDENTIFIED ON YOUR MEMBER ID CARD.

Please read this Evidence of Coverage carefully to understand how to get the most out of your health plan benefits. After you have read the Evidence of Coverage, we encourage you to call Customer Care with any questions. To begin, here are the basics that explain how to make the Plan work best for you.

Choice of Plan Physicians and Plan Providers

Sharp Health Plan Providers are located throughout San Diego County. The Provider Directory lists addresses, phone numbers and other information for Plan Providers, including PCPs, hospitals and other facilities.

- The Plan has several physician groups (called Plan Medical Groups or PMGs) from which you choose your PCP and through which you receive specialty physician care or access to hospitals and other facilities.
- You select a PCP for yourself and one for each of your Dependents. Look in the Provider Directory for the Performance Plan Network to find your current PCP or select a new one. Dependents who are eligible to enroll in the Performance Plus plan may select different PCPs and PMGs to meet their individual needs. If you need help selecting a PCP, please call Customer Care.
- In most cases, newborns are assigned to the mother's PMG until the first day of the month following birth (or discharge from the hospital, whichever is later). You may select a different PCP or PMG for your newborn following the birth month by calling Customer Care.
- Write your PCP selection on your enrollment form and give it to your Employer.
- If you are unable to select a PCP at the time of enrollment, we will select one for you so that you have access to care immediately. If you would like to change your PCP, just call Customer Care. We recognize that the choice of a PCP is a personal one, and encourage you to choose a PCP who best meets your needs.
- You and your Dependents obtain Covered Benefits through your PCP and from the Plan Providers who are affiliated with your PMG. If you need to be hospitalized, your PCP will generally direct your care to the Plan Hospital or other Plan facility where your doctor has admitting privileges. Since PCPs do not usually maintain privileges at all facilities, you may want to check with your doctor to see where your doctor admits patients. If you would like assistance with this information, please call Customer Care.
- If the relationship between you and a Plan Physician is unsatisfactory, then you may submit the matter to the Plan and request a change of Plan Physician.
- Some hospitals and other providers do not provide one or more of the following services that may be covered under your Plan contract and that you or your family member might need: family planning; contraceptive services, including emergency contraception; sterilization, including tubal ligation at the time of labor and delivery; infertility treatments; or abortion. You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, clinic or Customer Care to ensure that you can obtain the health care services that you need.

Call Your PCP When You Need Care

- Call your PCP for all your health care needs. Your PCP's name and telephone number are shown on your Member ID Card. You will receive your ID card soon after you enroll. If you are a new patient, forward a copy of your medical records to your PCP before you are seen to enable your doctor to provide better care.
- Make sure to tell your PCP about your complete health history, as well as any current treatments, medical conditions or other doctors who are treating you.
- If you have never been seen by your PCP, you should make an appointment for an initial health assessment. If you have a more urgent medical problem, don't wait until this appointment. Speak with your PCP or other health care professional in the office and they will direct you appropriately.
- You can contact your PCP's office 24 hours a day. If your PCP is not available or if it is after regular office hours, a message will be taken. Your call will be returned by a qualified health professional within 30 minutes. If you are unable to reach your PCP, please call Customer Care. You have access to our nurse advice line evenings and weekends for immediate medical advice.

- If you have an Emergency Medical Condition, call "911" or go to the nearest hospital emergency room.
- All Members have direct and unlimited access to OB/GYN Plan Physicians as well as PCPs (family practice, internal medicine, etc.) in their PCP's PMG for obstetric and gynecologic services.

Present Your Member ID Card and Pay Copayment

- Always present your Member ID card to Plan Providers. If you have a new ID card because you changed PCPs or PMGs, be sure to show your provider your new card.
- When you receive care, you pay the provider the applicable Copayment specified on the Health Plan Summary of Benefits. For convenience, some Copayments are also shown on your Member ID card.

Call us with questions toll-free at 1-855-995-5004, or email us at customer.service@sharp.com.

HOW DO YOU OBTAIN MEDICAL CARE?

Use Your Member ID Card

The Plan will send you and each of your Dependents a Member ID card that shows your Member number, benefit information, certain Copayments, your Plan Network, your PMG, your PCP's name and telephone number and information about obtaining Emergency Services. Present this card whenever you need medical care and identify yourself as a Sharp Health Plan Member. Your ID card can only be used to obtain care for yourself. If you allow someone else to use your ID card, the Plan will not cover the services and may terminate your coverage. If you lose your ID card or require medical services before receiving your ID card, please call Customer Care.

You can also request an ID card or print a temporary ID card online at sharphealthplan.com/CalPERS by logging onto SharpConnect.

Access Health Care Services Through Your Primary Care Physician (PCP)

Your PCP will provide the appropriate services or referrals to other Plan Providers. If you need specialty care, your PCP will refer you to a specialist. All specialty care must be coordinated through your PCP. You may receive a standing referral to a specialist if your PCP determines, in consultation with the specialist and the Plan, that you need continuing care from a specialist.

If you fail to obtain Authorization from your PCP, care you receive may not be covered by the Plan and you may be responsible to pay for the care. Remember, however, that women have direct and unlimited access to OB/GYNs as well as PCPs (family practice, internal medicine, etc.) in their PCP's PMG for obstetric and gynecologic services. You will not be required to obtain prior Authorization for sexual and reproductive health services in your Plan Medical Group.

Use Sharp Health Plan Providers

You receive Covered Benefits from Plan Providers who are affiliated with your PMG and who are part of the Performance Plan Network. To find out which Plan Providers are affiliated with your PMG, refer to the Performance Network Provider Directory or call Customer Care. If Covered Benefits are not available from Plan Providers affiliated with your PMG, you will be referred to another Plan Provider to receive such Covered Benefits. Availability of Plan Providers will be assessed based on your specific medical needs, provider expertise, geographical access, and appointment availability. You are responsible to pay for any care not provided by Plan Providers affiliated with your PMG, unless your PMG has Authorized the service in advance or it is an Emergency Service. In some cases, a non-Plan Provider may provide Covered Benefits at an in-network facility where we have Authorized you to receive care. You are not responsible for any amounts beyond your Cost Share for the Covered Benefits you receive at in-network facilities or at facilities where we have Authorized you to receive care.

Use Sharp Health Plan Hospitals

If you need to be hospitalized, your Plan Physician will admit you to a Plan Hospital that is affiliated with your PMG and part of the Performance Plan Network. If the hospital services you need are not available at a Plan Hospital affiliated with your PMG, you will be referred to another Plan Hospital to receive such hospital services. To find out which Plan Hospitals are affiliated with your PMG, refer to the Performance Network Provider Directory or call Customer Care. You are responsible to pay for any care that is not provided by Plan Hospitals affiliated with your PMG, unless your PMG has Authorized the service in advance or it is an Emergency Service.

Schedule Appointments

When it is time to make an appointment, simply call the doctor that you have selected as your PCP. Your PCP's name and phone number are shown on the Member ID card that you receive when you enroll as a Sharp Health Plan Member. Remember, only Sharp Health Plan doctors may provide Covered Benefits to Members.

Timely Access to Care

Making sure you have timely access to care is extremely important to us. Check out the charts below to plan ahead.

Appointment wait times

Urgent Appointments	Maximum wait time after request
PCP, no prior Authorization required	48 hours
Prior Authorization required	96 hours

Non-Urgent Appointments	Maximum wait time after request
PCP (Excludes preventive care appointments)	10 business days
Non-physician mental health care provider (e.g., psychologist or therapist)	10 business days
Specialist (Excludes routine follow-up appointments)	15 business days
Ancillary services (e.g., X-rays, lab tests, etc. for the diagnosis and treatment of injury, illness, or other health conditions)	15 business days

Exceptions to appointment wait times

Your wait time for an appointment may be extended if your health care provider has determined and noted in your record that the longer time wait will not be detrimental to your health. Your appointments for preventive and periodic follow up care services (e.g., standing referrals to specialists for chronic conditions, periodic visits to monitor and treat pregnancy, cardiac, or mental health conditions, and laboratory and radiological monitoring for recurrence of disease) may be scheduled in advance, consistent with professionally recognized standards of practice, and exceed the listed wait times.

Telephone wait times

Service	Maximum wait time
Sharp Health Plan Customer Care (Monday to Friday, 8 a.m. to 6 p.m.)	10 minutes
Triage or screening services (24 hours/day and 7 days/week)	30 minutes

Interpreter services at scheduled appointments

Sharp Health Plan provides free interpreter services at scheduled appointments. For language interpreter services, please call Customer Care: 1-855-995-5004. The hearing and speech impaired may dial “711” or use California’s Relay Service’s toll-free numbers to contact us:

- 1-800-735-2922 Voice
- 1-800-735-2929 TTY
- 1-800-855-3000 Voz en español y TTY (teléfono de texto)

Members must make requests for face-to-face interpreting services at least three days prior to the appointment date. In the event that an interpreter is unavailable for face-to-face interpreting, Customer Care can arrange for telephone interpreting services.

Referrals to Non-Plan Providers

Sharp Health Plan has an extensive network of high quality Plan Providers throughout San Diego County. Occasionally, however, our Plan Providers may not be able to provide the services you need that are covered by the Plan. If this occurs, your PCP will refer you to a provider where the services you need are available. You should make sure that these services are Authorized in advance. If the services are Authorized, you pay only the Copayments you would pay if the services were provided by a Plan Provider.

Changing Your Primary Care Physician

It is a good idea to stay with a PCP so your doctor can get to know your health needs and medical history. However, you have the option to change your PCP to a different doctor in the Performance Plan Network for any reason. If you select a PCP in a different PMG, you will have access to a different group of specialists, hospitals, and other providers. You will need to ask your new PCP to submit Authorization requests for any specialty care, Durable Medical Equipment or other Covered Benefits you need. The Authorizations from your previous PMG will no longer be valid. Be sure to contact your new PCP promptly if you need Authorization for a specialist or other Covered Benefits.

If you wish to change your PCP, please call or email Customer Care. One of our Customer Care Representatives will help you choose a new doctor. In general, the change will be effective on the first day of the month following your call or email.

Obtain Required Authorization

Except for PCP services, outpatient mental health or chemical dependency office visits, MinuteClinic services, Emergency Services, and obstetric and gynecologic services, you are responsible for obtaining valid Authorization before you receive Covered Benefits. To obtain a valid Authorization:

1. Prior to receiving care, contact your PCP or other approved Plan Provider to discuss your treatment plan.
2. Request prior Authorization for the Covered Benefits that have been ordered by your doctor.

Your PCP or other Plan Provider is responsible for requesting Authorization from Sharp Health Plan or your PMG.

3. If Authorization is approved, obtain the expiration date for the Authorization. You must access care before the expiration date with the Plan Provider identified in the approved Authorization.

A decision will be made on the Authorization request within five business days. A letter will be sent to you within two business days of the decision.

If waiting five days would seriously jeopardize your life or health or your ability to regain maximum function or, in your doctor's opinion, it would subject you to severe pain that cannot be adequately managed without the care or treatment that is being requested, you will receive a decision no later than 72 hours after receipt of the Authorization request.

If we do not receive enough information to make a decision regarding the Authorization request, we will send you a letter within five days to let you know what additional information is needed. We will give you or your provider at least 45 days to provide the additional information. (For urgent Authorization requests, we will notify you and your provider by phone within 72 hours and give you or your provider at least 48 hours to provide the additional information.)

If you receive Authorization for an ongoing course of treatment, we will not reduce or stop the previously Authorized treatment before providing you with an opportunity to Appeal the decision to reduce or stop the treatment.

The Plan uses evidence based guidelines for Authorization, modification or denial of services as well as Utilization Management, prospective, concurrent and retrospective review. Plan specific guidelines are developed and reviewed on an ongoing basis by the Plan Medical Director, Utilization Management Committee and appropriate physicians to assist in determination of community standards of care. A description of the medical review process or the guidelines used in the process will be provided upon request.

If services requiring prior Authorization are obtained without the necessary Authorization, you may be responsible for the entire cost.

Second Opinions

When a medical or surgical procedure or course of treatment (including mental health or chemical dependency treatment) is recommended, and either the Member or the Plan Physician requests, a second opinion may be obtained. You may request a second opinion for any reason, including the following:

1. You question the reasonableness or necessity of recommended surgical procedures.
2. You question a diagnosis or plan of care for a condition that threatens loss of life, limb or bodily function or substantial impairment, including, but not limited to, a Serious Chronic Condition.
3. The clinical indications are not clear or are complex and confusing, a diagnosis is in doubt due to conflicting test results or the treating health professional is unable to diagnose the condition and you would like to request an additional diagnosis.
4. The treatment plan in progress is not improving your medical condition within an appropriate period of time given the diagnosis and plan of care, and you would like a second opinion regarding the diagnosis or continuance of the treatment.
5. You have attempted to follow the plan of care or consulted with the initial provider concerning serious concerns about the diagnosis or plan of care.
6. You or the Plan Physician who is treating you has serious concerns regarding the accuracy of the pathology results and requests a specialty pathology opinion.

A second opinion about care from your PCP must be obtained from another Plan Physician within your PMG. If you would like a second opinion about care from a specialist, you or your Plan Physician may request Authorization to receive the second opinion from any qualified provider within the Plan Network. If there is no qualified provider within the Plan's network, you may request Authorization for a second opinion from a provider outside the Plan's network. If a Provider outside the Plan's network provides a second opinion, that Provider should not perform, assist or provide care, as the Plan does not provide reimbursement for such care.

Members and Plan Physicians request a second opinion through their PMG or through the Plan. Requests are reviewed and facilitated through the PMG or Plan Authorization process. If you have any questions about the availability of second opinions or would like a copy of the Plan's policy on second opinions, please call or email Customer Care.

Telehealth Services

Telehealth is a way of delivering health care services via phone or video to facilitate diagnosis, consultation, treatment and other services. Telehealth services are intended to make it more convenient for you to receive health care services. You may receive Covered Benefits via Telehealth when available, determined by your Plan Provider to be medically appropriate, and provided by a Plan Provider. Medically Necessary health care services appropriately delivered via Telehealth are covered on the same basis and to the same extent as coverage for the same services received through in-person visits. This means you have the same Cost Share and Out-of-Pocket Maximum for in-person and Telehealth services. The same Authorization rules also apply. Coverage is not limited to services delivered by third-party Telehealth providers.

Emergency Services and Care

Emergency Services are not a substitute for seeing your PCP. Rather, they are intended to provide emergency needed care in a timely manner when you require these services.

Emergency Services means those Covered Benefits, including Emergency Services and Care, provided inside or outside the Service Area, which are medically required on an immediate basis for treatment of an Emergency Medical Condition. Sharp Health Plan covers 24-hour emergency care. An Emergency Medical Condition is a medical condition, manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

1. Placing the patient's health in serious jeopardy; or
2. Serious impairment of bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services and Care means:

1. Medical screening, examination and evaluation by a physician and surgeon, or, to the extent permitted by applicable law, by other appropriate personnel under the supervision of a physician and surgeon, to determine if an Emergency Medical Condition or Active Labor exists and, if it does, the care, treatment and surgery, if within the scope of that person's license, necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; and
2. An additional screening, examination and evaluation by a physician, or other personnel to the extent permitted by applicable law and within the scope of their licensure and clinical privileges, to determine if a psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the psychiatric Emergency Medical Condition within the capability of the facility.

Your Copayment for emergency room services will not apply if you are admitted as an inpatient directly to the hospital from the emergency room or kept for observation.

What to Do When You Require Emergency Services

- If you have an Emergency Medical Condition, call "911" or go to the nearest hospital emergency room. It is not necessary to contact your PCP before calling "911" or going to a hospital if you believe you have an Emergency Medical Condition.
- If you are unsure whether your condition requires Emergency Services, call your PCP (even after normal office hours). Your PCP can help decide the best way to get treatment and can arrange for prompt emergency care. However, do not delay getting care if your PCP is not immediately available. Members are encouraged to use the "911" emergency response system appropriately when they have an Emergency Medical Condition that requires an emergency response.

- If you go to an emergency room and you do not have an emergency, you may be responsible for payment.
- If you are hospitalized in an emergency, please notify your PCP or Sharp Health Plan within 48 hours or at the earliest time reasonably possible. This will allow your Plan Physician to share your medical history with the hospital and help coordinate your care. If you are hospitalized outside of San Diego County, your Plan Physician and the Plan may arrange for your transfer to a Plan Hospital if your medical condition is sufficiently stable for you to be transferred.
- Paramedic ambulance services are covered when provided in conjunction with Emergency Services.
- Some non-Plan Providers may require that you pay for Emergency Services and seek reimbursement from the Plan. On these occasions, obtain a complete bill of all services rendered and a copy of the emergency medical report, and forward them to the Plan right away for reimbursement. Reimbursement request forms are available online at sharphealthplan.com/CalPERS.
- If you need follow-up care after you receive Emergency Services, call your PCP to make an appointment or for a referral to a specialist. Do not go back to the hospital emergency room for follow-up care, unless you are experiencing an Emergency Medical Condition.
- You are not financially responsible for payment of Emergency Services, in any amount the Plan is obligated to pay, beyond your Copayment and/or Deductible. You are responsible only for applicable Copayments or Deductibles, as listed on the Health Plan Summary of Benefits.

Urgent Care Services

Urgent conditions are not emergencies, but may need prompt medical attention. Urgent Care Services are not a substitute for seeing your PCP. They are intended to provide urgently needed care in a timely manner when your PCP has determined that you require these services or you are outside the Plan's Service Area and require Urgent Care Services.

What to Do When You Require Urgent Care Services

If you need Urgent Care Services and are in the Plan's Service Area, you must use an urgent care facility within your PMG network; however, you must call your PCP first. If, for any reason, you are unable to reach your PCP, please call Customer Care. You have access to a registered nurse evenings and weekends for immediate medical advice by calling our toll-free Customer Care number at 1-855-995-5004. 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.

Out-of-Area Urgent Care Services are considered Emergency Services and do not require an Authorization from your PCP. If you are outside your Plan's Service Area and need Urgent Care Services, you should still call your PCP. Your PCP may want to see you when you return in order to follow up with your care.

Language Assistance Services

Sharp Health Plan provides free interpreter and language translation services for all Members. If you need language interpreter services to help you talk to your doctor or health plan or to assist you in obtaining care, please call Customer Care. Let us know your preferred language when you call. Customer Care has representatives who speak English and Spanish. We also have access to interpreting services in more than 100 languages. If you need someone to explain medical information while you are at your doctor's office, ask them to call us. You may also be able to get materials that are written in your preferred language. For free language assistance, please call us toll-free at 1-855-995-5004. We will be glad to help.

The hearing and speech impaired may dial "711" or use the California Relay Service's toll-free telephone numbers to contact us:

- 1-800-735-2929 TTY
- 1-800-735-2922 Voice
- 1-800-855-3000 Voz en español y TTY (teléfono de texto)

Access for the Vision Impaired

This Evidence of Coverage and other important Plan materials will be made available in alternate formats for the vision impaired, such as on a computer disk where text can be enlarged or in Braille. For more information about alternative formats or for direct help in reading the Evidence of Coverage or other materials, please call Customer Care.

Pre-existing Conditions

Pre-existing conditions, including pregnancy, are covered with no waiting period. Upon the effective date of your enrollment, you and your Dependents are immediately covered for any pre-existing

conditions, subject to any applicable benefit exclusions or limitations described in the **What is Not Covered?** section of this Evidence of Coverage.

Case Management

While all of your medical care is coordinated by your PCP, Sharp Health Plan and your doctor have agreed that the Plan or PMG will be responsible for catastrophic case management. This is a service for very complex cases in which case management nurses work closely with you and your doctor to develop and implement the most appropriate treatment plan for your medical needs.

WHO CAN YOU CALL WITH QUESTIONS?

Customer Care

From questions about your benefits, to inquiries about your doctor or filling a prescription, we are here to ensure that you have the best health care experience possible. You can call Customer Care toll-free at 1-855-995-5004 or email customer.service@sharp.com. Our dedicated Customer Care team is available to support you from 7 a.m. to 8 p.m., seven days a week.

After-Hours Nurse Advice

After hours and on weekends, registered nurses are available through Sharp Nurse Connection™. 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. Call 1-855-995-5004 and select the appropriate prompt, 5 p.m. to 8 a.m., Monday to Friday and 24 hours on weekends.

Utilization Management

Our medical practitioners make Utilization Management decisions based only on appropriateness of care and service (after confirming benefit coverage). Medical practitioners and individuals who conduct utilization reviews are not rewarded for denials of coverage for care and service. There are no incentives for Utilization Management decision-makers that encourage decisions resulting in underutilization of health care services. Appropriate staff is available from 8 a.m. to 5 p.m., Monday to Saturday, except Contractor holidays, to answer questions from providers and Members regarding Utilization Management. After business hours Members have the option of leaving a voicemail for a return call by the next business day. When returning calls, our staff will identify themselves by name, title and organization name.

WHAT DO YOU PAY?

Copayments

A Copayment, sometimes referred to as a “copay”, is a specific dollar amount (for example, \$20) you pay for a particular Covered Benefit. If the contracted rate for a Covered Benefit is less than the Copayment, you pay only the contracted rate.

You are responsible to pay applicable Copayments for any Covered Benefit you receive. Copayments are due at the time of service. Sharp Health Plan is not responsible for the coordination and collection of Copayments. The provider is responsible for the collection of Copayments. Copayment amounts may vary depending on the type of care you receive.

Copayment amounts are listed on your Health Plan Summary of Benefits. For your convenience, Copayments for the most commonly used benefits are also shown on your Member ID card. Copayments will not change during the Benefit Year.

Coinsurance

Coinsurance is the percentage of costs you pay (for example, 20%) for a Covered Benefit. The following example illustrates how Coinsurance is applied: If Sharp Health Plan's contracted rate for a specialist office visit is \$100 and your Coinsurance is 20%, you pay \$20 (20% of \$100). Sharp Health Plan would cover the remaining \$80.

