

SHARP Health Plan

Sharp Direct Advantage[®]

2023 Medicare Enrollment Kit

Exclusively for CalPERS Medicare-eligible retirees and their dependents

Effective Jan. 1, 2023



Better health insurance matters.



Welcome to Sharp Direct Advantage, the only 5-star Medicare Advantage Plan with direct access to Sharp HealthCare.

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Every year, Medicare evaluates plans based on a 5-star rating system.

Based on a 92% base group in the area of members' overall rating of their health plan from the Consumer Assessment of Healthcare Providers and Systems (CAHPS) score survey conducted in 2019.

Based on the October 15, 2020 U.S. News & World Report's "2021 Best Insurance Companies for Medicare Advantage" along with 3 other insurers in California.

Voted "Best Health Insurance" in the 2022 Union-Tribune Readers Poll.

The basics of Medicare

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

Part A – Hospital insurance

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

Part B – Medical insurance

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

Part C – Medicare Advantage

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

Part D – Prescription drug coverage

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



The Sharp Direct Advantage difference

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



Affordable

Save money and get more



Direct

Delivering The Sharp Experience, from health insurance to health care



Local

Medicare by San Diegans, for San Diegans



Simple

Easy to enroll with personalized support

SHARP Health Plan
SHARP DIRECT ADVANTAGE®
CalPERS (HMO)

Member Name ID# S00000000 Effective Date: XX/XX/XXXX Group #: 1002489-01	Primary Care Physician: Doctor Name M.D. (XXX) XXX-XXXX	Cost Share: PCP \$XX Specialist \$XX Urgent Care \$XX ER \$XX
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Plan Medical Group:
Your Plan Medical Group

Network:
Sharp Direct Advantage

MedicareRx
Personalized Health Coverage

From health insurance to health care

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

¹ You must continue to pay your Medicare Part B premium. This information is not a complete description of benefits. Contact the plan for more information.

You could save money and get more

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



Low monthly premium¹



Select Care medications



\$0 copays for primary care physician visits



Fitness resources through Silver&Fit[®]



Vision care and hearing aid coverage



Comprehensive wellness program with free health coaching



After-Hours Nurse Advice

Get to know us

Visit calpers.sharphealthplan.com for more information about our Sharp Direct Advantage plan, or call 1-833-346-4322 (TTY/TDD: 711).



Diagnostic radiology



Ambulance services



Your care team

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



Your network

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



Your plan medical group

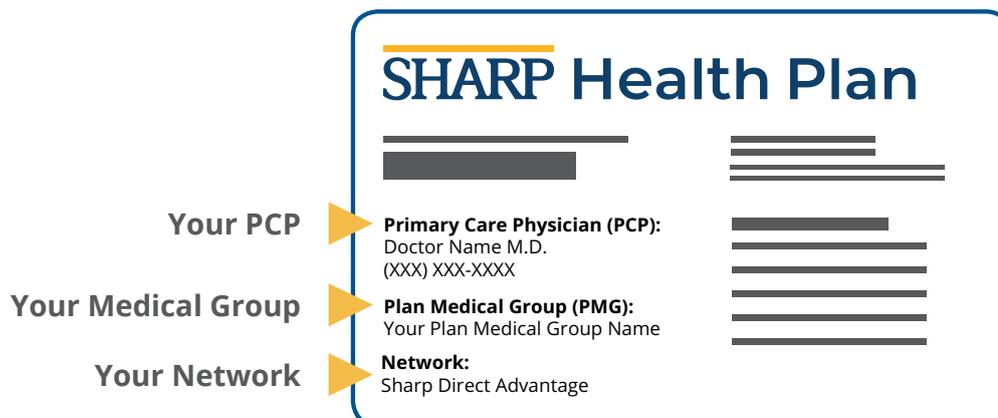
A PMG is a designated group of doctors and hospitals associated with your network. You have access to hospitals, specialty care and urgent care centers affiliated with your PMG. It is important to keep in mind that referrals and prior authorizations do not transfer between PMGs. You have access to only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



Your primary care physician

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

Your member ID card



Elite-rated medical groups

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



1,400+ Doctors



450+ Pharmacies



7 Hospitals



450+ Vision providers



6 Medical groups



Behavioral health services



30+ Urgent care centers



MinuteClinic® locations nationwide

Find a doctor online

Visit calpers.sharphealthplan.com/sdafindadoctor, where you can download our provider directory or use our online search tool (just ensure you are viewing the Sharp Direct Advantage network).

¹ Recipients of "Elite" status in the 2020 national Standards of Excellence™ survey by America's Physician Groups.

Network counts as of June 2022.



Your network



Plan medical groups

As a member, you'll join a family of award-winning medical groups, physicians and hospitals dedicated to meeting your health care needs. The Sharp Direct Advantage Network offers access to more physicians and hospitals to provide you with added flexibility, giving you access to more than 1,400 physicians, including primary care physicians and specialists.

Sharp Rees-Stealy Medical Group

This PMG offers a network of more than 450+ primary care physicians and specialists. Admitting hospitals include Sharp HealthCare facilities listed on page 8. Sharp Rees-Stealy Medical Group physicians serve:

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



Sharp Community Medical Group (SCMG)

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

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

SCMG Arch Health Medical Group

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

- Escondido
- Poway
- Ramona
- Valley Center

SCMG Graybill Medical Group

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

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

SCMG Inland North Medical Group

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

- Escondido
- Poway

Greater Tri Cities IPA

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

- Carlsbad
- Escondido
- Oceanside
- San Marcos
- Vista

Your network, continued



Hospitals

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

Sharp hospitals¹

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

Additional hospitals

- Palomar Medical Center Escondido
- Palomar Medical Center Poway



Urgent care centers

As a Sharp Health Plan member, you have access to urgent care centers affiliated with Sharp Direct Advantage and with your plan medical group. Please visit calpers.sharphealthplan.com/sdauc to search for the right urgent care for you.