You are responsible to pay applicable Coinsurance for any Covered Benefit you receive. Coinsurance payments are due at the time of service. Sharp Health Plan is not responsible for the coordination and collection of Coinsurance payments. The provider is responsible for the collection of the Coinsurance amount.

Coinsurance amounts may vary depending on the type of care you receive. The Coinsurance percentages are listed on your Health Plan Summary of Benefits. For your convenience, Coinsurance percentages for the most commonly used benefits are also shown on your Member ID card. Coinsurance percentages will not change during the Benefit Year.

Annual Out-of-Pocket Maximum

The Out-of-Pocket Maximum is the total amount of Copayments you pay each Calendar Year for Covered Benefits, excluding Supplemental Benefits. The annual Out-of-Pocket Maximum amount is listed on your Health Plan Summary of Benefits and is renewed at the beginning of each Calendar Year.

The following expenses will not count towards satisfying the Out-of-Pocket Maximum:

- Premium contributions,
- Charges for services not covered under the benefit plan (see the section titled **WHAT IS NOT COVERED?** for a list of exclusions and limitations),

- Charges for services that exceed specific treatment limitations explained in this Evidence of Coverage or noted in the Health Plan Summary of Benefits,
- Copayments, Deductibles and Coinsurance for Supplemental Benefits (e.g., acupuncture and chiropractic services), and
- Cost Shares for outpatient Prescription Drugs, dispensed through a plan pharmacy.

How Does the Annual Out-of-Pocket Maximum Work?

All Copayments you pay for Covered Benefits, except Supplemental Benefits, count toward the Out-of-Pocket Maximum. If your total payments for Covered Benefits, excluding Supplemental Benefits, reach the Individual Out-of-Pocket Maximum amount, no further Copayments are required from you for Covered Benefits (excluding Supplemental Benefits) for the remainder of the Calendar Year. Premium contributions are still required.

If you have Family Coverage, your benefit plan includes a Family Out-of-Pocket Maximum. Each Member also has an Individual Out-of-Pocket Maximum. Each individual in the family can satisfy the Out-of-Pocket Maximum in one of two ways:

- If you meet your Individual Out-of-Pocket Maximum, then Covered Benefits (excluding Supplemental Benefits) will be paid by Sharp Health Plan at 100% for you for the remainder of the Calendar Year. The remaining enrolled family members must continue to pay applicable Copayments until either (a) the sum of Copayments paid by the family reaches the Family Out-of-Pocket Maximum amount or (b) each enrolled family member meets his/her Individual Out-of-Pocket Maximum amount, whichever occurs first.
- If any number of covered family members collectively meet the Family Out-of-Pocket Maximum, then Covered Benefits (excluding Supplemental Benefits) will be paid by Sharp Health Plan at 100% for the entire family for the remainder of the Calendar Year.

The maximum amount that any one covered family member can contribute toward the Family Out-of-Pocket Maximum is the amount applied toward the Individual Out-of-Pocket Maximum. Any amount you pay for Covered Benefits (excluding Supplemental Benefits) for yourself that would otherwise apply to your Individual Out-of-Pocket Maximum, but which exceeds the Individual Out-of-Pocket Maximum, will be refunded to you and will not apply toward your Family Out-of-Pocket Maximum.

How to Inform Sharp Health Plan if You Reach the Annual Out-of-Pocket Maximum

Please keep the receipts for all Copayments you pay for Covered Benefits. If you believe you have met your annual Out-of-Pocket Maximum, please contact Customer Care to request an audit. Please specify which family members you believe have met the Out-of-Pocket Maximum, or if you believe the Family Out-of-Pocket Maximum has been met. You will also be asked to mail or email in your receipts to Customer Care. The audit can take up to 60 days to complete.

To complete the Out-of-Pocket Maximum audit, we will review all claims received by Sharp Health Plan, based on the date received, to confirm that the Cost Shares applied are correct. We will send you a letter to confirm results of the audit. If you have met your Out-of-Pocket Maximum, the letter will identify any claims that need to be reprocessed. A letter will also be sent to your PMG giving them the date your Out-of-Pocket Maximum was met and identifying any outstanding claims that need to be reprocessed for out-of-pocket overages. This letter will also ensure your PMG waives your Copayments for the remainder of the Calendar Year.

If you provided all required receipts, Sharp Health Plan will issue you a refund. If you were not able to provide receipts, we will notify your PMG that the applicable claims should be reprocessed. The provider will be instructed to issue a refund of any overpayments to you. Please allow up to 90 days for claims to be reprocessed and refunds issued.

What if You Get a Medical Bill?

You are only responsible for paying your contributions to the monthly Premium and any required Copayments for the Covered Benefits you receive. Contracts between Sharp Health Plan and its Plan Providers state that you will not be liable to Plan Providers for sums owed to them by the Plan. You should not receive a medical bill from a Plan Provider for Covered Benefits unless you fail to obtain Authorization for non-Emergency Services. If you receive a bill in error, call the provider who sent you the bill to make sure they know you are a Member of Sharp Health Plan. If you still receive a bill, contact Customer Care as soon as possible.

Some doctors and hospitals that are not contracted with Sharp Health Plan (for example, emergency departments outside San Diego County) may require you to pay at the time you receive care. If you pay for Covered Benefits, you can request reimbursement from Sharp Health Plan. Go to sharphealthplan.com/CalPERS or call Customer Care to request a Member reimbursement form. You will also need to send written evidence of the care you received and the amount you paid (itemized bill, receipt, medical records). We will reimburse you for Covered Benefits within 30 calendar days of receiving your complete information. You must send your request for reimbursement to Sharp Health Plan within 180 calendar days of the date you received care. If you are unable to submit your request within 180 calendar days from the date you received care, please provide documentation showing why it was not reasonably possible to submit the information within 180 days.

We will make a decision about your request for reimbursement and, as applicable, send you a reimbursement check within 30 calendar days of receiving your complete information. If any portion of the reimbursement request is not covered by Sharp Health Plan, we will send you a letter explaining the reason for the denial and outlining your Appeal rights.

In some cases, a non-Plan Provider may provide Covered Benefits at an in-network facility where we have Authorized you to receive care. You are not responsible for any amounts beyond your Cost Share for the Covered Benefits you receive at in-network facilities where we have Authorized you to receive care.

WHAT ARE YOUR RIGHTS AND RESPONSIBILITIES AS A MEMBER?

As a Sharp Health Plan Member, you have certain rights and responsibilities to ensure that you have appropriate access to all Covered Benefits.

You have the right to:

- Be treated with dignity and respect.
- Review your medical treatment and record with your health care provider.
- Be provided with explanations about tests and medical procedures.
- Have your questions answered about your care.
- Have a candid discussion with your health care provider about appropriate or Medically Necessary treatment options, regardless of cost or benefit coverage.
- Participate in planning and decisions about your health care.
- Agree to or refuse, any care or treatment.
- Voice complaints or Appeals about Sharp Health Plan or the services you receive as a Sharp Health Plan Member.
- Receive information about Sharp Health Plan, our services and providers and Member rights and responsibilities.
- Make recommendations about these rights and responsibilities.
- Have your privacy and confidentiality maintained.

SHARP HEALTH PLAN'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

You have the responsibility to:

- Provide information (to the extent possible) that Sharp Health Plan and your doctors and other providers need to offer you the best care.

- Understand your health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.
- Ask questions if you do not understand explanations and instructions.
- Respect provider office policies and ask questions if you do not understand them.
- Follow advice and instructions agreed-upon with your provider.
- Report any changes in your health.
- Keep all appointments and arrive on time. If you are unable to keep an appointment, cancel 24 hours in advance, if possible.
- Let your health care provider or Sharp Health Plan know if you have any suggestions, compliments or complaints.
- Notify Sharp Health Plan of any changes that affect your eligibility, including no longer working or residing in the Plan's Service Area.

Security of Your Confidential Information (Notice of Privacy Practices)

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Sharp Health Plan provides health care coverage to you. We are required by state and federal law to protect your health information. We have internal processes to protect your oral, written and electronic protected health information (PHI). And we must give you this Notice that tells how we may use and share your information and what your rights are. We have the right to change the privacy practices described in this Notice. If we do make changes, the new Notice will be available upon request, in our office and on our website.

Your information is personal and private.

We receive information about you when you become eligible and enroll in our health plan. We also receive medical information from your doctors, clinics, labs and hospitals in order to approve and pay for your health care.

A. HOW WE MAY USE AND SHARE INFORMATION ABOUT YOU

Sharp Health Plan may use or share your information for reasons directly connected to your treatment, payment for that treatment or health plan operations. The information we use and share includes, but is not limited to: your name, address, personal facts, medical care given to you and your medical history.

Some actions we take as a health plan include: checking your eligibility and enrollment; approving and paying for health care services; investigating or prosecuting fraud; checking the quality of care that you receive; and coordinating the care you receive. Some examples include:

For treatment: You may need medical treatment that requires us to approve care in advance. We will share information with doctors, hospitals and others in order to get you the care you need.

For payment: Sharp Health Plan reviews, approves, and pays for health care claims sent to us for your medical care. When we do this, we share information with the doctors, clinics and others who bill us for your care. And we may forward bills to other health plans or organizations for payment.

For health care operations: We may use information in your health record to judge the quality of the health care you receive. We also may use this information in audits, fraud and abuse programs, planning and general administration. We do not use or disclose PHI that is genetic information for underwriting purposes.

B. OTHER USES FOR YOUR HEALTH INFORMATION

1. Sometimes a court will order us to give out your health information. We also will give information to a court, investigator or lawyer under certain circumstances. This may involve fraud or actions to recover money from others.

2. You or your doctor, hospital and other health care providers may Appeal decisions made about claims for your health care. Your health information may be used to make these Appeal decisions.
3. We also may share your health information with agencies and organizations that check how our health plan is providing services.
4. We must share your health information with the federal government when it is checking on how we are meeting privacy rules.
5. We may share your information with researchers when an Institutional Review Board (IRB) has reviewed and approved the reason for the research, and has established appropriate protocols to ensure the privacy of the information.
6. We may disclose health information, when necessary, to prevent a serious threat to your health or safety or the health and safety of another person or the public. Such disclosures would be made only to someone able to help prevent the threat.
7. We provide Employers only with the information allowed under the federal law. This information includes summary data about their group and information concerning Premium and enrollment data. The only other way that we would disclose your Protected Health Information to your Employer is if you authorized us to do so.

C. WHEN WRITTEN PERMISSION IS NEEDED

If we want to use your information for any purpose not listed in this notice, we must get your written permission. If you give us your permission, you may take it back in writing at any time.

D. WHAT ARE YOUR PRIVACY RIGHTS?

- You have the right to ask us not to use or share your personal health care information in the ways described in this notice. We may not be able to agree to your request.
- You have the right to ask us to contact you only in writing or at a different address, post office box or by telephone. We will accept reasonable requests when necessary to protect your safety.

- You and your personal representative have the right to get a copy of your health information. You will be sent a form to fill out and may be charged a fee for the costs of copying and mailing records. (We may keep you from seeing certain parts of your records for reasons allowed by law.)
- You have the right to ask that information in your records be amended if it is not correct or complete. We may refuse your request if: (i) the information is not created or kept by Sharp Health Plan or (ii) we believe it is correct and complete. If we do not make the changes you ask, you may ask that we review our decision. You also may send a statement saying why you disagree with our records, and that statement will be kept with your records. **Important:** *Sharp Health Plan does not have complete copies of your medical records. If you want to look at, get a copy of or change your medical records, please contact your doctor or clinic.*
- When we share your health information after April 14, 2003, you have the right to request a list of what information was shared, with whom we shared it, when we shared it and for what reasons. This list will not include when we share information: with you; with your permission; for treatment, payment or health plan operations; or as required by law.
- You have the right to receive written notification if we discover a breach of your unsecured PHI, and determine through a risk assessment that notification is required.
- You have the right to authorize any use or disclosure of PHI that is not specified within this notice. For example, we would need your written authorization to use or disclose your PHI for marketing, for most uses or disclosures of psychotherapy notes, or if we intend to sell your PHI. You may revoke an authorization, at any time, in writing, except to the extent that we have taken an action in reliance on the use or disclosure indicated in the authorization.
- You have the right to request a copy of this Notice of Privacy Practices. You also can find this Notice on our website at: sharphealthplan.com/CalPERS.

- You have the right to complain about any aspect of our health information practices, per section F. COMPLAINTS.

E. HOW DO YOU CONTACT US TO USE YOUR RIGHTS?

If you want to use any of the privacy rights explained in this Notice, please call or write us at:

Sharp Health Plan
 Attn: Privacy Officer
 8520 Tech Way, Suite 200
 San Diego, CA 92123
 Toll-free at 1-855-995-5004

Sharp Health Plan cannot take away your health care benefits or do anything to get in the way of your medical services or payment in any way if you choose to file a complaint or use any of the privacy rights in this Notice.

F. COMPLAINTS

If you believe that we have not protected your privacy and you wish to complain, you may file a health information privacy complaint by contacting Sharp Health Plan or the U.S. Department of Health & Human Services' Office for Civil Rights (OCR) within 180 days of when you knew that the privacy incident occurred. Sharp Health Plan or the OCR may extend the 180-day period if you can show good cause.

You may file a health information privacy complaint with Sharp Health Plan in any of the following ways:

- Complete the Member Grievance form on our website at: sharphealthplan.com.
- Call toll free at 1-855-995-5004.
- Mail a letter to Sharp Health Plan:
 Attn: Appeal/Grievance Department
 8520 Tech Way, Suite 200
 San Diego, CA 92123-1450
- Fax a letter or your completed Member Grievance form to: 1-619-740-8572.

You may file a health information privacy complaint with the OCR in any of the following ways:

- Online through the OCR Complaint Portal, available from the U.S. Department of Health & Human Services (HHS) website at: [hhs.gov/hipaa/filing-a-complaint](https://www.hhs.gov/hipaa/filing-a-complaint).

- Mail a letter to the HHS:
Attn: Centralized Case Management Operations
200 Independence Avenue, S.W.
Room 509F HHH Bldg.
Washington, D.C. 20201
- Email your complaint to OCRComplaints@hhs.gov.

WHAT IS THE GRIEVANCE OR APPEAL PROCESS?

Pharmacy Grievance Procedures

All pharmacy benefits are managed by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for pharmacy Grievance and Appeal procedures, or you may contact OptumRx's Customer Care at 1-855-505-8110 (TTY users call 711).

Medical Grievance Procedures

You, an Authorized Representative, or a provider on behalf of you, may file a Grievance or Appeal with Sharp Health Plan within 180 calendar days of an Adverse Benefit Determination (ABD) or other incident that is subject to your dissatisfaction. You can obtain a copy of Sharp Health Plan's Grievance and Appeal Policy and Procedure from your Plan Provider or by calling Customer Care. To begin the Appeal or Grievance process, you or your Authorized Representative can call, write or fax Sharp Health Plan to:

Sharp Health Plan
Attn: Appeal/Grievance Department
8520 Tech Way, Suite 200
San Diego, CA 92123-1450
Toll-free: 1-855-995-5004
Fax: 1-619-740-8572

If you prefer to send a written Grievance or Appeal, please send a detailed letter describing your concern, or complete the Member Grievance & Appeal Form that you can get from any Plan Provider or directly from a Plan representative. You can also complete the form online through the Plan's website, sharphealthplan.com/CalPERS. Include the Member identification number listed on your Sharp Health Plan ID card and any information that clarifies or supports your position. For pre-service requests,

include any additional medical information or scientific studies that support the Medical Necessity of the service. If you would like us to consider your Grievance or Appeal on an urgent basis, please write "urgent" on your request and provide your rationale. You may submit written comments, documents, records, scientific studies and other information related to the claim that resulted in the ABD in support of the Grievance or Appeal. All information provided will be taken into account without regard to whether such information was submitted or considered in the initial ABD. Please call Customer Care if you need any assistance with submitting your Grievance or Appeal.

Sharp Health Plan will acknowledge receipt of your Grievance or Appeal within five calendar days and will send you a decision letter within 30 calendar days.

There are separate processes for clinical and administrative Grievances and Appeals. Clinical cases are those that require a clinical body of knowledge to render a decision. Only a physician or committee of physicians can render a decision about a clinical Grievance or Appeal. The person who reviews and decides your Appeal will not be the same person who made the initial decision or that person's subordinate.

You have the right to review any new information that we have regarding your Grievance or Appeal. Upon request and free of charge, this information will be provided to you, including copies of all relevant documents, records, and other information. To make a request, contact Customer Care at 1-855-995-5004.

If Sharp Health Plan upholds the ABD, that decision becomes the Final Adverse Benefit Decision (FABD).

Upon receipt of an FABD, the following options are available to you:

- For FABDs involving medical judgment, you may pursue the external Independent Medical Review (IMR) process described below.
- For FABDs involving benefits, you may pursue the Department of Managed Health Care's process as described in the "Department of Managed Health Care" section, or you may initiate voluntary mediation or voluntary binding arbitration, as described in the "Mediation" or "Binding Arbitration – Voluntary" sections.

Urgent Decision

An urgent Grievance or Appeal is resolved within 72 hours upon receipt of the request, but only if Sharp Health Plan determines the Grievance or Appeal involves imminent and serious threat to your health, including, but not limited to, serious pain, the potential loss of life, limb or major bodily function. If the Grievance or Appeal involves Sharp Health Plan's cancellation, Rescission, or nonrenewal of your coverage, we will provide you with a decision within 72 hours. If Sharp Health Plan determines the Grievance or Appeal does not meet one of these criteria, the Grievance or Appeal will be processed as a standard request.

Note: If you believe your condition meets the criteria above, you have the right to contact the California Department of Managed Health Care (DMHC) at any time to request an IMR or other review, at 1-888-466-2219 (TDD 1-877-688-9891), without first filing an Appeal with us.

Independent Medical Reviews (IMR)

If care that is requested for you is denied, delayed or modified, in whole or in part, by Sharp Health Plan or a Plan Medical Group, you may be eligible for an Independent Medical Review (IMR). You or an authorized representative may request an IMR from the DMHC. If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to medical necessity or a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services.

The IMR process is in addition to any other procedures or remedies that may be available to you. You pay no application or processing fees of any kind for this review.

You have the right to provide information in support of the request for an IMR. Sharp Health Plan must provide you with an IMR application form and Sharp Health Plan FABD letter that states its position on the disputed health care service. A decision not to participate in the IMR process may cause you to forfeit any statutory right to pursue legal action against Sharp Health Plan regarding the disputed health care service.

Eligibility: The DMHC will look at your application for IMR to confirm that:

1. One or more of the following conditions have been met:
 - (a) Your provider has recommended a health care service as Medically Necessary, or
 - (b) You have received Urgent Care Services or Emergency Services that a provider determined were Medically Necessary, or
 - (c) You have been seen by a Sharp Health Plan provider for the diagnosis or treatment of the medical condition for which you want an IMR;
2. The disputed health care service has been denied, changed, or delayed by Sharp Health Plan or your PMG, based in whole or in part on a decision that the health care service is deemed not Medically Necessary; and
3. You have filed a Grievance with Sharp Health Plan and the disputed decision is upheld or the Grievance is not resolved within 30 days. If your Grievance requires urgent review, you are not required to participate in the Sharp Health Plan Grievance process for more than 72 hours. The DMHC may waive the requirement that you follow the Sharp Health Plan Grievance process in extraordinary and compelling cases.

You must apply to the DMHC for an IMR within six months of the date you receive a denial notice from Sharp Health Plan in response to your Grievance, or from the end of the Grievance period, whichever occurs first. This application deadline may be extended by the DMHC if the DMHC determines that the circumstances of your case warrant an extension.

If your case is eligible for an IMR, the dispute will be submitted to an Independent Medical Review Organization (IRO) contracted with the DMHC for review by one or more expert reviewers, independent of Sharp Health Plan. The IRO will make an independent determination of whether or not the care should be provided. The IRO selects an independent panel of medical professionals knowledgeable in the treatment of your condition, the proposed treatment and the guidelines and protocols in the area of treatment under review. Neither you nor Sharp Health Plan will control the choice of expert reviewers.

The IRO will render its analysis and recommendations on your IMR case in writing, and in layperson's terms to the maximum extent practical. For standard reviews, the IRO must provide its determination and the supporting documents within 30 days of receipt of the application for review. For urgent cases, utilizing the same criteria as in the Appeal and Grievance procedures section above, the IRO must provide its determination within 72 hours.

If the IRO upholds Sharp Health Plan's FABD, you may have additional review rights under the CalPERS Administrative Review section.

For more information regarding the IMR process or to request an application form, please call Customer Care at 1-855-995-5004.

Experimental or Investigational Denials

Sharp Health Plan does not cover Experimental or Investigational Services, drugs, devices or procedures. However, if Sharp Health Plan denies or delays a therapy or medical service that would otherwise be covered on the basis that it is experimental or investigational, and you meet the eligibility criteria set out below, you may request an IMR of Sharp Health Plan's decision from the DMHC.

Note: DMHC does not require you to exhaust Sharp Health Plan's Appeal process before requesting an IMR of an ABD based on experimental or investigational services. In such cases, you may immediately contact the DMHC to request an IMR.

You pay no application or processing fees of any kind for this review. If you decide not to participate

in the DMHC review process, you may be giving up any statutory right to pursue legal action against Sharp Health Plan regarding the disputed health care service.

Sharp Health Plan will send you an application form and an addressed envelope for you to request this review with any Grievance disposition letter denying coverage. You may also request an application form by calling us at 1-855-995-5004 or write to us at:

Sharp Health Plan
Attn: Appeal and Grievance Department
8520 Tech Way, Suite 200
San Diego, CA 92123

To qualify for this review, all of the following conditions must be met:

- You have a Life-Threatening or Seriously Debilitating Condition.
- Your Plan Physician must certify that you have a condition described above for which either:
 - (a) standard treatment has not been effective in improving your condition,
 - (b) standard treatment is not medically appropriate, or
 - (c) there is no standard treatment option covered by Sharp Health Plan that is more beneficial than the proposed treatment.
- The proposed treatment must either be:
 1. Recommended by a Sharp Health Plan provider who certifies in writing that the treatment is likely to be more beneficial than standard treatments, or
 2. Requested by you or by a licensed board certified or board eligible doctor qualified to treat your condition. The treatment requested must be likely to be more beneficial for you than standard treatments based on two documents of scientific and medical evidence from the following sources:
 - Peer-reviewed scientific studies published in or accepted for publication by medical journals that meet nationally recognized standards;

- Medical literature meeting the criteria of the National Institute of Health's National Library of Medicine for indexing in Index Medicus, Excerpta Medicus (EMBASE), Medline, and MEDLARS database of Health Services Technology Assessment Research (HSTAR);
- Medical journals recognized by the Secretary of Health and Human Services, under Section 1861(t)(2) of the Social Security Act;
- Either of the following:
 - (i) The American Hospital Formulary Service's Drug Information, or
 - (ii) the American Dental Association Accepted Dental Therapeutics;
- Any of the following references, if recognized by the federal Centers for Medicare and Medicaid Services as part of an anticancer chemotherapeutic regimen:
 - (i) the Elsevier Gold Standard's Clinical Pharmacology,
 - (ii) the National Comprehensive Cancer Network Drug and Biologics Compendium, or
 - (iii) the Thomson Micromedex DrugDex;
- Findings, studies or research conducted by or under the auspices of federal governmental agencies and nationally recognized federal research institutes, including the Federal Agency for Health Care Policy and Research, National Institutes of Health, National Cancer Institute, National Academy of Sciences, Centers for Medicare and Medicaid Services, Congressional Office of Technology Assessment, and any national board recognized by the National Institutes of Health for the purpose of evaluating the medical value of health services; and
- Peer reviewed abstracts accepted for presentation at major medical association meetings.

In all cases, the certification must include a statement of the evidence relied upon.

You must apply to the DMHC for an IMR within six (6) months of the date you receive a denial notice from Sharp Health Plan in response to your Grievance, or from the end of the 30-day or 72-hour Grievance period, whichever occurs first. This application deadline may be extended by the DMHC if the DMHC determines that the circumstances of your case warrant an extension.

Within five business days of receiving notice from the DMHC of your request for review, Sharp Health Plan will send the reviewing panel all relevant medical records and documents in our possession, as well as any additional information submitted by you or your doctor. Any newly developed or discovered relevant medical records that Sharp Health Plan or a Sharp Health Plan provider identifies after the initial documents are sent will be immediately forwarded to the reviewing panel. The external independent review organization will complete its review and render its opinion within 30 days of its receipt of request (or within seven days if your doctor determines that the proposed treatment would be significantly less effective if not provided promptly). This timeframe may be extended by up to three days for any delay in receiving necessary records.

Department of Managed Health Care

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a Grievance against your health plan, you should first telephone your health plan toll-free at **1-855-995-5004** and use your health plan's Grievance process before contacting the Department. Utilizing this Grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a Grievance involving an emergency, a Grievance that has not been satisfactorily resolved by your health plan, or a Grievance that has remained unresolved for more than 30 days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a

proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (1-888-466-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's internet website www.dmhc.ca.gov has complaint forms, IMR application forms, and instructions online.

If your case is determined by the Department of Managed Health Care to involve an imminent and serious threat to your health, including but not limited to severe pain, the potential loss of life, limb or major bodily function, or if for any other reason the department determines that an earlier review is warranted, you will not be required to participate in the Plan's Grievance process for 30 calendar days before submitting your Grievance to the department for review.

If you believe that your health care coverage or your Dependent's health coverage was, or will be, improperly cancelled, rescinded, or not renewed, you have the right to file a Grievance with the Department of Managed Health Care. You may submit a Grievance to the Department of Managed Health Care online at www.healthhelp.ca.gov or by calling the toll-free telephone number provided above. You may also mail your written Grievance to:

HELP CENTER
DEPARTMENT OF MANAGED HEALTH CARE
980 NINTH STREET, SUITE 500
SACRAMENTO, CALIFORNIA 95814-2725

Appeal Rights Following Grievance Procedure

If you do not achieve resolution of your complaint through the Sharp Health Plan Grievance process or IMR process described above, you have additional dispute resolution options, as follows:

1. ELIGIBILITY ISSUES

Issues of eligibility must be referred directly to CalPERS at:

CalPERS Health Account Management Division
Attn: Enrollment Administration
P.O. Box 942715, Sacramento, CA 94229-2715

888 CalPERS (or **888-225-7377**)

CalPERS Customer Service and Outreach Division
toll free telephone number
1-916-795-1277 fax number

2. COVERAGE ISSUES

A coverage issue concerns the denial or approval of health care services substantially based on a finding that the provision of a particular service is included or excluded as a Covered Benefit under this Evidence of Coverage. It does not include a Sharp Health Plan or contracting provider decision regarding a disputed health care service.

If you are dissatisfied with the outcome of Sharp Health Plan's internal Appeal or Grievance process, or if you have been in the process for 30 days or more, you may request review by the DMHC, proceed to court, or initiate voluntary mediation or voluntary binding arbitration. If you initiate voluntary mediation and are not successful in resolving your dispute, you may request review by the DMHC. Upon exhaustion of the DMHC review process, you may then request a CalPERS Administrative Review. You may **not** request a CalPERS Administrative Review if you decide to proceed to court or initiate binding arbitration.

3. MALPRACTICE AND BAD FAITH

You must proceed directly to court.

4. DISPUTED HEALTH CARE SERVICE ISSUE

A decision regarding a disputed health care service relates to the practice of medicine and is not a coverage issue, and includes decisions as to whether a particular service is not Medically Necessary, or Experimental or Investigational.

If you are dissatisfied with the outcome of Sharp Health Plan's internal Grievance process or if you have been in the process for 30 days or more, you may request an IMR from the DMHC.

If you are dissatisfied with the IMR determination, you may request a CalPERS Administrative Review within 30 days of the IMR determination, or you may proceed to court. If you choose to proceed to court, you may **not** request a CalPERS Administrative Review.

Mediation

You may request voluntary mediation with the Plan prior to exercising your right to submit a Grievance to the Department of Managed Health Care. In order to initiate mediation, you and Sharp Health Plan must both voluntarily agree to mediation. The use of medication services does not exclude you from the right to submit a Grievance to the Department of Managed Health Care upon completion of mediation. Expenses for mediation are shared equally between you and the Plan.

Binding Arbitration – Voluntary

If you have exhausted the Plan's Appeal process and are still unsatisfied, you have a right to resolve your Grievance through voluntary binding arbitration. Any complaint that may arise, with the exception of medical malpractice, may be resolved through binding arbitration rather than a lawsuit. Binding arbitration means you agree to waive your rights to a jury trial. Medical malpractice issues are not subject to the arbitration process.

You may begin the arbitration process by submitting a demand for arbitration to Sharp Health Plan. Sharp Health Plan will utilize a neutral arbiter from an appropriate entity. Arbitration will be conducted in accordance with the rules and regulations of the arbitration entity. Upon receipt of your request, we will forward to you a complete copy of the Arbitration Rules from the arbitration entity and a confirmation that we have submitted a request to the arbitration entity for a list of arbitrators.

The cost of arbitration expenses will be mutually shared between you and Sharp Health Plan. In cases of extreme hardship, Sharp Health Plan may assume all or a portion of your arbitration fees. The existence of extreme hardship will be determined by the arbitration entity. Please contact Customer Care for more information on qualifying for extreme hardship.

CalPERS Administrative Review

If you remain dissatisfied with the DMHC's determination or the IMR's determination, you may request an Administrative Review. You must exhaust Sharp Health Plan's internal Grievance process, the DMHC's process and the IMR process, when applicable, prior to submitting a request for CalPERS Administrative Review.

The request for an Administrative Review must be submitted in writing to CalPERS within 30 days from the date of the DMHC's determination or, the IMR determination letter, in cases involving a Disputed Health Care Service, or Experimental or Investigational determination. Upon satisfactory showing of good cause, CalPERS may grant additional time to file a request for an Administrative Review, not to exceed 30 days.

The request must be mailed to:

CalPERS Strategic Health Operations Division
Health Appeals Coordinator
P.O. Box 1953
Sacramento, CA 95812-1953

If you are planning to submit information Sharp Health Plan may have regarding your dispute with your request for Administrative Review, please note that Sharp Health Plan may require you to sign an authorization form to release this information. In addition, if CalPERS determines that additional information is needed after Sharp Health Plan submits the information it has regarding your dispute, CalPERS may ask you to sign an Authorization to Release Health Information (ARHI) form.

If you have additional medical records from Providers or scientific studies that you believe are relevant to CalPERS review, those records should be included with the written request. You should send **copies** of documents, not originals, as CalPERS will retain the documents for its files. You are responsible for the cost of copying and mailing medical records required for the Administrative Review. Providing supporting information to CalPERS is voluntary. However, failure to provide such information may delay or preclude CalPERS in providing a final Administrative Review determination.

CalPERS cannot review claims of medical malpractice, i.e. quality of care, or quality of service disputes.

CalPERS will attempt to provide a written determination within 60 days from the date all pertinent information is received by CalPERS. For claims involving urgent care, CalPERS will make a decision as soon as possible, taking into account the medical exigencies, but no later than three business days from the date all pertinent information is received by CalPERS.

Note: In urgent situations, if you request an IMR at the same time you submit a request for CalPERS Administrative Review, but before a determination has been made by the IMR, CalPERS will not begin its review or issue its determination until the IMR determination is issued.

Administrative Hearing

You must complete the CalPERS Administrative Review process prior to being offered the opportunity for an Administrative Hearing. Only claims involving Covered Benefits are eligible for an Administrative Hearing.

You must request an Administrative Hearing in writing within 30 days of the date of the Administrative Review determination. Upon satisfactorily showing good cause, CalPERS may grant additional time to file a request for an Administrative Hearing, not to exceed 30 days.

The request for an Administrative Hearing must set forth the facts and the law upon which the request is based. The request should include any additional arguments and evidence favorable to a Member's case not previously submitted for Administrative Review, DMHC and IMR.

If CalPERS accepts the request for an Administrative Hearing, it shall be conducted in accordance with the Administrative Procedure Act (Government Code section 11500 et seq.). An Administrative Hearing is a formal legal proceeding held before an Administrative Law Judge (ALJ); you may, but are not required to, be represented by an attorney. After taking testimony and receiving evidence, the ALJ will issue a Proposed Decision. The CalPERS Board of Administration (Board) will vote regarding whether to adopt the Proposed Decision as its own decision at an open (public) meeting. The Board's final decision will be provided in writing to you within two weeks of the Board's open meeting.

Appeal Beyond Administrative Review and Administrative Hearing

If you are still dissatisfied with the Board's decision, you may petition the Board for reconsideration of its decision, or may appeal to the Superior Court.

A Member may not begin civil legal remedies until after exhausting these administrative procedures.

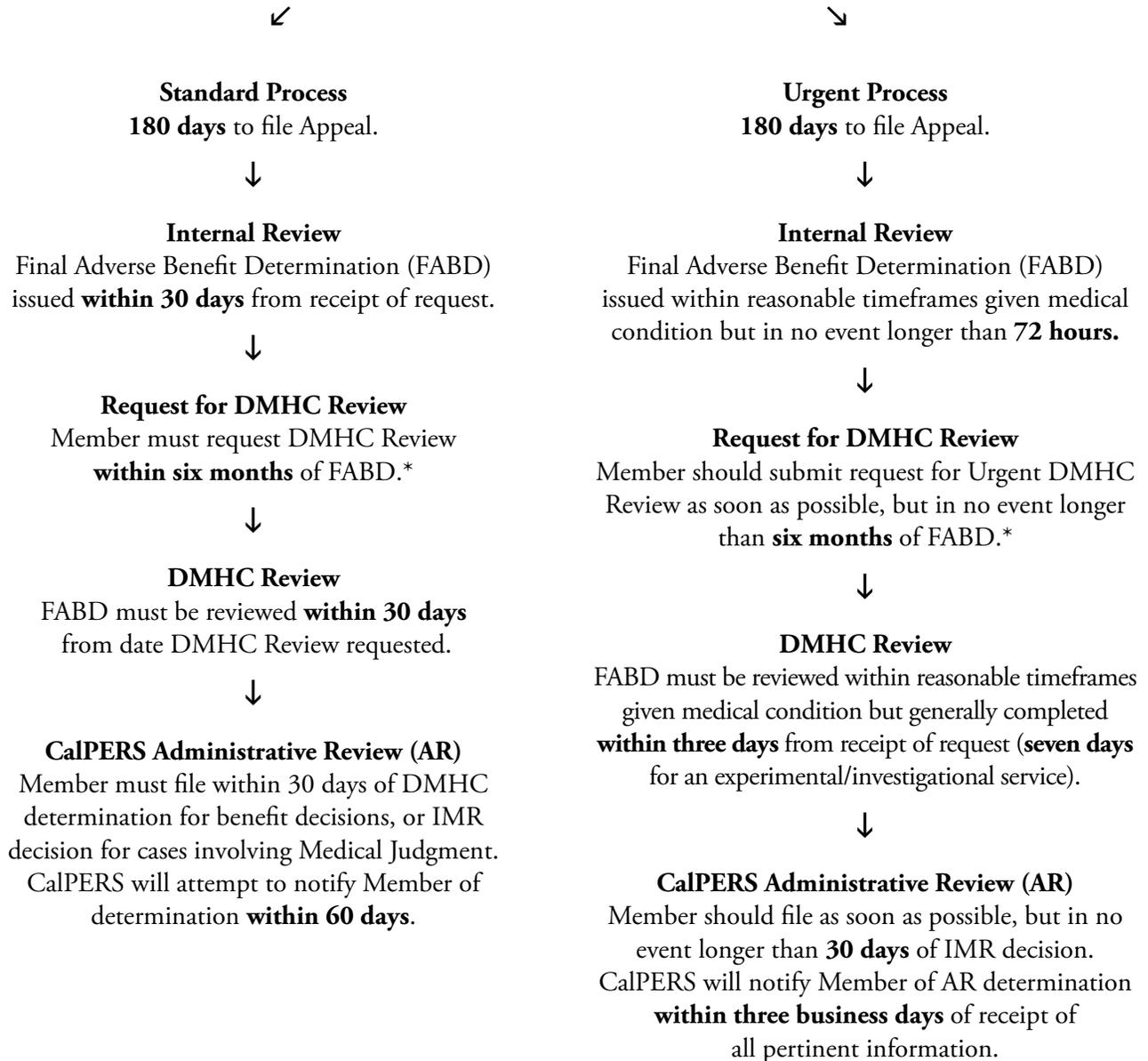
Summary of Process and Rights of Members Under the Administrative Procedure Act

- Right to records, generally. You may, at his or her own expense, obtain copies of all non-medical and non-privileged medical records from the administrator and/or CalPERS, as applicable.
- Records subject to attorney-client privilege. Communication between an attorney and a client, whether oral or in writing, will not be disclosed under any circumstances.
- Attorney Representation. At any stage of the appeal proceedings, you may be represented by an attorney. If you choose to be represented by an attorney, you must do so at your own expense. Neither CalPERS nor the administrator will provide an attorney or reimburse you for the cost of an attorney even if you prevail on appeal.
- Right to experts and consultants. At any stage of the proceedings, you may present information through the opinion of an expert, such as a physician. If you choose to retain an expert to assist in presentation of a claim, it must be at your own expense. Neither CalPERS nor the administrator will reimburse you for the costs of experts, consultants or evaluations.

Appeal Chart

Adverse Benefit Determination (ABD)

Appeals Process Member Receives ABD



Process continued on following page

*For FABDs that involve “Medical Judgment,” the Member must request IMR from DMHC prior to submitting a CalPERS Administrative Review.

Administrative Hearing Process



Request for Administrative Hearing

Member may request Administrative Hearing **within 30 days** of CalPERS AR determination.



Administrative Hearing

CalPERS submits a statement of issues to Administrative Law Judge.
Member has right to attorney, to present witnesses and evidence.



Proposed Decision

After hearing, ALJ issues a proposed decision pursuant to California Administrative Procedures Act.



CalPERS Board of Administration

Adopts, rejects or returns proposed decision for additional evidence.
If adopts, decision becomes final decision.



Member May Request

Reconsideration by Board or appeal final decision to Superior Court by Writ of Mandate.

WHAT ARE YOUR COVERED BENEFITS?

Covered Benefits

As a Member, you are entitled to receive Covered Benefits subject to all the terms, conditions, exclusions and limitations described in this Evidence of Coverage. Covered Benefits are described below and must be:

1. Medically Necessary;
2. Specifically described in this Evidence of Coverage;
3. Provided by Plan Providers;
4. Prescribed by a Plan Physician and, if required, Authorized in advance by your PCP, your PMG or Sharp Health Plan; and
5. Part of a treatment plan for Covered Benefits or required to treat medical conditions that are direct and predictable complications or consequences of Covered Benefits.

The Covered Benefits described in this Evidence of Coverage do not include dental services (except as specifically described under the **Dental Services/ Oral Surgical Services** benefit category of this section). The Covered Benefits described in this Evidence of Coverage for acupuncture/chiropractic services, Artificial Insemination services, hearing services, outpatient prescription drugs and vision services are considered Supplemental Benefits.

Copayments made for Supplemental Benefits do not apply toward the annual Out-of-Pocket Maximum. Sharp Health Plan does not provide outpatient prescription drug coverage as a Covered Benefit, except for limited classes of prescription drugs that are integral to treatments covered as basic health care services and subject to the medical benefit.

Outpatient prescription drug benefits are instead covered and administered by OptumRx. Members should review the OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for details regarding the Outpatient Prescription Drug Program.

The Member's Health Plan Summary of Benefits details applicable Copayments.

Important exclusions and limitations are described in the section of this Evidence of Coverage titled

WHAT IS NOT COVERED? These exclusions or limitations do not apply to Medically Necessary services to treat Severe Mental Illness (SMI) or Serious Emotional Disturbances of a Child (SED).

Acupuncture Services

Acupuncture and chiropractic services are covered for up to a combined maximum of 20 visits per Calendar Year when provided by a Plan Provider.

Acute Inpatient Rehabilitation Facility Services

Acute inpatient medical rehabilitation facility services are covered. Authorization for these services will be based on the demonstrated ability of the Member to obtain highest level of functional ability

Ambulance and Medical Transportation Services

Medical transportation services provided in connection with the following are covered:

- Emergency Services.
- An Authorized transfer of a Member to a Plan Hospital or Plan Skilled Nursing Facility or other inter-facility transport.
- Emergency Services rendered by a paramedic without emergency transport.
- Nonemergency ambulance and psychiatric transport van services in the Service Area if the Plan or a Plan Provider determines that your condition requires the use of services only a licensed ambulance (or psychiatric transport van) can provide and that the use of other means of transportation would endanger your health. These services are covered only when the vehicle transports you to or from Covered Benefits.

Blood Services

Costs of processing, storage and administration of blood and blood products are covered. Autologous (self-directed), donor-directed and donor-designated blood processing costs are covered as ordered by a Plan Physician.

Bloodless Surgery

Surgical procedures performed without blood transfusions or blood products, including Rho(D) Immune Globulin for Members who object to such transfusion, are covered.

Chemical Dependency and Alcoholism Treatment

Chemical dependency and alcoholism treatment services are covered, including inpatient hospital services, partial hospital services and outpatient services when ordered and performed by a participating behavioral health professional.

The following Chemical Dependency services are a Covered Benefit:

Inpatient Detoxification

Short-term acute drug or alcohol detoxification is covered as an Emergency Medical Condition. We cover hospitalization in a Plan Hospital only for medical management of withdrawal symptoms, including room and board, Plan Physician services, drugs, dependency recovery services, education and counseling.

Outpatient Chemical Dependency Care

We cover the following Services for treatment of Chemical Dependency:

- Day-treatment programs
- Intensive outpatient programs (programs usually less than five hours per day)
- Individual and group chemical dependency counseling
- Medical treatment for withdrawal symptoms
- Partial hospitalization (programs usually more than five hours per day)
- Case management services

Transitional Residential Recovery Services

We cover chemical dependency treatment in a nonmedical transitional residential recovery setting approved in writing by the Medical Group. These settings provide counseling and support services in a structured environment.

Chemical Dependency Services Exclusion

Services in a specialized facility for alcoholism, drug abuse or drug addiction except as otherwise described in this “Chemical Dependency and Alcoholism Treatment” section.

Members have direct access to Plan Providers of behavioral health services without obtaining a PCP referral. Covered Benefits must be obtained through Plan Providers. Chemical dependency and alcoholism treatment services that are not provided by Plan Providers are not covered, and you will be responsible to pay for those services. Please call Psychiatric Centers at San Diego toll-free at 1-877-257-7273 whenever you need chemical dependency services. All calls are confidential.

Chemotherapy

Chemotherapy is covered. Outpatient chemotherapy is covered without additional Copayments as part of a comprehensive treatment plan. If the Member is admitted for inpatient chemotherapy, the applicable inpatient services Copayment applies.

Chiropractic Services

Manipulation of the spine to correct a subluxation, when provided by an American Specialty Health Plans of California, Inc. (ASH Plans) participating provider. Services provided by non-participating providers will not be covered except for Emergency Services.

Acupuncture and chiropractic services are covered for up to a combined maximum of 20 visits per Calendar Year. Chiropractic appliances are limited to \$50 per Calendar Year. Copayments made for chiropractic services do not apply toward the annual Out-of-Pocket Maximum.

Circumcision

Routine circumcision is a Covered Benefit only when the procedure is performed in the Plan Physician’s office, outpatient facility or prior to discharge during the neonatal period. The neonatal period is defined as the period immediately following birth and continuing through the first 28 days of life. For a premature infant requiring inpatient care due to a medical condition, routine circumcision is covered

for the duration of the inpatient stay and for three months post-hospital discharge.

Non-routine circumcision performed as treatment for a Medically Necessary indication is covered at any age.

Clinical Trials

Routine health care services associated with a Member's participation in an Approved Clinical Trial are covered. To be eligible for coverage, the Member must meet the following requirements:

1. The Member is eligible to participate in an approved clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening disease or condition. The term "Life-Threatening Condition" means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.
2. Either:
 - a) the referring health care professional is a Plan Provider and has concluded that the Member's participation in such trial would be appropriate based upon the Member meeting the conditions of the clinical trial; or
 - b) the Member provides medical and scientific information establishing that the Member's participation in the clinical trial would be appropriate based upon the Member meeting the conditions of the clinical trial.

The clinical trial must meet the following requirements:

The clinical trial must be a Phase I, Phase II, Phase III or Phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening disease or condition that meets at least one of the following:

- (1) The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - a. The National Institutes of Health
 - b. The Centers for Disease Control and Prevention
 - c. The Agency for Healthcare Research and Quality

- d. The Centers for Medicare & Medicaid Services
- e. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs
- f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants
- g. The Department of Veterans Affairs*
- h. The Department of Defense*
- i. The Department of Energy*

*For those approved or funded by the Department of Veterans Affairs, the Department of Defense, or the Department of Energy, the study or investigation must have been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements: (1) It is comparable to the National Institutes of Health system of peer review of studies and investigations and (2) it assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.

- (2) The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.
- (3) The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

Covered Benefits for an Approved Clinical Trial include the following:

- Drugs, items, devices, and other health care services typically provided and covered under this Evidence of Coverage absent a clinical trial.
- Drugs, items, devices, and other health care services required solely for the provision of the investigational drug, item, device or service.
- Drugs, items, devices, and other health care services required for the clinically appropriate monitoring of the investigational drug, item, device or service.

- Drugs, items, devices and other health care services provided for the prevention of complications arising from the provision of the investigational drug, item, device or service.
- Drugs, items, devices and other health care services needed for the reasonable and necessary care arising from the provision of the investigational drug, item, device or service, including diagnosis and treatment of complications.

Any clinical trial must be Authorized in advance by Sharp Health Plan. Cost Sharing for routine health care costs for items and services furnished in connection with an Approved Clinical Trial will be the same as that applied to the same services not delivered in a clinical trial.

If any Plan Providers participate in the clinical trial and will accept the Member as a participant in the clinical trial, the Member must participate in the clinical trial through a Plan Provider, unless the clinical trial is outside the state where the Member lives. Sharp Health Plan may limit coverage to an Approved Clinical Trial in California, unless the clinical trial is not offered or available through a Plan Provider in California. In the case of covered health care services associated with an Approved Clinical Trial that are provided by a doctor who does not participate in the Member's Plan Network, Sharp Health Plan's payment will be limited to the negotiated rate otherwise paid to Plan Providers for the same services, less any applicable Member Cost Share. The Member will be responsible for any charges above the Sharp Health Plan negotiated rate. Any additional expenses the Member may have to pay beyond Sharp Health Plan's negotiated rate due to using a non-Plan Provider will not apply to the Member's Deductible, if any, or Out-of-Pocket Maximum.

Dental Services/Oral Surgical Services

Dental services are covered only as described below:

- Emergency Services for treatment of an accidental injury to sound natural teeth, jawbone or surrounding tissues. Coverage is limited to treatment provided within 48 hours of injury or as soon as the Member is medically stable.

- Services required for the diagnostic testing and specifically approved medical treatment of medically indicated temporomandibular joint (TMJ) disease.

Oral surgical services are covered only as described below:

- Reduction or manipulation of fractures of facial bones.
- Excision of lesions of the mandible, mouth, lip or tongue.
- Incision of accessory sinuses, mouth, salivary glands or ducts.
- Reconstruction or repair of the mouth or lip necessary to correct anatomical functional impairment caused by congenital defect or accidental injury.
- Biopsy of gums or soft palate.
- Oral or dental examinations performed on an inpatient or outpatient basis as part of a comprehensive workup prior to transplantation surgery.
- Preventive fluoride treatment prior to an aggressive chemotherapeutic or radiation therapy protocol.
- Fluoride trays and/or bite guards used to protect the teeth from caries and possible infection during radiation therapy.
- Reconstruction of a ridge that is performed as a result of and at the same time as the surgical removal of a tumor (for other than dental purposes).
- Reconstruction of the jaw when Medically Necessary (e.g., radical neck or removal of mandibular bone for cancer or tumor).
- Ridge augmentation or alveoplasty when consistent with medical policies for reconstructive surgery or cleft palate.
- Tooth extraction prior to a major organ transplant or radiation therapy of neoplastic disease to the head or neck.
- Treatment of maxillofacial cysts, including extraction and biopsy.

- Custom-fitted and prefabricated oral appliances for obstructive sleep apnea patients who have mild sleep apnea and meet the criteria for coverage of continuous positive airway pressure (CPAP), but who are intolerant to CPAP.

General anesthesia services and supplies and associated facility charges, rendered in a hospital or surgery center setting, as outlined in the sections titled **Hospital Facility Inpatient Services** and **Professional Services**, are covered for dental and oral surgical services only for Members who meet the following criteria:

1. Under seven years of age,
2. Developmentally disabled, regardless of age, or
3. Whose health is compromised and for whom general anesthesia is Medically Necessary, regardless of age.

Diabetes Treatment

Supplies, equipment and services for the treatment and/or control of diabetes are covered even when available without a prescription, including:

- Blood glucose monitors and testing strips.
- Blood glucose monitors designed for the visually impaired.
- Insulin pumps and all related necessary supplies.
- Ketone urine testing strips.
- Lancets and lancet puncture devices.
- Pen delivery systems for the administration of insulin, if Medically Necessary.
- Podiatric devices to prevent or treat diabetes-related complications.
- Insulin syringes.
- Visual aids (excluding eyewear) to assist the visually impaired with proper dosing of insulin.
- Self-management training, education and medical nutrition therapy.
- Laboratory tests appropriate for the management of diabetes.
- Dilated retinal eye exams.

Sharp Health Plan does not provide coverage for insulin, glucagon and other prescription medications for the treatment of diabetes. These medications are covered under the Outpatient Prescription Drug Program. Insulin pens and insulin syringes are also covered under the Outpatient Prescription Drug Program. The Outpatient Prescription Drug Program is administered by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for additional details.

Disposable Medical Supplies

Disposable Medical Supplies are medical supplies that are consumable or expendable in nature and cannot withstand repeated use or use by more than one individual, such as bandages, support hose and garments, elastic bandages and incontinence pads. Disposable Medical Supplies are only covered when provided in a hospital or doctor office or by a home health professional as set forth under the **Professional Services** benefit category of this section.

Durable Medical Equipment

Durable Medical Equipment (DME) is covered. DME is a physical accessory designed to serve a repeated medical purpose and appropriate for use in the Member's home.

DME does not include equipment that basically serves comfort or convenience functions (e.g., physical fitness equipment, trays, backpacks, wheelchair racing equipment). DME that is primarily for the convenience of the Member or caretaker is not considered Medically Necessary.

DME is limited to equipment and devices that are:

1. Intended for repeated use over a prolonged period;
2. Not considered disposable, with the exception of ostomy bags;
3. Ordered by a licensed health care provider acting within the scope of his/her license;
4. Intended for the exclusive use of the Member;
5. Not duplicative of the function of another piece of equipment or device already covered for the Member;

6. Generally not useful to a person in the absence of illness or injury;
7. Primarily serving a medical purpose;
8. Appropriate for use in the home; and
9. Lowest cost item necessary to meet the Member's needs.

Sharp Health Plan reserves the right to determine if covered DME will be purchased or rented. Medically Necessary repair or replacement of DME is covered when prescribed by a Plan Physician or ordered by a licensed health care provider acting within the scope of his/her license, and when not caused by misuse or loss. Applicable Copayments apply for authorized DME replacement. No additional Copayments are required for repair of DME.

Emergency Services

Hospital emergency room services provided inside or outside the Service Area that are Medically Necessary for treatment of an Emergency Medical Condition are covered. Emergency services copayment does not apply if Member is admitted directly to hospital as an inpatient from emergency room or kept for observation and hospital bills for an emergency room observation visit. An Emergency Medical Condition means a medical condition, manifesting itself by symptoms of sufficient severity, including severe pain, which, in the absence of immediate medical attention, could reasonably be expected to result in:

1. Placing the patient's health in serious jeopardy;
2. Serious impairment of bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency services and care include both physical and psychiatric emergency conditions, and active labor.

Out-of-Area medical services are covered only for urgent and Emergency Medical Conditions resulting from unforeseen illness or injury or complication of an existing condition, including pregnancy, for which treatment cannot be delayed until the Member returns to the Service Area. Out-of-Area medical services will be covered to meet your immediate medical needs. Follow-up care must be Authorized by Sharp Health Plan. Follow-up care for urgent

and Emergency Services will be covered until it is clinically appropriate to transfer your care into the Plan's Service Area.

The Member pays an applicable Copayment to the hospital for Emergency Services provided in a hospital emergency room. The Member pays the same Copayment for Emergency Services whether the hospital is a Plan Hospital or not. The Copayment is waived if the Member is admitted to the hospital from its emergency room.

Experimental or Investigational Services

Experimental or Investigational Treatment may be considered medically necessary and covered by Sharp Health Plan when all of the following criteria is met:

1. The Member has been diagnosed with a Life-Threatening Condition or Seriously Debilitating Condition.
2. The Member's Plan Physician certifies that he/she has a Life-Threatening Condition or Seriously Debilitating Condition for which standard therapies have not been effective in improving the Member's condition, for which standard therapies would not be medically appropriate for the Member, or for which there is no more beneficial standard therapy covered by Plan than the therapy proposed.
3. One of the following is true:
 - The Member's Plan Physician has recommended a drug, device, procedure or other therapy that the doctor certifies, in writing, is likely to be more beneficial to the Member than any available standard therapies or,
 - The Member, or the Member's physician who is a licensed, board-certified or board-eligible physician qualified to treat the Member's condition, has requested an Experimental or Investigational Treatment that, based on documentation from the medical and scientific evidence, is likely to be more beneficial for the Member than any available standard therapy. The physician certification must include a statement of the evidence relied upon by the physician in certifying his or her recommendation.

4. The specific drug, device, procedure, or other therapy recommended is otherwise a Covered Benefit according to the terms of this Evidence of Coverage.

Family Planning Services

The following family planning services are covered:

- Prescription contraceptive supplies, devices and injections. Prescription supplies, devices and injections obtained through a pharmacy are covered under the Outpatient Prescription Drug Program administered by OptumRx.
- Voluntary sterilization services.
- Interruption of pregnancy (abortion) services.
- Emergency contraception when dispensed by a non-contracted provider, in the event of a medical emergency. Emergency contraception dispensed by a contracting pharmacist is covered under the Outpatient Prescription Drug Program administered by OptumRx.
- Counseling services, in addition to those identified under the **Professional Services** benefit category of this section.

The Copayments for family planning services are determined based on the type and location of the service. For example, a service that takes place at an outpatient facility will result in an outpatient facility Copayment. Please see the Health Plan Summary of Benefits. Members are not required to obtain prior Authorization to access reproductive and sexual health care services within the Plan Medical Group. You may be required to obtain prior Authorization for out-of-network care.

The Plan covers all FDA-approved contraceptive methods, sterilization procedures and patient education and counseling for women, as recommended by the Health Resources and Services Administration (HRSA) guidelines, except for those contraceptive drugs and supplies obtained through a pharmacy. These services are covered without any Cost Sharing on the Member's part. Contraceptive drugs and supplies obtained through a pharmacy are covered under the Outpatient Prescription Drug Program administered by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for additional details.

Gender Reassignment Surgery and Services

Gender reassignment surgery is one treatment option for Gender Identity Disorder (GID). Gender reassignment surgery and associated services are covered when Medically Necessary. Covered Benefits include clinically appropriate services for the complete treatment of GID, including medical, psychiatric, hormonal, and surgical treatments, according to the World Professional Association for Transgender Health (WPATH) Standards of Care (SOC).

Health Education Services

Sharp Health Plan offers Members a variety of health education and intervention programs provided at convenient locations throughout San Diego County. Additional programs may be available through Plan Providers. Please contact Customer Care for more information.

Hearing Services

The following hearing services are covered:

- An audiometric examination by an audiologist, when authorized by the Plan.
- Hearing aids or ear molds when authorized by the Plan and necessary to provide functional improvement according to professionally accepted standards of practice.

Copayments made for hearing services do not apply toward the annual Out-of-Pocket Maximum.

Home Health Services

Home health services are services provided at the home of the Member by a Plan Provider or other Authorized health care professional operating within the scope of his/her license. This includes visits by registered nurses, licensed vocational nurses and home health aides for physical, occupational, speech and respiratory therapy when prescribed by a Plan Provider acting within the scope of his/her licensure. Visits on a short-term, intermittent basis are covered for the usual and customary time required to perform the particular skilled service(s), including diagnosis and treatment, for the following services:

- Skilled nursing services of a registered nurse, public health nurse, licensed vocational nurse and/or licensed home health aide.
- Rehabilitation, physical, occupational and speech therapy services.
- Home health aide services, consisting primarily of caring for the Member and furnished by appropriately trained personnel functioning as employees of or under arrangements with, a Plan home health agency. Such home health aide services will be provided only when the Member is receiving the services specified above and only when such home health aide services are ordered by a physician and supervised by a registered nurse as the professional coordinator employed by a Plan home health agency.
- Medical social service consultations provided by a qualified medical social worker.
- Medical supplies, medicines, laboratory services and Durable Medical Equipment, when provided by a home health agency at the time services are rendered.
- Drugs and medicines prescribed by a Plan Physician and related pharmaceutical services and laboratory services to the extent they would be covered under the Plan if the Member were in the hospital.

Except for a home health aide, each visit by a representative of a home health agency will be considered one home health care visit. A visit of four hours or less by a home health aide will be considered one home health visit.

A Member is eligible to receive home health care visits if the Member:

1. Is confined to the home (home is wherever the Member makes his or her home but does not include acute care, rehabilitation or Skilled Nursing Facilities);
2. Needs Medically Necessary skilled nursing visits or needs physical, speech or occupational therapy; and
3. The home health care visits are provided under a plan of care established and periodically reviewed and ordered by a Plan Provider.

Hospice Services

Hospice services are covered for Members who have been diagnosed with a terminal illness and have a life expectancy of twelve months or less, and who elect hospice care for the illness instead of restorative services covered by Sharp Health Plan. Covered Benefits are available on a 24-hour basis, during periods of crisis, to the extent necessary to meet the needs of individuals for care that is reasonable and necessary for the palliation and management of terminal illness and related conditions.

Covered Benefits include:

- Nursing care.
- Medical social services.
- Home health aide services, skilled nursing services and homemaker services under the supervision of a qualified registered nurse.
- Physician services.
- Drugs.
- Pharmaceuticals, medical equipment and supplies.
- Counseling and social services with medical social services provided by a qualified social worker. Dietary counseling by a qualified provider shall also be provided when needed.
- Bereavement services.
- Physical, occupational and speech therapy as described in this section for short-term inpatient care for pain control and symptom management or to enable the Member to maintain Activities of Daily Living and basic functional skills.
- Interdisciplinary team care with development and maintenance of an appropriate plan of care.
- Medical direction with the medical director being also responsible for meeting the general medical needs of the Member to the extent that these needs are not met by the attending physician.
- Volunteer services.
- Short-term inpatient care arrangements.

Special coverage is also provided for:

- **Periods of Crisis:** Nursing care services are covered on a continuous basis for 24 hours a day during periods of crisis as necessary to maintain a Member at home. Hospitalization is covered when the interdisciplinary team makes the determination that inpatient skilled nursing care is required at a level that cannot be provided in the home. Either homemaker or home health aide services or both may be covered on a 24-hour continuous basis during periods of crisis, but the care provided during these periods must be predominantly nursing care. A period of crisis is a period in which the Member requires continuous care to achieve palliation or management of acute medical symptoms.
- **Respite Care:** Respite care is short-term inpatient care provided to the Member only when necessary to relieve the family Members or other persons caring for the Member. Coverage for respite care is limited to an occasional basis and to no more than five consecutive days at a time.

Hospital Facility Inpatient Services

Hospital facility inpatient services are covered. The Member pays an applicable Copayment to the hospital for each hospitalization.

Hospital inpatient services may include:

- A hospital room of two or more beds, including meals, services of a dietitian and general nursing care
- Intensive care services
- Operating and special treatment rooms
- Surgical, anesthesia and oxygen supplies
- Administration of blood and blood products
- Ancillary services, including laboratory, pathology and radiology
- Administered drugs
- Other diagnostic, therapeutic and rehabilitative services as appropriate
- Coordinated discharge planning including planning of continuing care, as necessary

Hospital Facility Outpatient Services

Hospital facility outpatient services such as outpatient surgery, radiology, pathology, hemodialysis and other diagnostic and treatment services are covered with various or no Copayments paid to the hospital facility.

- Outpatient surgery services are provided during a short-stay, same-day or when services are provided as a substitute for inpatient care. These services include, but are not limited to colonoscopies, endoscopies, laparoscopic and other surgical procedures.
- Acute and chronic hemodialysis services and supplies are covered.

Infertility Services

Infertility services, including treatment of the Member's infertility condition (including Artificial Insemination), are covered. Infertility is defined as:

- (1) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual intercourse without contraception or
- (2) the presence of a demonstrated condition recognized by a physician as a cause of infertility. A woman without a male partner who is unable to conceive may be considered infertile if she is unable to conceive or produce conception after at least 12 cycles of donor insemination; these 12 cycles are not covered by the Plan.

The Member pays a Cost Share equal to 50% of the Plan's contracted rate of payment to each Plan Provider of services for all covered infertility services.

Infusion Therapy

Infusion therapy refers to the therapeutic administration of drugs or other prepared or compounded substances by the intravenous route and is covered by Sharp Health Plan. The infusions must be administered in the Member's home, in a doctor's office or in an institution, such as board and care, custodial care, assisted living facility or infusion center, that is not a hospital or institution

primarily engaged in providing skilled nursing services or rehabilitation services.

The Copayments for infusion therapy services are determined based on the type and location of the service. For example, if this service is provided during an office visit, then the office visit Copayment will be charged. Please see the Health Plan Summary of Benefits.

Injectable Drugs

Outpatient injectable medications and self-injectable medications are covered. Outpatient injectable medications include those drugs or preparations that are not usually self-administered and that are given by the intramuscular or subcutaneous route. Outpatient injectable medications are covered when self-administered or administered as a customary component of a Plan Physician's office visit and when not otherwise limited or excluded (e.g., certain immunizations, infertility drugs or off-label use of covered injectable medications).

Self-administered drugs are drugs that are injected subcutaneously (under the skin) and are approved by the FDA for self-administration and/or are packaged in patient-friendly injection devices along with instructions on how to administer.

Epi-pens, self-injectable insulin and GLP1 agents for diabetes are covered under the Outpatient Prescription Drug Program administered by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for additional details.

Maternity and Pregnancy Services

The following maternity and pregnancy services are covered:

- Prenatal and postnatal services, including, but not limited to, Plan Physician visits.
- Laboratory services (including the California Department of Health Services' Expanded Alpha Fetoprotein (AFP) Program).
- Radiology services.
- Prenatal diagnosis of genetic disorders of a fetus in high-risk pregnancy cases.

- Breastfeeding services and supplies. A breast pump and supplies required for breastfeeding are covered within 365 days after delivery. (Optional accessories, such as tote bags and nursing bras, are not covered.) A new breast pump and supplies will be provided for subsequent pregnancies, but no more often than one every three years.
- Screening and treatment for a Maternal Mental Health Condition for all women during pregnancy and during the postpartum period.

Prenatal and postnatal care recommended by the U.S. Preventive Services Task Force (USPSTF) with an A or B rating or by the Health Resources and Services Administration (HRSA) is covered under the preventive benefit without Member Cost Share. Such care includes, but is not limited to:

- Routine prenatal and postnatal obstetrical office visits.
- Certain lab services.
- Breastfeeding services and supplies (including counseling, education and breastfeeding equipment and supplies) during the antenatal, perinatal and postpartum periods.
- Tobacco use cessation counseling.
- Immunizations recommended by the Advisory Committee on Immunization Practices (ACIP).
- Gestational diabetes mellitus screening.
- Human Immunodeficiency Virus (HIV) infection screening.

Prenatal services not covered under the preventive benefit include, but are not limited to, radiology services, delivery and high-risk/non-routine prenatal services (such as visits with a perinatologist/maternal-fetal medicines specialist). While radiology services, like obstetrical ultrasounds, may be part of routine prenatal care, they are not included under the USPSTF or HRSA recommendations. A Copayment may apply for these services.

Prenatal and postnatal office visit Copayments are separate from any hospital Copayments. For delivery, the Member pays the applicable

Copayment to the hospital facility at the time of admission. An additional hospital Copayment applies if the newborn requires a separate admission from the mother because care is necessary to treat a sick newborn.

Inpatient hospital care is covered for no less than 48 hours following a normal vaginal delivery and 96 hours following a delivery by cesarean section. The mother, in consultation with the treating physician, may decide to be discharged before the 48-hour or 96-hour time period. Extended stays beyond the 48-hour or 96-hour time period must be Authorized. Sharp Health Plan will also cover a follow-up visit within 48 hours of discharge when prescribed by the treating physician. The visit shall include parent education, assistance and training in breast or bottle feeding, and the performance of any necessary maternal or neonatal physical assessments.

The treating physician, in consultation with the mother, will determine whether the post-discharge visit shall occur at the home, at the hospital or at the treating physician's office after assessment of the environmental, social risks, and the transportation needs of the family.

Mental Health Services

Sharp Health Plan provides coverage for the diagnosis and treatment of Severe Mental Illnesses in Members of any age and Serious Emotional Disturbances in children, including Behavioral Health Treatment for pervasive developmental disorders or autism. Members also have coverage for treatment of other mental health conditions.

Mental health benefits include inpatient hospital services, partial hospital services and outpatient services (including Behavioral Health Treatment delivered in the home or other non-institutional setting) when ordered and performed by a participating mental health professional.

Outpatient Mental Health Services

We cover the following services when provided by Plan Physicians or other Plan Providers who are licensed health care professionals acting within the scope of their license:

- Individual office visits and group mental health evaluation and treatment

- Psychological testing when necessary to evaluate a Mental Disorder
- Screening and treatment for a Maternal Mental Health Condition for all women during pregnancy and during the postpartum period.
- Outpatient services for the purpose of monitoring drug therapy
- Behavioral Health Treatment for Pervasive Developmental Disorders or autism
- Intensive outpatient treatment (programs usually less than five hours per day)
- Partial hospitalization (programs usually more than five hours per day)
- Case management services
- Electroconvulsive therapy

Prior Authorization is not required for outpatient mental health office visits obtained through Plan Providers in your Plan Network.

Inpatient Psychiatric Hospitalization and Intensive Psychiatric Treatment Programs

Inpatient psychiatric hospitalization: We cover inpatient psychiatric hospitalization in a Plan Hospital. Coverage includes room and board, drugs, and services of Plan Physicians and other Plan Providers who are licensed health care professionals acting within the scope of their license.

Intensive psychiatric treatment programs: We cover the following intensive psychiatric treatment programs at a Plan Facility:

- Short-term hospital-based intensive outpatient care (partial hospitalization).
- Short-term multidisciplinary treatment in an intensive outpatient psychiatric treatment program.
- Short-term treatment in a crisis residential program in licensed psychiatric treatment facility with 24-hour-a-day monitoring by clinical staff for stabilization of an acute psychiatric crisis.
- Psychiatric observation for an acute psychiatric crisis.

Members have direct access to Plan Providers of mental health services without obtaining a PCP referral. Covered mental health benefits must be obtained through Plan Providers. Mental health services that are not provided by Plan Providers are not covered, and you will be responsible to pay for those services.

MinuteClinic®

As a Sharp Health Plan Member, you may receive the Covered Benefits listed below at any MinuteClinic® location. These services are not an alternative to Emergency Services or ongoing care. These services are provided in addition to the Urgent Care Services available to you as a Sharp Health Plan Member. MinuteClinic is the walk-in medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care. It is staffed with certified family nurse practitioners and physician assistants and is the largest provider of retail health care in the United States.

The following services are covered by Sharp Health Plan at MinuteClinic:

- Diagnosis and treatment for common family illnesses such as strep throat, allergy symptoms, pink eye and infections of the ears, nose and throat
- Flu vaccinations
- Treatment of minor wounds, abrasions and minor burns
- Treatment for skin conditions such as poison ivy, ringworm and acne

No appointment or prior Authorization is necessary to receive Covered Benefits at a MinuteClinic. The MinuteClinic providers may refer you to your Sharp Health Plan PCP if you need services other than those covered at MinuteClinic locations.

For more information about MinuteClinic services and age restrictions, please visit minuteclinic.com. If you receive covered services at a MinuteClinic, your cost is equal to the PCP Copayment. A Deductible may apply. There is no Copayment for flu vaccinations.

You have access to all MinuteClinic locations. To locate a participating MinuteClinic near you, visit minuteclinic.com, or call MinuteClinic directly at 1-866-389-ASAP (2727).

Ostomy and Urological Services

Ostomy and urological supplies prescribed in accordance with the Plan's soft goods formulary guidelines are a Covered Benefit. Coverage is limited to the standard supply that adequately meets your medical needs.

The soft goods formulary includes the following ostomy and urological supplies:

- Adhesives – liquid, brush, tube, disc or pad.
- Adhesive removers.
- Belts – ostomy.
- Belts – hernia.
- Catheters.
- Catheter insertion trays.
- Cleaners.
- Drainage bags and bottles – bedside and leg.
- Dressing supplies.
- Irrigation supplies.
- Lubricants.
- Miscellaneous supplies – urinary connectors; gas filters; ostomy deodorants; drain tube attachment devices; soma caps tape; colostomy plugs; ostomy inserts; irrigation syringes, bulbs and pistons; tubing; catheter clamps, leg straps and anchoring devices; penile or urethral clamps and compression devices.
- Pouches – urinary, drainable, ostomy.
- Rings – ostomy rings.
- Skin barriers.
- Tape – all sizes, waterproof and non-waterproof.

Sharp Health Plan's soft goods formulary guidelines allow you to obtain non-preferred ostomy and urological supplies (those not listed on the soft goods formulary for your condition) if they would otherwise be covered and the Plan or your Plan Medical Group determines that they are Medically Necessary.

Outpatient Prescription Drugs

Sharp Health Plan does not provide outpatient Prescription Drug coverage as a Covered Benefit, except for limited classes of Prescription Drugs that are integral to treatments covered as basic health care services and subject to the medical benefit. Outpatient Prescription Drug benefits are instead covered and administered by OptumRx. Members should review the OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for details regarding the Outpatient Prescription Drug Program.

Members may contact OptumRx's Customer Care at 1-855-505-8110 (TTY users call 711) with questions or to request a copy of the booklet.

Outpatient Rehabilitation Therapy Services

Outpatient rehabilitation services, including occupational, physical and speech therapy, are covered. The Member pays an applicable Copayment to the Plan Physician or other health professional for each visit. Therapy may be provided in a medical office or other appropriate outpatient setting, hospital, Skilled Nursing Facility or home.

The goal of rehabilitation therapy is to assist Members to become as independent as possible, using appropriate adaptations if needed to achieve basic Activities of Daily Living including bathing, dressing, feeding, toileting and transferring (e.g., moving from the bed to a chair). Speech therapy is covered when there is a delay in obtaining services through the school system and when additional services are determined to be Medically Necessary, i.e., where injury, illness or congenital defect is documented (e.g., hearing loss, chronic otitis media, brain tumor, cerebral palsy, cleft palate, head trauma). Sharp Health Plan will require periodic evaluations of any therapy to assess ongoing medical necessity.

Phenylketonuria (PKU) Diagnosis and Treatment

The diagnosis and treatment of phenylketonuria are covered as follows:

- Medically Necessary formulas and special food products prescribed by a Plan Physician, to the extent that the cost of these items exceeds the cost of a normal diet.
- Consultation with a doctor who specializes in the treatment of metabolic diseases.

Preventive Care Services

The following preventive care services are covered:

- Well child physical examinations (including vision and hearing screening in the PCP's office) and all periodic immunizations and related laboratory services and screening for blood lead levels in children of any age who are at risk for lead poisoning, as determined by a Sharp Health Plan physician and surgeon, if the screening is prescribed by a Sharp Health Plan health care provider, in accordance with the current recommendations from the American Academy of Pediatrics, USPSTF, or the Advisory Committee on Immunization Practices of the CDC.
- Well adult physical examinations, episodic immunizations and related laboratory services in accordance with the current recommendations from the USPSTF, Advisory Committee on Immunization Practices of the CDC, the HRSA and Sharp Health Plan medical policies.
- Routine gynecological examinations, mammograms and cervical cancer screening tests, in accordance with the guidelines of the American College of Obstetrics and Gynecology and the HRSA. Members may directly access OB/GYN care within their PMG without a referral from their PCP.
- All generally accepted cancer screening tests, as determined by the USPSTF and approved by the Food and Drug Administration, including the conventional Pap test, any cervical cancer

screening test and human papillomavirus screening test and prostate cancer screening.

- Other preventive diagnostic tests that may be delivered in an outpatient surgical facility, including, but not limited to, colonoscopy and endoscopy.
- HIV testing, regardless of whether the testing is related to a primary diagnosis.
- Screening for tobacco use.
- For those who use tobacco products, two tobacco cessation (quitting) attempts per year. A cessation attempt includes coverage for:
 - Four tobacco cessation counseling sessions, without prior Authorization; and
 - All FDA-approved tobacco cessation medications.

Preventive care services are covered in accordance with:

- Recommendations made by the U.S. Preventive Services Task Force (USPSTF) with a rating of “A” or “B”.
- Immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC).
- Health Resources and Services Administration (HRSA)-supported women’s preventive services guidelines.
- Bright Futures guidelines for children and adolescents, developed by the HRSA with the American Academy of Pediatrics.

The USPSTF, ACIP or HRSA may update their recommendations and guidelines periodically. Any change in benefits required as a result of a new or updated recommendation or guideline will be effective for the Benefit Year that begins on or after the date that is one year after the date the recommendation or guideline is issued. For example, if your Benefit Year begins January 1 of each year and the USPSTF issues a new recommendation with a rating of “A” on September 1, 2019, the benefit changes required would take effect January 1, 2021

(the start of your Benefit Year that begins one year after the USPSTF issued its recommendation). In the event of a safety recall or otherwise significant safety concern, or if the USPSTF downgrades a particular recommendation to a “D” rating, coverage of the affected item or service may cease prior to the end of your Benefit Year.

All pharmacy benefits, including coverage for FDA-approved tobacco cessation medications, are managed by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet or contact OptumRx’s Customer Care at 1-855-505-8110 (TTY users call 711).

Any item, service or immunization not specifically listed here but that is recommended by the USPSTF with an “A” or “B” rating, recommended by ACIP or supported by HRSA, as described above, will also be covered as preventive. All preventive care services are provided at no Cost Share to Members; however, reasonable medical management techniques may be used to determine the frequency, method, treatment or clinical setting for a recommended preventive service, to the extent not specified in the recommendation or guideline regarding that preventive service.

Professional Services

The following Professional Services (provided by a Plan Physician or other licensed health professional) are covered. The Copayments for Professional Services are determined based on the type and location of the service. Please see the Health Plan Summary of Benefits.

- Doctor office visits for consultation, treatment, diagnostic testing, etc.
- Surgery and assistant surgery
- Inpatient hospital and Skilled Nursing Facility visits
- Professional office visits
- Doctor visits in the Member’s home when the Member is too ill or disabled to be seen during regular office hours

- Anesthesia administered by an anesthesiologist or anesthesiologist
- Diagnostic radiology testing
- Diagnostic laboratory testing
- Radiation therapy and chemotherapy
- Dialysis treatment
- Supplies and drugs approved by the Food and Drug Administration and provided by and used at the doctor's office or facility

Prosthetic and Orthotic Services

Prosthetic and certain orthotic services are covered if all of the following requirements are met:

- The device is in general use, intended for repeated use and primarily and customarily used for medical purposes.
- The device is the standard device that adequately meets your medical needs.

These services include corrective appliances, artificial aids and therapeutic devices, including fitting, repair, replacement and maintenance, as well as devices used to support, align, prevent or correct deformities of a movable part of the body (orthotics); devices used to substitute for missing body parts (prosthesis); medical pressure garments; devices implanted surgically (such as cochlear implants and Bone Anchored Hearing Aides (BAHA) or processors) and prosthetic devices relating to laryngectomy or mastectomy.

The following external prosthetic and orthotic devices are covered:

- Prosthetic devices and installation accessories to restore a method of speaking following the removal of all or part of the larynx. (This coverage does not include electronic voice-producing machines, which are not prosthetic devices.)
- Prostheses needed after a Medically Necessary mastectomy and up to three brassieres required to hold a breast prosthesis every 12 months.
- Podiatric devices (including footwear) to prevent or treat diabetes-related complications

when prescribed by a Plan Physician or by a Plan Provider who is a podiatrist.

- Compression burn garments and lymphedema wraps and garments.
- Enteral and parenteral nutrition: enteral formula and additives, adult and pediatric, including for inherited diseases of metabolism; enteral feeding supply kits; enteral nutrition infusion pump; enteral tubing; gastrostomy/jejunostomy tube and tubing adaptor; nasogastric tubing; parenteral nutrition infusion pump; parenteral nutrition solutions; stomach tube; and supplies for self-administered injections.
- Prostheses to replace all or part of an external facial body part that has been removed or impaired as a result of disease, injury, or congenital defect.

Orthopedic shoes, foot orthotics or other supportive devices of the feet are not covered, except under the following conditions:

- A shoe that is an integral part of a leg brace and included as part of the cost of the brace.
- Therapeutic shoes furnished to selected diabetic Members.
- Rehabilitative foot orthotics that are prescribed as part of post-surgical or post-traumatic casting care.
- Prosthetic shoes are an integral part of a prosthesis.
- Special footwear needed by persons who suffer from foot disfigurement including disfigurement from cerebral palsy, arthritis, polio, spinabifida, diabetes and foot disfigurement caused by accident or developmental disability.

Foot orthotics are covered for diabetic Members, which includes therapeutic shoes (depth or custom-molded) and inserts Medically Necessary for Members with diabetes mellitus and any of the following complications involving the foot:

- Peripheral neuropathy with evidence of callus formation
- History of pre-ulcerative calluses
- History of previous ulceration

- Foot deformity
- Previous amputation of the foot or part of the foot
- Poor circulation

Repair or replacement of prosthetics and orthotics are covered when prescribed by a Plan Physician or ordered by a licensed health care provider acting within the scope of his/her license, and when not caused by misuse or loss. The applicable Copayment, per the Health Plan Summary of Benefits, applies for both repair and replacement.

Radiation Therapy

Radiation therapy (standard and complex) is covered.

- Standard photon beam radiation therapy is covered.
- Complex radiation therapy is covered. This therapy requires specialized equipment, as well as specially trained or certified personnel to perform the therapy. Examples include but are not limited to: brachytherapy (radioactive implants), conformal photon beam radiation and intensity-modulated radiation therapy (IMRT).
- Gamma knife procedures and stereotactic procedures are covered under Outpatient Surgery for the purposes of determining Copayments.

Radiology Services

Radiology services provided in the doctor's office, outpatient facility or inpatient hospital facility are covered.

Advanced radiology services are covered for the diagnosis and ongoing medical management of an illness or injury. Examples of advanced radiology procedures include, but are not limited to CT scan, PET scan, magnetic resonance imaging (MRI), magnetic resonance angiography (MRA) and nuclear scans.

Reconstructive Surgical Services

Plastic and reconstructive surgical services are covered only as described below.

- Reconstructive surgical services following a mastectomy or lymph node dissection are covered. The length of a hospital stay associated with a mastectomy or lymph node dissection is determined by the attending physician and surgeon in consultation with the patient, consistent with sound clinical principles and processes. There is no prior Authorization required in determining the length of hospital stay following these procedures. Members who elect to have breast reconstruction after a mastectomy are covered for all complications of the mastectomy and reconstructive surgery, prostheses for and reconstruction of the affected breast and reconstructive surgery on the other breast as may be needed to produce a symmetrical appearance.
- Reconstructive surgical services performed on abnormal structures of the body caused by congenital defects, developmental anomalies, trauma, infection, tumors, disease or Medically Necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures are covered when performed to improve function or create a normal appearance, to the extent possible.

The Copayments for reconstructive surgical services are determined based on the type and location of the service. Please see the Health Plan Summary of Benefits.

Skilled Nursing Facility Services

Skilled Nursing Facility services are covered for up to a maximum of 100 days per Calendar Year in a semi-private room (unless a private room is Medically Necessary). Covered Benefits for skilled nursing care are those services prescribed by a Plan Provider and provided in a qualified licensed Skilled Nursing Facility. Covered Benefits include:

- Physician and Skilled nursing on a 24-hour basis
- Room and board

- X-ray and laboratory procedures
- Respiratory therapy
- Short term physical, occupational and speech therapy
- Medical social services
- Prescribed drugs and medications
- Behavioral Health Treatment for Pervasive Developmental Disorder or autism
- Blood, blood products and their administration
- Medical Supplies, appliances and equipment normally furnished by the Skilled Nursing Facility

Smoking Cessation

Members who participate and complete a smoking cessation class or program will be reimbursed up to \$100 per class or program per Calendar Year. For more information about these classes and programs, please contact Customer Care.

Sterilization Services

Voluntary sterilization services are covered.

Termination of Pregnancy

Interruption of pregnancy (abortion) services are covered. The Copayments for termination of pregnancy services are determined based on the type and location of the service. For example, if this service was provided in an outpatient surgery facility setting, the outpatient surgery Copayment will apply. If the service is provided at an inpatient hospital setting, the inpatient hospital Copayment will apply. The Plan does not vary the Copayment based on the reason for the service. Please see the Health Plan Summary of Benefits.

Transplants

Non-experimental/non-investigational human organ or bone marrow transplant services are covered. These services include:

- Organ and bone marrow transplants that are not Experimental or Investigational in nature.
- Reasonable professional and hospital expenses for a live donor if the expenses are directly related to the transplant for a Member.

- Charges for testing of relatives as potential donors for matching bone marrow or organ transplants.
- Charges associated with the search and testing of unrelated bone marrow or organ donors through a recognized Donor Registry.
- Charges associated with the procurement of donor organs or bone marrow through a recognized Donor Transplant Bank, if the expenses directly relate to the anticipated transplant of the Member.

Transplant services include professional and hospital services for a live donor who specifically designates the Member recipient if the services are directly related to the transplant, other than corneal, subject to the following restrictions:

1. Preoperative evaluation, surgery and follow-up care must be provided at Plan centers having documented skills, resources, commitment and record of favorable outcomes to qualify the centers to provide such care.
2. Patients are selected by the patient-selection committee of the Plan facilities.
3. Only biological products and procedures that have been established as safe and effective, and no longer determined to be Experimental or Investigational Treatment, are covered. Anti-rejection drugs may also be covered under the Outpatient Prescription Drug Program. The Outpatient Prescription Drug Program is administered by OptumRx. Please refer to your OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for additional details.

Sharp Health Plan provides certain donation-related services for a donor, or an individual identified by the Plan Medical Group as a potential donor, whether or not the donor is a Member. These Services must be directly related to a covered transplant for the Member, which may include certain services for harvesting the organ, tissue, or bone marrow and for treatment of complications. We provide or pay for donation-related Services for actual or potential donors (whether or not they are Members).

There are no age limitations for organ donors. The factor deciding whether a person can donate is the person's physical condition, not the person's age. Newborns as well as senior citizens have been organ donors. Donate Life California allows you to express your commitment to becoming an organ, eye and tissue donor. The Donate Life California Registry guarantees your plans will be carried out when you die. Individuals who renew or apply for a driver's license or ID with the DMV, now have the opportunity to also register their decision to be a donor in the Donate Life California Registry, and the pink "DONOR" dot symbol is pre-printed on the applicant's driver license or ID card. You have the power to donate life. Sign up today at www.donatelifecalifornia.org to become an organ and tissue donor.

Urgent Care Services

Urgent Care Services means those services performed, inside or outside the Plan's Service Area, that are medically required within a short timeframe, usually within 24 hours, in order to prevent a serious deterioration of a Member's health due to an illness, injury, or complication of an existing condition, including pregnancy, for which treatment cannot be delayed. Urgently needed services include maternity services necessary to prevent serious deterioration of

the Member's health or the Member's fetus, based on the Member's reasonable belief that she has a pregnancy-related condition for which treatment cannot be delayed until the Member returns to the Plan's Service Area. If you are outside the Plan's Service Area, Urgent Care Services do not require an Authorization from your PCP. However, if you are in the Plan's Service Area, you must contact your PCP prior to accessing Urgent Care Services.

Vision Services

Routine vision screenings included as part of a preventive care visit are covered. Eye exams for refraction to determine the need for corrective lenses are a covered Supplemental Benefit.

Wigs and Hairpieces

A wig or hairpiece (synthetic, human hair or blends) is covered if prescribed by a physician as a prosthetic for hair loss due to injury, disease, or treatment of a disease (except for androgenetic alopecia). Sharp Health Plan will reimburse a Member up to \$300 for a wig or hairpiece per Calendar Year from a provider of the Member's choice.

WHAT IS NOT COVERED?

Exclusions and Limitations

The services and supplies listed below are exclusions (not Covered Benefits) or are covered with limitations (Covered Benefits only in specific instances) in addition to those already described in this Evidence of Coverage. Additional limitations may be specified in the Health Plan Summary of Benefits. These exclusions or limitations do not apply to Medically Necessary services to treat Severe Mental Illness (SMI) or Serious Emotional Disturbances of a Child (SED).

Exclusions include any services or supplies that are:

1. Not Medically Necessary;
2. In excess of the limits described in this Evidence of Coverage;
3. Specified as excluded in this Evidence of Coverage;
4. Not provided by Plan Providers (except for Emergency Services or Out-of-Area Urgent Care Services);
5. Not prescribed by a Plan Physician and, if required, not Authorized in advance by your PCP, your PMG or Sharp Health Plan (exception: Emergency Services do not require Authorization);
6. Part of a treatment plan for non-Covered Benefits; or
7. Received prior to the Member's effective date of coverage or after the Member's termination from coverage under this benefit plan.

Acupuncture

New patient examinations for acupuncture are limited to once per three years. Subsequent examinations are limited to periodic examination necessary to re-evaluate clinical necessity of ongoing treatments.

Ambulance and Medical Transportation Services

Ambulance services are not covered when a Member does not reasonably believe that his or her medical condition is an Emergency Medical Condition that

requires ambulance transport services, unless for a nonemergency ambulance service as listed in this Evidence of Coverage. Ambulance service is not covered when used only for the Member's convenience or when another available form of transportation (e.g., a private vehicle or taxi fare) would be more appropriate. Wheelchair transportation service is also not covered.

Chiropractic Services

New patient examinations for chiropractic services are limited to once per three years. Subsequent examinations are limited to periodic examination necessary to re-evaluate clinical necessity of ongoing treatments.

Clinical Trials

The following are not Covered Benefits:

- The provision of non-FDA approved drugs or devices that are the subject of the trial.
- Services other than health care services, such as for travel, housing and other non-clinical expenses that the Member may incur due to participation in the trial.
- Drugs, items, devices and services provided solely to satisfy data collection and/or analysis needs and not used in the direct clinical management of the Member.
- Drugs, items, devices and other health care services that are otherwise excluded from coverage under this Evidence of Coverage (other than those that are excluded on the basis that they are Experimental or Investigational Services).
- Drugs, items, devices and other health care services customarily provided by the research sponsor free of charge to a clinical trial participant.
- The investigational drug item, device, or service itself.
- Services that are clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Cosmetic Services and Supplies

The following are not Covered Benefits:

- Cosmetic services or supplies that slow down or reverse the effects of aging, hair loss, or alter or reshape normal structures of the body in order to improve appearance.
- Treatment of obesity by medical and surgical means, except for services determined by the Plan to be Medically Necessary for the treatment of morbid obesity. In no instance shall treatment for obesity be provided primarily for cosmetic reasons.
- Implants, unless they are Medically Necessary and are not cosmetic, Experimental or Investigational.

Custodial Care

Custodial care, domiciliary care or rest cures, for which facilities of a general acute care hospital are not medically required, are not covered. Custodial care is care that does not require the regular services of trained medical or health professionals, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets and supervision of medications that are ordinarily self-administered.

Dental Services/Oral Surgical Services

The following dental services are not Covered Benefits. Dental services are defined as all services required for treatment of the teeth or gums:

- Oral exams, X-rays, routine fluoride treatment, plaque removal and extractions.
- Treatment of tooth decay, periodontal disease, dental cysts, dental abscess, granuloma or inflamed tissue.
- Crowns, fillings, inlays or onlays, bridgework, dentures, caps, restorative or mechanical devices applied to the teeth and orthodontic procedures.
- Restorative or mechanical devices, dental splints or orthotics (whether custom fit or not) or other dental appliances and related surgeries to treat dental conditions, except as specifically described under Covered Benefits.

- Dental implants (materials implanted into or on bone or soft tissue) and any surgery to prepare the jaw for implants or other dental services associated with surgery on the jawbone.
- Follow-up treatment of an injury to sound natural teeth as a result of an accidental injury, regardless of reason for such services.
- Oral surgical services not specifically listed as covered in this Evidence of Coverage.
- Dental treatment anesthesia provided or administered in a dentist's office or dental clinic.

Disposable Medical Supplies

Disposable Medical Supplies that are not provided in a hospital or doctor's office or by a home health professional are not covered.

Durable Medical Equipment

The following items are not covered:

- Equipment that basically serves comfort or convenience functions (e.g., physical fitness equipment, trays, backpacks, wheelchair racing equipment).
- DME that is primarily for the convenience of the Member or caretaker.
- Exercise and hygiene equipment.
- Experimental or research equipment.
- Devices not medical in nature such as sauna baths and elevators or modifications to the home or automobile.
- Generators or accessories to make home dialysis equipment portable for travel.
- Deluxe equipment, such as items for comfort, convenience, upgrades or add-ons.
- More than one piece of equipment that serve the same function, when the additional DME is not Medically Necessary.
- Replacement of lost or stolen DME.

Emergency Services

Emergency facility and Professional Services that are not required on an immediate basis for treatment of an Emergency Medical Condition are not covered.

Experimental or Investigational Services

Experimental or Investigational Services are not covered. This includes any evaluation, treatment, therapy, or device which involves the application, administration or use of procedures, techniques, equipment, supplies, products, remedies, vaccines, biological products, drugs, pharmaceuticals, or chemical compounds if, as determined by Sharp Health Plan, one of the following is true:

- Such evaluation, treatment, therapy, or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA), and approval for marketing has not, in fact, been given at the time such service is furnished to the Member.
- Such evaluation, treatment, therapy or device is provided pursuant to a written protocol that describes among its objectives the following: determinations of safety, efficacy, toxicity, maximum tolerated dosage(s) or efficacy in comparison to the standard evaluation, treatment, therapy or device.
- Such evaluation, treatment, therapy or device is delivered or should be delivered subject to the approval and supervision of an institutional review board or other entity as required and defined by federal regulations.
- Such evaluation, treatment, therapy, or device is the subject of an ongoing Phase I or II clinical trial, or experimental or research arm of a Phase III clinical trial.
- The consensus among experts, as expressed in published authoritative medical literature, is that further studies, research, or clinical investigations are necessary to determine maximum tolerated dosage(s), toxicity, safety, efficacy, or efficacy as compared with the standard means for treatment or diagnosis of the medical condition in question.

- There is no consensus among practicing physicians that the treatment, therapy, or device is safe and effective for the condition in question.
- Such evaluation, treatment, therapy or device is not yet considered the standard of care by a nationally recognized technology assessment organization, specialty society or medical review organization in treating patients with the same or similar condition.

This exclusion does not apply to the following:

- Medically Necessary Experimental and Investigational Treatment for a Member with a Life-Threatening Condition or Seriously Debilitating Condition, as determined by Sharp Health Plan and described in the section titled **Experimental or Investigational Services** in the **WHAT ARE YOUR COVERED BENEFITS?** portion of this Evidence of Coverage.
- Services covered under the section titled **Clinical Trials or Experimental or Investigational Services** in the **WHAT ARE YOUR COVERED BENEFITS?** portion of this Evidence of Coverage.

If a service is denied because it is deemed to be an Experimental or Investigational Service, a terminally ill Member may be entitled to request an external independent medical review of the coverage decision. If you would like more information about the decision criteria or would like a copy of Sharp Health Plan's policy regarding external independent medical reviews, please call Customer Care.

Family Planning Services

The following services are not Covered Benefits:

- Reversal of voluntary sterilization
- Nonprescription contraceptive supplies

Foot Care

Routine foot care, including, but not limited to, removal or reduction of corns and calluses and clipping of toenails, is not covered.

Gender Reassignment Surgery and Services

The following procedures, when used to improve the gender specific appearance of an individual undergoing or planning gender reassignment surgery, are considered cosmetic and therefore are not Covered Benefits:

- Abdominoplasty
- Breast augmentation
- Blepharoplasty
- Face-lift
- Facial bone reduction
- Hair transplantation
- Liposuction
- Reduction thyroid chondroplasty
- Rhinoplasty
- Voice modification surgery

Genetic Testing, Treatment and Counseling

Genetic testing, treatment and counseling are not covered for any of the following:

- Individuals who are not Members of Sharp Health Plan.
- Solely to determine the gender of a fetus.
- Non-medical reasons (e.g., court-ordered tests, work-related tests, paternity tests).
- Screening to determine carrier status for inheritable disorders when there would not be an immediate medical benefit or when results would not be used to initiate medical interventions/treatment.
- Members who have no clinical evidence or family history of a genetic abnormality.

Government Services and Treatment

Any services that the Member receives from a local, state or federal governmental agency are not covered, except when coverage under this benefit plan is expressly required by federal or state law or as noted below.

Services required for injuries or illnesses experienced while under arrest, detained, imprisoned, incarcerated or confined pursuant to federal, state or local law are not covered. However, the Plan will reimburse Members their out-of-pocket expenses for services received while confined/incarcerated or, if a juvenile, while detained in any facility, if the services were provided or Authorized by the Member's PCP or PMG in accordance with the terms of the Plan or if the services were Emergency Services or Urgent Care Services. This exclusion does not restrict the Plan's liability with respect to expenses for Covered Benefits solely because the expenses were incurred in a state or county Hospital; however, the Plan's liability with respect to expenses for Covered Benefits provided in a state or county Hospital is limited to the reimbursement that the Plan would pay for those Covered Benefits if provided by a Plan Hospital.

Hearing Services

The following services are not Covered Benefits:

- Replacement of a hearing aid that is lost, broken or stolen within 36 months of receipt.
- Repair of the hearing aid and related services.
- Service or supplies for which a Member is entitled to receive reimbursement under any applicable workers' compensation law.
- Services or supplies that are not necessary according to professionally accepted standards of practice.
- An eyeglass-type hearing aid or additional charges for a hearing aid designed specifically for cosmetic purposes.

Coverage expenses related to hearing aids are limited to a maximum of \$1,000 per Member every 36 months for both ears for hearing aid instrument, ancillary equipment and the usual and customary charge of a basic hearing aid to provide functional improvement.

Hospital Facility Inpatient and Outpatient Services

Personal or comfort items or a private room in a hospital, unless Medically Necessary, are not covered.

Immunizations and Vaccines

Immunizations and vaccines for travel and/or required for work, insurance, school, marriage, adoption, immigration, camp, volunteer work, licensure, certification or registration, sports or recreational activities are not covered. Immunizations that are not specifically listed on the most current version of the Recommended Childhood and Adolescent Immunization Schedule/United States and Recommended Adult Immunization Schedule/United States or the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention are not covered.

Infertility Services

The following services are not Covered Benefits:

- Assisted Reproductive Technologies (ART) procedures, otherwise known as conception by artificial means (except Artificial Insemination), including but not limited to in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), multi-cell embryo transfer (TET), intracytoplasmic sperm injections (ICSI), blastocyst transfer, assisted hatching and any other procedures that may be employed to bring about conception without sexual intercourse.
- Any service, procedure, test or process which prepares the Member for non-covered infertility and ART procedures or services.
- Collection, preservation or purchase of sperm, ova or embryos. This exclusion does not apply to Medically Necessary Standard Fertility Preservation Services when a covered treatment may directly or indirectly cause Iatrogenic Infertility.
- Reversal of voluntary sterilization.
- Testing, services or supplies for conception by a surrogate who is not enrolled in Sharp Health Plan. If the surrogate is enrolled in Sharp Health Plan, medical expenses related to the pregnancy will be covered by the Plan, subject to the lien described in the **What Happens if You Enter Into a Surrogacy Arrangement?** section of this Evidence of Coverage.

Massage Therapy Services

Massage therapy is not covered, unless the massage therapy services are part of a physical therapy treatment plan described as covered in this Evidence of Coverage.

Maternity and Pregnancy Services

The following services are not Covered Benefits:

- Testing, services or supplies for conception by a surrogate who is not enrolled in Sharp Health Plan. If the surrogate is enrolled in Sharp Health Plan, medical expenses related to the pregnancy will be covered by the Plan, subject to the lien described in the **What Happens if You Enter Into a Surrogacy Arrangement?** section of this Evidence of Coverage.
- Devices and procedures to determine the sex of a fetus.
- Elective home deliveries.

Mental Health Services

The following services are not Covered Benefits, except when Medically Necessary to treat a Severe Mental Illness (SMI) or Serious Emotional Disturbance of a Child (SED):

- Services for conditions that the most recent edition of the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders (DSM) identifies as something other than a Mental Disorder.
- Any service covered under the Member's Employee Assistance Program (EAP).
- Any court ordered treatment or therapy or any treatment or therapy ordered as a condition of parole, probation, custody or visitation.
- Diagnosis and treatment of a developmental reading disorder, developmental arithmetic disorder, developmental language disorder, developmental articulation disorder, or other developmental disorder that is not identified as a "mental disorder" in the most recent edition of the DSM.*

- Diagnosis and treatment for learning disorders or those services primarily oriented toward treatment of social or learning disorders.*
- Counseling for activities of an educational nature.*
- Counseling for borderline intellectual functioning.
- Counseling for occupational problems.
- Counseling related to consciousness raising.
- Vocational or religious counseling.
- Counseling for marital problems.
- I.Q. testing.
- Psychological testing of children required as a condition of enrollment in school.*

*These non-Covered Benefits do not include Behavioral Health Treatment for Pervasive Development Disorder or autism, which is a Covered Benefit.

Non-Preventive Physical or Psychological Examinations

Physical or psychological examinations required for court hearings, travel, premarital, preadoption, employment or other non-preventive health reasons are not covered. Court-ordered or other statutorily required psychological evaluation, testing and treatment are not covered, unless Medically Necessary and Authorized in advance by the Plan.

Ostomy and Urological Supplies

Comfort, convenience, or luxury equipment or features are not covered.

Outpatient Prescription Drugs

Sharp Health Plan does not provide outpatient prescription drug coverage as a Covered Benefit, except for limited classes of prescription drugs that are integral to treatments covered as basic health care services and subject to the medical benefit. Outpatient prescription drug benefits are instead

covered and administered by OptumRx. Members should review the OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for details regarding the Outpatient Prescription Drug Program. Members may contact OptumRx's Customer Care at 1-855-505-8110 (TTY users call 711) with questions or to request a copy of the booklet.

Private-Duty Nursing Services

Private-duty nursing services are not covered. Private-duty nursing services encompass nursing services for recipients who require more individual and continuous assistance with Activities of Daily Living than is available from a visiting nurse or routinely provided by the nursing staff of a hospital or Skilled Nursing Facility.

Prosthetic and Orthotic Services

Orthopedic shoes, foot orthotics or other supportive devices of the feet are not covered except under the following conditions:

- A shoe that is an integral part of a leg brace and is included as part of the cost of the brace.
- Therapeutic shoes furnished to select diabetic Members.
- Rehabilitative foot orthotics that are prescribed as part of post-surgical or post-traumatic casting care.
- A prosthetic shoe that is an integral part of a prosthesis.
- Special footwear needed by persons who suffer from foot disfigurement including disfigurement from cerebral palsy, arthritis, polio, spinabifida, diabetes and foot disfigurement caused by accident or developmental disability.
- Foot orthotics for diabetic Members. Therapeutic shoes (depth or custom-molded) along with inserts are covered for Members with diabetes mellitus and any of the following complications involving the foot:
 1. Peripheral neuropathy with evidence of callus formation.
 2. History of pre-ulcerative calluses.

3. History of previous ulceration.
4. Foot deformity.
5. Previous amputation of the foot or part of the foot.
6. Poor circulation.

Corrective shoes and arch supports, except as described above, are not covered. Non-rigid devices such as elastic knee supports, corsets and garter belts are not covered. Dental appliances and electronic voice producing machines are not covered. More than one device for the same part of the body is not covered. Upgrades that are not Medically Necessary are not covered. Replacements for lost or stolen devices are not covered.

Special footwear needed by persons who suffer from foot disfigurement is not covered except as specifically described as covered in this Evidence of Coverage.

Sexual Dysfunction Treatment

Treatment of sexual dysfunction or inadequacy is not covered. This exclusion includes, but is not limited to medicines/drugs, procedures, supplies and penile implants/prosthesis.

Sterilization Services

Reversal of sterilization services is not covered.

Vision Services

Vision services are not covered, unless specifically listed as covered in this Evidence of Coverage or provided as a Supplemental Benefit.

Vision services that are not covered include, but are not limited to:

- Eye surgery for the sole purpose of correcting refractive error (e.g., radial keratotomy).
- Orthoptic services (a technique of eye exercises designed to correct the visual axes of eyes not properly coordinated for binocular vision).
- Eyeglasses or contact lenses for circumstances other than following cataract surgery.

Other

- Any services received prior to the Member's effective date of coverage or after the termination date of coverage are not covered.
- Any services or supplies covered under any workers' compensation benefit plan are not covered.
- Any services requested or ordered by a court of law, Employer or school are not covered.
- In the event of any major disaster, act of war or epidemic, Sharp Health Plan and Plan Providers shall provide Covered Benefits to Members to the extent Sharp Health Plan and Plan Providers deem reasonable and practical given the facilities and personnel then available. Under such circumstances, Sharp Health Plan shall use all Plan Providers available to provide Covered Benefits, regardless of whether the particular Members in question had previously selected, been assigned to or received Covered Benefits from those particular Plan Providers. However, neither Sharp Health Plan nor any Plan Provider shall have any liability to Members for any delay in providing or failure to provide Covered Benefits under such conditions to the extent that Plan Providers are not available to provide such Covered Benefits.
- The frequency of routine health examinations will not be increased for reasons unrelated to the medical needs of the Member. This includes the Member's desire or request for physical examinations and reports or related services for the purpose of obtaining or continuing employment, licenses, insurance or school sports clearance, travel licensure, camp, school admissions, recreational sports, premarital or pre-adoptive purposes, by court order or for other reasons not Medically Necessary.
- Benefits for services or expenses directly related to any condition that caused a Member's Total Disability are excluded when such Member is Totally Disabled on the date of discontinuance of a prior carrier's policy and the Member is entitled to an extension of benefits for Total Disability from that prior carrier.

WHAT IS NOT COVERED?

ELIGIBILITY AND ENROLLMENT

Information pertaining to eligibility, enrollment and termination of coverage can be obtained through the CalPERS website at www.calpers.ca.gov or by calling CalPERS. Also, please refer to the CalPERS Health Program Guide for additional information about eligibility. Your coverage begins on the date established by CalPERS.

It is your responsibility to stay informed about your coverage. For an explanation of specific enrollment and eligibility criteria, please consult your Health Benefits Officer or, if you are retired, the CalPERS Health Account Management Division at:

CalPERS
Health Account Management Division
P.O. Box 942715
Sacramento, CA 94229-2715

Or call:

888 CalPERS (or **888-225-7377**)
(916) 795-3240 (TDD)

Live/Work

If you are an active employee or a working CalPERS retiree, you may enroll in a plan using either your residential or work ZIP code. When you retire from a CalPERS Employer and are no longer working for any Employer, you must select a health plan using your residential ZIP code. If you use your residential ZIP code, all enrolled Dependents must reside in the health plan's Service Area.

When you use your work ZIP code, all enrolled Dependents must receive all Covered Benefits (except Emergency Services and Urgent Care Services) within the health plan's Service Area, even if they do not reside in that area.

What if You Have Other Health Insurance Coverage?

In some families, both adults are employed and family members are covered by more than one health plan. If you are covered by more than one health plan, the secondary health plan will coordinate your health insurance coverage so that you will receive up to, but not more than, 100% coverage.

The Plan uses the "Birthday Rule" in coordinating health insurance coverage for children. When both parents have different health plans that cover their child Dependents, the health plan of the parent whose birthday falls earliest in the Calendar Year will be the primary health plan for the child Dependents.

In coordinating health insurance coverage for your Spouse or Domestic Partner, the insurance policy in which the Spouse/Domestic Partner is the Subscriber will be his/her primary health plan.

What if You Are Eligible for Medicare?

It is your responsibility to apply for Medicare coverage once reaching age 65 or otherwise becoming eligible. Please notify Sharp Health Plan promptly if you or any of your covered Dependents become eligible for Medicare.

What if You Are Injured at Work?

The Plan does not provide Covered Benefits to you for work-related illnesses or injuries covered by workers' compensation. The Plan will advance Covered Benefits at the time of need, but if you or your Dependent receives Covered Benefits through the Plan that are found to be covered by workers' compensation, the Plan will pursue reimbursement through workers' compensation. You are responsible to notify Sharp Health Plan of any such occurrences and are required to cooperate to ensure that the Plan is reimbursed for such benefits.

What if You Are Injured by Another Person?

If you or your Dependent are injured in an event caused by a negligent or intentional act or omission of another person, the Plan will advance Covered Benefits at the time of need subject to an automatic lien by agreement to reimburse the Plan from any recoveries or reimbursement you receive from the person who caused your injury. You are responsible to notify Sharp Health Plan of any such occurrences and are required to cooperate to ensure that the Plan is reimbursed for such benefits.

INDIVIDUAL CONTINUATION OF BENEFITS

Total Disability Continuation Coverage

If the Group Agreement between Sharp Health Plan and CalPERS terminates while you or your Dependent are Totally Disabled, Covered Benefits for the treatment of the disability may be temporarily extended. Application for extension of coverage and evidence of the Total Disability is required to be provided to the Plan within 90 calendar days of termination of the Group Agreement; however, you or your Dependent, as applicable, is covered during this 90-day period.

You are required to furnish the Plan with evidence of the Total Disability upon request. The Plan has sole authority for the approval of the extension of Covered Benefits. The extension of Covered Benefits will continue for the treatment of the disability until the earlier of:

- When the Member is no longer Totally Disabled.
- When the Member becomes covered under any other group health insurance that covers the disability.
- A maximum of 12 consecutive months from the date coverage would have normally terminated.

COBRA Continuation Coverage

If your Employer has 20 or more employees, and you or your Dependents would otherwise lose coverage for benefits, you may be able to continue uninterrupted coverage through the Consolidated Omnibus Budget Reconciliation Act of 1985 and its amendments (referred to as COBRA), subject to your continuing eligibility and your payment of Premiums. COBRA continuation coverage is a continuation of group health plan coverage when coverage would otherwise end because of a “qualifying event.” After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your Spouse and your Dependent could become qualified beneficiaries if coverage under the group plan is lost because of the qualifying event. Please contact your CalPERS for details about whether you qualify, how to elect COBRA

coverage, how much you must pay for COBRA coverage, and where to send your COBRA Premiums. Coverage will be effective on the first day following the loss of coverage due to the qualifying event. No break in coverage is permitted.

COBRA continuation coverage consists of the coverage under the company health plan that you and other qualified beneficiaries had immediately before your coverage terminated. If your CalPERS or Sharp Health Plan changes benefits, Premiums, etc., your continuation coverage will change accordingly. If the contract between CalPERS and Sharp Health Plan terminates while you are still eligible for COBRA, you may elect to continue COBRA coverage under the subsequent group health plan.

If you are no longer eligible for COBRA continuation coverage and your COBRA coverage was less than 36 months, you may be eligible for Cal-COBRA as described below.

Cal-COBRA Continuation Coverage

If your Employer consists of one to 19 employees and you or your Dependents would lose coverage under Sharp Health Plan due to a “qualifying event” as described below, you may be able to continue your company health coverage upon arrangement with Sharp Health Plan through the California Continuation Benefits Replacement Act (referred to as Cal-COBRA), subject to your continuing eligibility and your payment of monthly Premiums to Sharp Health Plan.

Continuation coverage consists of the coverage under the company health plan that you and other qualified beneficiaries had immediately before your coverage terminated. If CalPERS or Sharp Health Plan changes benefits, Premiums, etc., your continuation coverage will change accordingly. If the contract between CalPERS and Sharp Health Plan terminates while you are still eligible for Cal-COBRA, you may elect to continue Cal-COBRA coverage under the subsequent group health plan. If you fail to comply with all the requirements of the new plan (including

requirements pertaining to enrollment and Premium payments) within 30 days of receiving notice of termination from the Plan, Cal-COBRA coverage will terminate. If you move out of the Plan's Service Area, Cal-COBRA coverage will terminate.

If a qualifying event occurs, it is the Member's responsibility to notify his/her Employer within 60 days of the date of the qualifying event. The notification must be in writing and delivered to the Employer by first class mail or other reliable means of delivery. If you do not notify your Employer within 60 days of the date of the qualifying event, you are not eligible for coverage under Cal-COBRA.

Qualifying Events

If you lose coverage due to one of the qualifying events listed below and you were enrolled in Sharp Health Plan at the time of the loss of coverage, you are considered a qualified beneficiary entitled to enroll in Cal-COBRA continuation coverage.

- As an Enrolled Employee, you may be eligible for Cal-COBRA continuation coverage if you would lose group health plan coverage due to the termination of your employment (for reasons other than gross misconduct) or due to a reduction in your work hours.
- As a Member who is the Dependent of an Enrolled Employee, you may be eligible for Cal-COBRA continuation coverage if you would lose group health plan coverage under Sharp Health Plan for any of the following reasons:
 1. Death of the Enrolled Employee.
 2. Termination of the Enrolled Employee's employment (for reasons other than gross misconduct) or a reduction in the Enrolled Employee's work hours.
 3. Divorce or legal separation from the Enrolled Employee.
 4. Enrolled Employee's Medicare entitlement.
 5. Your loss of Dependent status.

- A Member who has exhausted COBRA continuation coverage may be eligible for Cal-COBRA continuation coverage if your COBRA coverage was less than 36 months. COBRA and Cal-COBRA continuation coverage is limited to a combined maximum of 36 months.

After the Employer notifies the Plan of a qualifying event, the Plan will, within 14 calendar days, provide all of the information that is needed to apply for Cal-COBRA continuation coverage, including information on benefits and Premiums and an enrollment application.

How to Elect Cal-COBRA Coverage

If you wish to elect Cal-COBRA coverage, you must complete and return the enrollment application to Sharp Health Plan. This must be done within 60 calendar days after you receive the enrollment application or 60 calendar days after your company health coverage terminates, whichever is later. Failure to have the enrollment application postmarked on or before the end of the 60-day period will result in the loss of your right to continuation coverage under Cal-COBRA. Coverage will be effective on the first day following the loss of coverage due to the qualifying event. No break in coverage is permitted.

Adding Dependents to Cal-COBRA

The qualified beneficiary who elects coverage can enroll a Spouse or Dependents at a later date when one of the following events occurs:

- Open enrollment
- Loss of other coverage
- Marriage
- Birth of a Dependent
- Adoption

The new Dependent will not be considered a qualified beneficiary and will lose coverage when the qualified beneficiary is no longer enrolled in Sharp Health Plan.

Premiums for Cal-COBRA Coverage

The Member is responsible for payment to Sharp Health Plan of the entire monthly Premium for continuation coverage under Cal-COBRA. The initial Premium payment must be made on or before the 45th calendar day after election of Cal-COBRA coverage and must be delivered by first-class mail, certified mail, or other reliable means of delivery to the Plan. The Premium rate you pay will not be more than 110% of the rate charged by the Plan for an employee covered under the Employer. The Premium rate is subject to change upon your previous Employer's annual renewal.

If the full Premium payment (including all Premiums due from the time you first became eligible) is not made within the 45-day period, Cal-COBRA coverage will be cancelled. Subsequent Premium payments are due by the due date listed on your monthly invoice. If any Premium payment is not made within 30 calendar days of the date it is due, Cal-COBRA coverage will be cancelled. No claims for medical services received under continuation coverage are paid until the Premium for the month of coverage is paid. If, for any reason, a Member receives medical benefits under the Plan during a month for which the Premium was not paid, the benefits received are not covered by the Plan and the Member will be required to pay the provider of service directly.

If you have any questions regarding continuation coverage under Cal-COBRA, please call Customer Care.

What Can You Do if You Believe Your Coverage Was Terminated Unfairly?

Sharp Health Plan will never terminate your coverage because of your health status or your need for health services. If you believe that your coverage or your Dependent's coverage was, or will be, cancelled, rescinded, or not renewed due to health status or requirements for health care services, you have a right to submit a Grievance to Sharp Health Plan or to the Director of the Department of Managed Health Care.

For information on submitting a Grievance to Sharp Health Plan, see the section titled **What Is the Grievance or Appeal Process?** in this Evidence of Coverage. Sharp Health Plan will resolve your Grievance regarding an improper cancellation, Rescission or nonrenewal of coverage, or provide you with a pending status within three calendar days of receiving your Grievance. If you do not receive a response from Sharp Health Plan within three calendar days, or if you are not satisfied in any way with the response, you may submit a Grievance to the Department of Managed Health Care as detailed below.

If you believe your coverage or your Dependent's coverage has been, or will be, improperly cancelled, rescinded or not renewed, you may submit a Grievance to the Department of Managed Health Care without first submitting it to Sharp Health Plan or after you have received Sharp Health Plan's decision on your Grievance.

- You may submit a Grievance to the Department of Managed Health Care online at: WWW.HEALTHHELP.CA.GOV
- You may submit a Grievance to the Department of Managed Health Care by mailing your written Grievance to:

Help Center
Department of Managed Health Care
980 Ninth Street, Suite 500
Sacramento, California 95814-2725

You may contact the Department of Managed Health Care for more information on filing a Grievance at:

- PHONE: 1-888-466-2219
- TDD: 1-877-688-9891
- FAX: 1-916-255-5241

What are Your Rights for Coverage After Disenrolling From Sharp Health Plan?

HIPAA

Federal law known as the Health Insurance Portability and Accountability Act of 1996

(HIPAA) protects health insurance coverage for workers and their families when they change or lose their jobs. California law provides similar and additional protections.

If you lose group health insurance coverage and meet certain criteria, you are entitled to purchase individual health coverage (non-group) from any health plan that sells individual coverage for hospital, medical or surgical benefits. Every health plan that sells individual coverage for these benefits must offer individual coverage to an eligible person under HIPAA. The health plan cannot reject your application if you are an eligible person under HIPAA; you agree to pay the required Premiums; and you live or work inside the Plan's Service Area.

To be considered an eligible person under HIPAA, you must meet the following requirements:

- You have 18 or more months of creditable coverage without a break of 63 calendar days or more between any of the periods of creditable coverage or since your most recent coverage was terminated;
- Your most recent creditable coverage was a group, government or church plan that provided hospital, medical or surgical benefits. (COBRA and Cal-COBRA are considered group coverage);

- You were not terminated from your most recent creditable coverage due to nonpayment of Premiums or fraud;
- You are not eligible for coverage under a group health plan, Medicare or Medicaid (Medi-Cal);
- You have no other health insurance coverage; and
- You have elected and exhausted any continuation coverage you were offered under COBRA or Cal-COBRA.

There are important choices you need to make in a very short time frame regarding the options available to you following termination of your group health care coverage. You should read carefully all available information regarding HIPAA coverage so you can understand fully the special protections of HIPAA coverage and make an informed comparison and choice regarding available coverage. For more information, please call Customer Care. If the Plan is unable to assist or you feel your HIPAA rights have been violated, you may contact the Department of Managed Health Care at 1-888-HMO-2219 or visit the Department's website at www.hmohelp.ca.gov.

OTHER INFORMATION

When Do You Qualify for Continuity of Care?

Continuity of care means continued services, under certain conditions, with your current health care provider until your health care provider completes your care.

As a *newly enrolled* Sharp Health Plan Member, you may receive continuity of care for services otherwise covered in this Evidence of Coverage when you are receiving care from a non-Plan provider for one of the conditions listed below and, at the time your coverage with Sharp Health Plan became effective, were receiving such care from that provider.

As a *current* Sharp Health Plan Member, you may obtain continuity of care benefits when you:

- Your Sharp Health Plan Network has changed; or
- Your Sharp Health Plan Medical Group, Plan Hospital, or other Plan Provider is no longer contracted with Sharp Health Plan.

Continuity of care may be provided for the completion of care when you are in an active course of treatment for one of the following conditions:

Condition	Length of time for continuity of care
Acute Condition	Duration of Acute Condition
Serious Chronic Condition	<ul style="list-style-type: none"> • Current Member: No more than 12 months from the health care provider's contract termination date • Newly enrolled Member: 12 months from the effective date of coverage
Pregnancy	Duration of the pregnancy, to include the three trimesters of pregnancy and the immediate post-partum period
Maternal Mental Health Condition	12 months from the Maternal Mental Health Condition diagnosis or from the end of pregnancy, whichever occurs later
Terminal Illness	Duration of the Terminal Illness
Pending surgery or other procedure	Must be scheduled within 180 days of the health care provider's contract termination or Member's enrollment in Sharp Health Plan
Care of newborn child between birth and age 36 months	No more than 12 months from the health care provider's contract termination date or, if the child is a newly enrolled Member, 12 months from the child's effective date of coverage

Continuity of care is limited to Covered Benefits, as described in this Evidence of Coverage, in connection with one or more of the conditions listed above. Your requested health care provider must agree to provide continued services to you, subject to the same contract terms and conditions and similar payment rates to other similar health care providers contracted with Sharp Health Plan. If your health care provider does not agree, Sharp Health Plan cannot provide continuity of care.

You are not eligible for continuity of care coverage in the following situations:

- You are a newly enrolled Member and had the opportunity to enroll in a health plan with an out-of-network option.
- You are a newly enrolled Member and had the option to continue with your previous health plan or health care provider, but instead voluntarily chose to change health plans.
- Your health care provider's contract with Sharp Health Plan or PMG has been terminated or not renewed for reasons relating to a medical disciplinary cause or reason, or fraud or other criminal activity.

Please contact Customer Care or go to sharphealthplan.com/CalPERS to request a continuity of care benefits form. You may also request a copy of Sharp Health Plan's medical policy on continuity of care for a detailed explanation of eligibility and applicable limitations.

What Is the Relationship Between the Plan and Its Providers?

- Most of our PMGs receive an agreed-upon monthly payment from Sharp Health Plan to provide services to you. This monthly payment is a fixed dollar amount for each Member. The monthly payment typically covers Professional Services directly provided by the medical group, and may also cover certain referral services.
- Some doctors receive a different agreed-upon payment from us to provide services to you. Each time you receive healthcare services from one of these providers, the doctor receives payment for that service.

- Some hospitals in our network receive an agreed-upon monthly payment in return for providing hospital services for Members. Other hospitals are paid on a fee-for-service basis or receive a fixed payment per day of hospitalization.
- On a regular basis, we agree with each PMG and some of our contracted hospitals on the monthly payment from Sharp Health Plan for services, including referral services, under the program for any Plan Members treated by the PMG/Hospital.
- If you would like more information, please contact Customer Care. You can also obtain more information from your Plan Provider or the PMG you have selected.

How Can You Participate in Plan Policy?

The Plan has established a Member Advisory Committee (called the Public Policy Advisory Committee) for Members to participate in making decisions to assure patient comfort, dignity and convenience from the Plan's Providers that provide health care services to you and your family. At least annually, Sharp Health Plan provides Members, through the Member Resource Guide, a description of its system for Member participation in establishing Plan policy, and communicates material changes (updates and important information) affecting Plan policy to Members.

What Happens if You Enter Into a Surrogacy Arrangement?

A surrogacy arrangement is one in which you agree to become pregnant and to surrender the baby to another person or persons who intend to raise the child. You must pay us for any amounts paid by the Plan for Covered Benefits you receive related to conception, pregnancy, delivery or newborn care in connection with a surrogacy arrangement ("Surrogacy Health Services"). Your obligation to pay us for Surrogacy Health Services is limited to the compensation you are entitled to receive under the surrogacy arrangement.

By accepting Surrogacy Health Services, you automatically assign to us your right to receive payments that are payable to you or your chosen payee under the surrogacy arrangement, regardless of whether those payments are characterized as being for medical expenses. To secure our rights, we will also have a lien on those payments. Those payments shall first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to us under the preceding paragraph.

Within 30 calendar days after entering into a surrogacy arrangement, you must send written notice of the arrangement, including the names and addresses of the other parties to the arrangement, and a copy of any contracts or other documents explaining the arrangement to:

Sharp Health Plan
Customer Care
Attention: Third Party Liability
8520 Tech Way, Suite 200
San Diego, CA 92123

You must complete and send us all consents, releases, Authorizations, lien forms and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this section and to satisfy those rights. You must not take any action prejudicial to our rights.

If your estate, parent, guardian or conservator asserts a claim against a third party based on the surrogacy arrangement, your estate, parent, guardian or conservator and any settlement or judgment recovered by the estate, parent, guardian or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

GLOSSARY

Because we know health plan information can be confusing, we capitalized these words (and the plural form of these words, when appropriate) throughout this Evidence of Coverage and each of its attachments to let you know that you can find their meanings in this glossary.

Active Labor means a labor at a time at which any of the following would occur:

1. There is inadequate time to effect a safe transfer to another hospital prior to delivery; or
2. A transfer may pose a threat to the health and safety of the patient or the unborn child.

Activities of Daily Living (ADLs) means the basic tasks of everyday life, such as eating, bathing, dressing, toileting and transferring (e.g., moving from the bed to a chair).

Acute Condition means a medical condition that involves a sudden onset of symptoms due to an illness, injury or other medical problem that requires prompt medical attention and that has a limited duration.

Adverse Benefit Determination (ABD) means a decision by Sharp Health Plan to deny, reduce, terminate or fail to pay for all or part of a benefit that is based on:

1. Determination of an individual's eligibility to participate in this Sharp Health Plan benefit plan;
2. Determination that a benefit is not covered; or
3. Determination that a benefit is experimental, investigational, or not Medically Necessary or appropriate.

Appeal means a written or oral request, by or on behalf of a Member, to re-evaluate a specific determination made by Sharp Health Plan or any of its delegated entities (e.g., Plan Medical Groups).

Approved Clinical Trial means a phase I, phase II, phase III, or phase IV clinical trial conducted in relation to the prevention, detection, or treatment of cancer or another life-threatening disease or condition that meets at least one of the following:

1. The study or investigation is approved or funded, which may include funding through in-kind donations, by one or more of the following:
 - a. The National Institutes of Health.
 - b. The federal Centers for Disease Control and Prevention.
 - c. The Agency for Healthcare Research and Quality.
 - d. The federal Centers for Medicare and Medicaid Services.
 - e. A cooperative group or center of any of the entities described in clauses (i) to (iv), inclusive, the Department of Defense, or the United States Department of Veterans Affairs.
 - f. A qualified nongovernmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
 - g. One of the following departments, if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of the United States Department of Health and Human Services determines is comparable to the system of peer review used by the National Institutes of Health and ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review:
 - i. The United States Department of Veterans Affairs.
 - i. The United States Department of Defense.
 - i. The United States Department of Energy.
2. The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.
3. The study or investigation is a drug trial that is exempt from an investigational new drug

application reviewed by the United States Food and Drug Administration.

Artificial Insemination means the depositing of sperm by syringe into the vagina near the cervix or directly into the uterus. This technique is used to overcome sexual performance problems, to circumvent sperm-mucus interaction problems, to maximize the potential for poor semen and for using donor sperm.

Authorization or **Authorized** means approval by the Member's Plan Medical Group (PMG) or Sharp Health Plan for Covered Benefits. (An Authorization request may also be called a pre-service claim.)

Authorized Representative means an individual designated by you to receive Protected Health Information about you for purposes of assisting with a claim, an Appeal, a Grievance or other matter. The Authorized Representative must be designated by you in writing on a form approved by Sharp Health Plan.

Behavioral Health Treatment means Professional Services and treatment programs, including applied behavior analysis and evidence-based behavior intervention programs, that develop or restore, to the maximum extent practicable, the functioning of an individual with Pervasive Developmental Disorder or autism and that meet all of the following criteria:

1. The treatment is prescribed by a licensed Plan Provider;
2. The treatment is provided by a Qualified Autism Service Provider, Qualified Autism Service Professional or Qualified Autism Service Paraprofessional contracted with Sharp Health Plan;
3. The treatment is provided under a treatment plan that has measurable goals over a specific timeline that is developed and approved by the Qualified Autism Service Provider for the specific patient being treated; and
4. The treatment plan is reviewed at least every six months by a Qualified Autism Service Provider, modified whenever appropriate, and is consistent with the elements required under the law.

Benefit Year means the twelve-month period that begins at 12:01 a.m. on the first day of the month of each year established by CalPERS and Sharp Health Plan.

Calendar Year means the 12-month period beginning January 1 and ending December 31 of the same year.

Child or **Children** means a Child or Children of the Enrolled Employee including:

- The naturally born Children, legally adopted Children, or stepchildren of the Enrolled Employee;
- Children for whom the Enrolled Employee has been appointed a legal guardian by a court;
- Children for whom the Enrolled Employee is required to provide health coverage pursuant to a qualified medical support order; and
- Children, not including foster Children, for whom the Enrolled Employee has assumed a parent-child relationship, as indicated by intentional assumption of parental status, or assumption of parental duties, by the Enrolled Employee, and as certified by the Enrolled Employee at the time of enrollment of the Child and annually thereafter.

A Child remains eligible for coverage through the end of the Benefit Year in which he/she turns 26 years of age. A covered Child is eligible to continue coverage beyond the age of 26 if the Child is and continues to be both:

1. Incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition; and
2. Chiefly dependent upon the Enrolled Employee for support and maintenance.

Coinsurance means a percentage of the cost of a Covered Benefit (for example, 20%) that a Member pays.

Copayment or **Copay** means a fixed dollar amount (for example, \$20) that a Member pays for a Covered Benefit.

Cost Share or Cost Sharing means the amount of the Member's financial responsibility as specifically set forth in the Health Plan Summary of Benefits and any Supplemental Benefit rider, if applicable, attached to this Evidence of Coverage. Cost Share may include any combination of Deductibles, Coinsurance and Copayments, up to the Out-of-Pocket Maximum.

Deductible means the amount a Member must pay in a Calendar Year for certain Covered Benefits before Sharp Health Plan will start to pay for those Covered Benefits in that Calendar Year. Members enrolled in the Performance Plus plan do not have a Deductible.

Dependent means an Enrolled Employee's legally married Spouse, Domestic Partner or Child who meets the eligibility requirements set forth by CalPERS, who is enrolled in the benefit plan, and for whom Sharp Health Plan receives Premiums.

Disposable Medical Supplies means medical supplies that are consumable or expendable in nature and cannot withstand repeated use by more than one individual, such as bandages, elastic bandages, incontinence pads and support hose and garments.

Disputed Health Care Service means any Health Care Service eligible for coverage and payment under your Sharp Health Plan plan that has been denied, modified or delayed by Sharp Health Plan or one of its contracting providers, in whole or in part because the service is deemed not Medically Necessary.

Domestic Partner means a person who has established eligibility for the Plan by meeting all of the following requirements. All Employers who offer coverage to the Spouses of employees must also offer coverage to Registered Domestic Partners.

1. Both persons have chosen to share one another's lives in an intimate and committed relationship of mutual caring.
2. Neither person is married to someone else nor is a member of another domestic partnership that has not been terminated, dissolved, or adjudged a nullity.

3. The two persons are not related by blood in a way that would prevent them from being married to each other in this state.
4. Both persons are at least 18 years of age, except as follows:
 - a) A person under 18 years of age who, together with the other proposed Domestic Partner, otherwise meets the requirements for a domestic partnership other than the requirements of being at least 18 years of age, may establish a domestic partnership upon obtaining a court order granting permission to the underage person or persons to establish a domestic partnership.
5. Both persons are capable of consenting to the domestic partnership.
6. Both file a Declaration of Domestic Partnership with the Secretary of State.

If documented in the Group Agreement, Domestic Partner also includes individuals who meet criteria 1-5 above and sign an affidavit attesting to that fact.

Durable Medical Equipment (DME) means medical equipment appropriate for use in the home that is intended for repeated use, is generally not useful to a person in the absence of illness or injury, and primarily serves a medical purpose.

Eligible Employee means any employee, employed for the period of time specified by the Employer, who is actively engaged in the conduct of the business of the Employer with a normal work week, as specified by the Employer, at the Employer's regular place or places of business. The term includes sole proprietors or partners in a partnership, if they are actively engaged on a full-time basis in the Employer's business and included as employees under the Group Agreement, but does not include employees who work on a temporary, substitute or contract basis. Employees who waive coverage on the grounds that they have other Employer sponsored health coverage or coverage under Medicare shall not be considered or counted as Eligible Employees. A contracted ("1099") employee who meets the criteria outlined in Sharp Health Plan's underwriting guidelines also qualifies as an Eligible Employee.

Emergency Medical Condition means a medical condition, manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

1. Placing the patient's health in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services means those Covered Benefits, including Emergency Services and Care, provided inside or outside the Service Area, that are medically required on an immediate basis for treatment of an Emergency Medical Condition.

Emergency Services and Care means:

1. Medical screening, examination and evaluation by a physician and surgeon, or, to the extent permitted by applicable law, by other appropriate personnel under the supervision of a physician and surgeon, to determine if an Emergency Medical Condition or Active Labor exists and, if it does, the care, treatment, and surgery, within the scope of that person's license, if necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; and
2. An additional screening, examination and evaluation by a physician, or other personnel to the extent permitted by applicable law and within the scope of their licensure and clinical privileges, to determine if a psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the psychiatric Emergency Medical Condition within the capability of the facility.

Employer means any person, firm, proprietary or nonprofit corporation, partnership or public agency that is actively engaged in business or service, which was not formed primarily for purposes of buying health care service plan contracts and in which a bona-fide Employer-employee relationship exists.

Enrolled Employee (also known as "Subscriber") means an Eligible Employee of the Employer who meets the applicable eligibility requirements, has enrolled in the Plan under the provisions of a

Group Agreement and for whom Premiums have been received by the Plan.

Experimental or Investigational Treatment means any evaluation, treatment, therapy, or device which involves the application, administration or use of procedures, techniques, equipment, supplies, products, remedies, vaccines, biological products, drugs, pharmaceuticals, or chemical compounds if, as determined by Sharp Health Plan, one of the following is true:

- Such evaluation, treatment, therapy, or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA), and approval for marketing has not, in fact, been given at the time such service is furnished to the Member.
- Such evaluation, treatment, therapy or device is provided pursuant to a written protocol that describes among its objectives the following: determinations of safety, efficacy, toxicity, maximum tolerated dosage(s) or efficacy in comparison to the standard evaluation, treatment, therapy or device.
- Such evaluation, treatment, therapy or device is delivered or should be delivered subject to the approval and supervision of an institutional review board or other entity as required and defined by federal regulations.
- Such evaluation, treatment, therapy, or device is the subject of an ongoing Phase I or II clinical trial, or experimental or research arm of a Phase III clinical trial.
- The consensus among experts, as expressed in published authoritative medical literature, is that further studies, research, or clinical investigations are necessary to determine maximum tolerated dosage(s), toxicity, safety, efficacy, or efficacy as compared with the standard means for treatment or diagnosis of the medical condition in question.
- There is no consensus among practicing physicians that the treatment, therapy, or device is safe and effective for the condition in question.

- Such evaluation, treatment, therapy or device is not yet considered the standard of care by a nationally recognized technology assessment organization, specialty society or medical review organization in treating patients with the same or similar condition.

The sources of information that may be relied upon by Sharp Health Plan in determining whether a particular treatment is Experimental or Investigational include, but are not limited to, the following:

- The Member's medical records.
- Peer-reviewed scientific studies published in, or accepted for publication by, medical journals that meet nationally recognized requirements for scientific manuscripts.
- Peer-reviewed literature that meet the criteria of the National Institutes of Health's National Library of Medicine for indexing in Index Medicus, Excerpta Medicus (EMBASE), Medline, and MEDLARS database of Health Services Technology Assessment Research (HSTAR).
- The Cochrane Library.
- Medical journals recognized by the Secretary of Health and Human Services under Section 1861(t)(2) of the Social Security Act.
- The American Hospital Formulary Service's Drug Information.
- The American Dental Association Accepted Dental Therapeutics.
- Any of the following reference compendia, if recognized by the federal Centers for Medicare & Medicaid Services as part of an anticancer chemotherapeutic regimen: (A) The Elsevier Gold Standard's Clinical Pharmacology, (B) The National Comprehensive Cancer Network Drug and Biologics Compendium, or (C) The Thomson Micromedex DrugDex.
- Findings, studies or research conducted by or under the auspices of federal government agencies and nationally recognized federal research institutes.

- Peer-reviewed abstracts accepted for presentation at major medical association meetings

Family Coverage means coverage for an Enrolled Employee and one or more Dependents.

Family Out-of-Pocket Maximum means the Out-of-Pocket Maximum that applies each Calendar Year to an Enrolled Employee and that Enrolled Employee's Dependent(s) enrolled in Sharp Health Plan.

Grievance means a written or oral expression of dissatisfaction regarding Sharp Health Plan and/or a provider, including quality of care concerns.

Group Agreement means the written agreement between Sharp Health Plan and an Employer that provides coverage for Covered Benefits to be provided to Members whose eligibility is related to that Employer.

Health Plan Summary of Benefits means a list of the most commonly used Covered Benefits and applicable Copayments for the specific benefit plan purchased by CalPERS. The Health Plan Summary of Benefits can be found at the beginning of this Evidence of Coverage.

Iatrogenic Infertility means infertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment.

Independent Medical Review (IMR) means review by a DMHC designated medical specialist. IMR is used if care that is requested is denied, delayed or modified by the Plan or a Plan Provider, specifically, for denial of Experimental or Investigational treatment for Life-Threatening Condition or Seriously Debilitating Condition or denial of a health care service as not Medically Necessary. The IMR process is in addition to any other procedures made available by the Plan.

Individual Out-of-Pocket Maximum means the Out-of-Pocket Maximum that applies to an individual Enrolled Employee or Dependent enrolled in Sharp Health Plan each Calendar Year.

Life-Threatening Condition means either or both of the following:

- A disease or condition where the likelihood of death is high unless the course of the disease is interrupted.
- A disease or condition with potentially fatal outcomes, where the end point of clinical intervention is survival.

Maternal Mental Health Condition means a mental health condition that can impact a woman during pregnancy, peri or postpartum, that arises during pregnancy, in the peri or postpartum period, up to one year after delivery.

Medically Necessary means a treatment or service necessary to protect life; to prevent illness or disability; to diagnose, treat, or control illness, disease or injury; or to alleviate severe pain. The treatment or service should be:

1. Based on generally accepted clinical evidence,
2. Consistent with recognized standards of practice,
3. Demonstrated to be safe and effective for the Member's medical condition, and
4. Provided at the appropriate level of care and setting based on the Member's medical condition.

Member means an Enrolled Employee, or the Dependent of an Enrolled Employee, who has enrolled in the Plan under the provisions of the Group Agreement and for whom the applicable Premiums have been paid.

Mental Disorder means a mental health condition identified as a "mental disorder" in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), that results in clinically significant distress or impairment of mental, emotional, or behavioral functioning. Mental Disorders include, but are not limited to, Serious Mental Illness of a person of any age and Serious Emotional Disturbance of a Child under age 18.

Out-of-Area means you are temporarily outside your Plan Network Service Area. Out-of-Area coverage includes Urgent Care Services and Emergency Services for the sudden onset of

symptoms of sufficient severity to require immediate medical attention to prevent serious deterioration of a Member's health resulting from unforeseen illness or injury or complication of an existing condition, including pregnancy, for which treatment cannot be delayed until the Member returns to the Service Area. Out-of-Area medical services will be covered to meet your immediate medical needs. Applicable follow-up for the Urgent Care Service or Emergency Services must be Authorized by Sharp Health Plan and will be covered until it is clinically appropriate to transfer your care into the Service Area.

Out-of-Pocket Maximum means the maximum total amount of expenses that a Member will pay for Covered Benefits in a Calendar Year before the Plan pays Covered Benefits at 100%. All Copayments for Covered Benefits, excluding Supplemental Benefits, contribute to the Out-of-Pocket Maximum.

Outpatient Prescription Drug Program means the program administered by OptumRx to provide coverage for certain outpatient prescription drugs. Outpatient prescription drugs are self-administered drugs approved by the U.S. Food and Drug Administration (FDA) for sale to the public through retail or mail order pharmacies, require prescriptions, and are not provided for use on an inpatient basis. Please refer to the OptumRx Outpatient Prescription Drug Plan Evidence of Coverage booklet for details regarding the Outpatient Prescription Drug Program.

Pervasive Developmental Disorder includes: Autistic Disorder, Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder and Pervasive Developmental Disorder Not Otherwise Specified (including Atypical Autism), in accordance with the Diagnostic and Statistical Manual for Mental Disorders – IV – Text Revision, and as amended in the most recent edition of the Diagnostic and Statistical Manual for Mental Disorders.

Plan means Sharp Health Plan.

Plan Hospital means an institution licensed by the State of California as an acute care hospital that provides certain Covered Benefits to Members through an agreement with Sharp Health Plan and

that is included in the Member's Plan Network. Plan Hospitals are listed in the Provider Directory.

Plan Medical Group or **PMG** means a group of physicians, organized as or contracted through a legal entity, that has met the Plan's criteria for participation and has entered into an agreement with the Plan to provide and make available Professional Services and to provide or coordinate the provision of other Covered Benefits to Members on an independent contractor basis and that is included in the Member's Plan Network.

Plan Network means that network of providers selected by CalPERS or the Member, as indicated on the Member ID Card. Members enrolled in the Performance Plus plan have access to the Performance Plan Network.

Plan Physician means any doctor of medicine, osteopathy, or podiatry licensed by the State of California who has agreed to provide Professional Services to Members, either through an agreement with Sharp Health Plan or as a member of a PMG, and that is included in the Member's Plan Network. Plan Physicians are listed in the Provider Directory.

Plan Providers means the physicians, hospitals, Skilled Nursing Facilities, home health agencies, pharmacies, medical transportation companies, laboratories, diagnostic radiology facility or facilities, Durable Medical Equipment suppliers and other licensed health care entities or professionals who are part of the Member's Plan Network or who provide Covered Benefits to Members through an agreement with Sharp Health Plan. Plan Providers also includes Qualified Autism Service Providers, Qualified Autism Service Professionals, and Qualified Autism Service Paraprofessionals who are part of the Member's Plan Network or who provide Covered Benefits to Members through an agreement with Sharp Health Plan. Plan Providers are listed in the Provider Directory.

Premium means the monthly amounts due and payable in advance to the Plan from CalPERS and/or the Member for providing Covered Benefits to Member(s).

Prescription Drug means a drug that is approved by the federal Food and Drug Administration

(FDA), is prescribed by the Member's prescribing provider and requires a Prescription under applicable law.

Primary Care Physician or **PCP** means a Plan Physician, possibly affiliated with a PMG, who is chosen by or for a Member from the Member's Plan Network; and who is primarily responsible for supervising, coordinating and providing initial care to the Member; for maintaining the continuity of Member's care; and providing or initiating referrals for Covered Benefits for the Member. PCPs include general and family practitioners, internists, pediatricians and qualified OB-GYNs who have the ability to deliver and accept the responsibility for delivering primary care services.

Primary Residence means the home or address at which the Member actually lives most of the time. A residence will no longer be considered a Primary Residence if (a) Member moves without intent to return, (b) Member is absent from the residence for more than 90 days in any 12-month period (except for student Dependents).

Professional Services means those professional diagnostic and treatment services that are listed in this Evidence of Coverage and provided by Plan Physicians and other health professionals.

Qualified Autism Service Paraprofessional means an unlicensed and uncertified individual who meets all of the following criteria:

1. Is supervised by a Qualified Autism Service Provider or Qualified Autism Service Professional at a level of clinical supervision that meets professionally recognized standards of practice.
2. Provides treatment and implements services pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider.
3. Meets the education and training qualifications described in Section 54342 of Title 17 of the California Code of Regulations.
4. Has adequate education, training, and experience, as certified by a Qualified Autism Service Provider or an entity or group that employs Qualified Autism Service Providers.

5. Is employed by the Qualified Autism Service Provider or an entity or group that employs Qualified Autism Service Providers responsible for the autism treatment plan.

Qualified Autism Service Professional means an individual who meets all of the following criteria:

1. Provides behavioral health treatment, which may include clinical case management and case supervision under the direction and supervision of a Qualified Autism Service Provider.
2. Is supervised by a Qualified Autism Service Provider.
3. Provides treatment pursuant to a treatment plan developed and approved by a Qualified Autism Service Provider.
4. Is a behavioral service provider who meets the education and experience qualifications described in Section 54342 of Title 17 of the California Code of Regulations for an Associate Behavior Analyst, Behavior Analyst, Behavior Management Assistant, Behavior Management Consultant, or Behavior Management Program.
5. Has training and experience in providing services for Pervasive Developmental Disorder or autism pursuant to Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code or Title 14 (commencing with Section 95000) of the Government Code.
6. Is employed by the Qualified Autism Service Provider or an entity or group that employs Qualified Autism Service Providers responsible for the autism treatment plan.

Qualified Autism Service Provider means either of the following:

1. A person who is certified by a national entity, such as the Behavior Analyst Certification Board, with a certification that is accredited by the National Commission for Certifying Agencies, and who designs, supervises, or provides treatment for Pervasive Developmental Disorder or autism, provided the services are

within the experience and competence of the person who is nationally certified.

2. A person licensed as a physician and surgeon, physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist, pursuant to Division 2 (commencing with Section 500) of the Business and Professions Code, who designs, supervises, or provides treatment for Pervasive Developmental Disorder or autism, provided the services are within the experience and competence of the licensee.

Rescission or **Rescind** means a cancellation of coverage for fraud or intentional misrepresentation of material fact that has a retroactive effect.

Serious Chronic Condition means a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure, worsens over an extended period of time, or requires ongoing treatment to maintain remission or prevent deterioration.

Serious Emotional Disturbance of a Child (SED) means a Child who:

1. Has one or more Mental Disorders as identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), other than a primary substance use disorder or developmental disorder, that result in behavior inappropriate to the Child's age according to expected developmental norms, and
2. Meets one or more of the following criteria:
 - A. As a result of the Mental Disorder, the Child has substantial impairment in at least two of the following areas: self-care, school functioning, family relationships or ability to function in the community; and either of the following occur:
 - i. The Child is at risk of removal from the home or has already been removed from the home.

ii. The Mental Disorder and impairments have been present for more than six months or are likely to continue for more than one year if not treated.

B. The Child displays one of the following: psychotic features, risk of suicide or risk of violence due to a Mental Disorder.

C. The Child has been assessed pursuant to Article 2 (commencing with Section 56320) of Chapter 4 of Part 30 of Division 4 of Title 2 of the Education Code and determined to have an emotional disturbance, as defined in paragraph (4) of subdivision (c) of Section 300.8 of Title 34 of the Code of Federal Regulations.

Seriously Debilitating Condition means a disease or condition that could cause major irreversible morbidity.

Service Area means the geographic area in which Sharp Health Plan is licensed to provide health services, as approved by the California Department of Managed Health Care. The Sharp Health Plan Service Area for the Performance Plan Network is the geographic area of San Diego County, California (excluding the following ZIP codes: 91934, 92004, 92036 and 92066).

Severe Mental Illness (SMI) means one or more of the following nine disorders in persons of any age: schizophrenia, schizoaffective disorder, bipolar disorder (manic depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorder, Pervasive Developmental Disorder or autism, anorexia nervosa, and bulimia nervosa.

Skilled Nursing Facility (SNF) means a comprehensive free-standing rehabilitation facility or a specially designed unit within a hospital licensed by the state of California to provide skilled nursing care.

Spouse means an Enrolled Employee's legally married husband, wife, or partner. Based on eligibility criteria established by CalPERS, it may also mean an Enrolled Employee's Domestic Partner.

Standard Fertility Preservation Services means procedures consistent with the established medical

practices and professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine.

Subscriber (also known as "Enrolled Employee") means the individual enrolled in the Plan for whom the appropriate Premiums have been received by Sharp Health Plan and whose employment or other status, except for family dependency, is the basis for enrollment eligibility.

Supplemental Benefits means benefits for Artificial Insemination services, hearing services, outpatient prescription drugs and vision services. Cost Shares for Supplemental Benefits do not apply to the annual Out-of-Pocket Maximum.

Telehealth means the mode of delivering health care services and public health via information and communication technologies to facilitate the diagnosis, consultation, treatment, education, care management, and self-management of a patient's health care. Telehealth facilitates patient self-management and caregiver support for patients and includes:

- Synchronous interactions, defined as real-time interactions between a patient and a health care provider located at a distant site.
- Asynchronous store and forward transfers, defined as transmissions of a patient's medical information from an originating site to the health care provider at a distant site.

Terminal Illness means an incurable or irreversible condition that has a high probability of causing death within one year or less.

Totally Disabled means a Member who is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition and is chiefly dependent upon the Enrolled Employee for support and maintenance. The determination as to whether a Member is Totally Disabled will be made based upon an objective review consistent with professionally recognized medical standards.

Urgent Care Services means services intended to provide urgently needed care in a timely manner when your PCP has determined that you require these services, or you are Out-of-Area and require

Urgent Care Services. Urgent Care Services means those services performed, inside or outside the Plan's Service Area, which are medically required within a short timeframe, usually within 24 hours, in order to prevent a serious deterioration of a Member's health due to an illness, injury, or complication of an existing condition, including pregnancy, for which treatment cannot be delayed. Urgently needed services include maternity services necessary to prevent serious deterioration

of the health of the Member or the Member's fetus, based on the Member's reasonable belief that she has a pregnancy-related condition for which treatment cannot be delayed until the Member returns to the Service Area.

Utilization Management means the evaluation of the appropriateness, medical need and efficiency of health care services and facilities according to established criteria or guidelines and under the provisions of the applicable health benefits plan.

Notice of Nondiscrimination

Sharp Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Sharp Health Plan does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Sharp Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Information in other formats (such as large print, audio, accessible electronic formats, or other formats) free of charge
- 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 1-855-995-5004 .

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, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with our Civil Rights Coordinator at:

- Address: Sharp Health Plan Appeal/Grievance Department 8520 Tech Way, Suite 200 San Diego, CA 92123-1450
- Telephone: 1-855-995-5004 (TTY: 711) Fax: (619) 740-8572

You can file a grievance in person or by mail, fax, or you can also complete the online Grievance/Appeal form on the Plan's website sharphealthplan.com. Please call our Customer Care team at 1-855-995-5004 if you need help filing a grievance. You can also file a discrimination complaint if there is a concern of discrimination based on race, color, national origin, age, disability, or sex 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509E, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

The California Department of Managed Health Care is responsible for regulating health care service plans. If your Grievance has not been satisfactorily resolved by Sharp Health Plan or your Grievance has remained unresolved for more than 30 days, you may call toll-free the Department of Managed Care for assistance:

- 1-888-466-2219 Voice
- 1-877-688-9891 TDD

The Department of Managed Care's Internet Web site has complaint forms and instructions online: www.dmhc.ca.gov.

Sharp Health Plan cumple con las leyes de derechos civiles federales correspondientes y no discrimina por motivos de raza, color, nacionalidad, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad. Tampoco excluye a las personas ni las trata de forma diferente por motivos de raza, color, nacionalidad, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Sharp Health Plan:

- Brinda ayuda y servicios gratuitos a personas con discapacidad para que puedan comunicarse con nosotros de manera eficaz, como los siguientes:
 - Intérpretes del lenguaje de señas calificados.
 - Información en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos) sin cargo.
- Brinda servicios de idiomas gratuitos a personas cuyo idioma primario no es el inglés, como los siguientes:
 - Intérpretes calificados.
 - Información escrita en otros idiomas.

Si necesita estos servicios, comuníquese con Servicio al Cliente al 1-855-995-5004.

Si cree que Sharp Health Plan no le ha brindado estos servicios o lo ha discriminado de alguna otra forma por motivos de raza, color, nacionalidad, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad o discapacidad puede presentar una reclamación ante nuestro coordinador de derechos civiles por los siguientes medios:

- Por correo, a Sharp Health Plan Appeal/ Grievance Department 8520 Tech Way, Suite 200 San Diego, CA 92123-1450.
- Por teléfono, al 1-855-995-5004 (TTY: 711), o por fax, al: (619) 740-8572.

Puede presentar una reclamación personalmente, por correo o por fax. También puede completar el formulario de reclamación o apelación en el sitio web del plan, sharphealthplan.com. Si necesita ayuda para presentar una reclamación, comuníquese con nuestro equipo de Servicio al Cliente al 1-855-995-5004. También puede presentar una queja por discriminación, si cree que ha sido discriminado por motivos de raza, color, nacionalidad, edad, discapacidad o sexo, ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de los EE. UU. de manera electrónica mediante el portal de quejas de la Oficina de Derechos Civiles, disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. También puede presentar la queja por correo o teléfono a la siguiente dirección: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 u 800-537-7697 (TDD).

Los formularios de queja se encuentran disponibles en <http://www.hhs.gov/ocr/office/file/index.html>.

El Departamento de Atención Médica Administrada de California es responsable de regular los planes de atención de salud. Si su reclamación no fue resuelta satisfactoriamente por

Sharp Health Plan o su reclamación ha permanecido sin resolver durante más de treinta (30) días, puede llamar al Departamento de Atención Médica Administrada para recibir asistencia de manera gratuita a los siguientes números:

- 1-888-466-2219 (voz)
- 1-877-688-9891 (TDD)

En el sitio web del Departamento de Atención Médica Administrada, www.dmhc.ca.gov, encontrará formularios de queja e instrucciones.

Language Assistance Services

English

ATTENTION: If you do not speak 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)。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-995-5004 (TTY:711).

Tagalog (Tagalog – Filipino):

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-995-5004 (TTY:711).

한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-995-5004 (TTY:711) 번으로 전화해 주십시오.

Հայերեն (Armenian):

Ուշադրութեամբ խնդրում ենք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցություններ: Չանգահարեք 1-855-995-5004 (TTY (հեռատիպ)՝ 711).

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم (TTY:711) 1-855-995-5004 تماس بگیرید می باشد. با

Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-995-5004 (телетайп: 711).

日本語 (Japanese):

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-855-995-5004 (TTY:711) まで、お電話にてご連絡ください。

عربي (Arabic):

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-995-5004 (رقم هاتف الصم والبكم: 711).

ਪੰਜਾਬੀ (Punjabi):

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਾਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-995-5004 (TTY:711) 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Mon Khmer, Cambodian):

ចូរយំអ្នក: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតលុយ គឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-995-5004 (TTY:711)។

Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-855-995-5004 (TTY:711).

हिंदी (Hindi):

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-995-5004 (TTY:711) पर कॉल करें।

ภาษาไทย (Thai):

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-995-5004 (TTY:711).



**Consider us your personal
health care assistant®**

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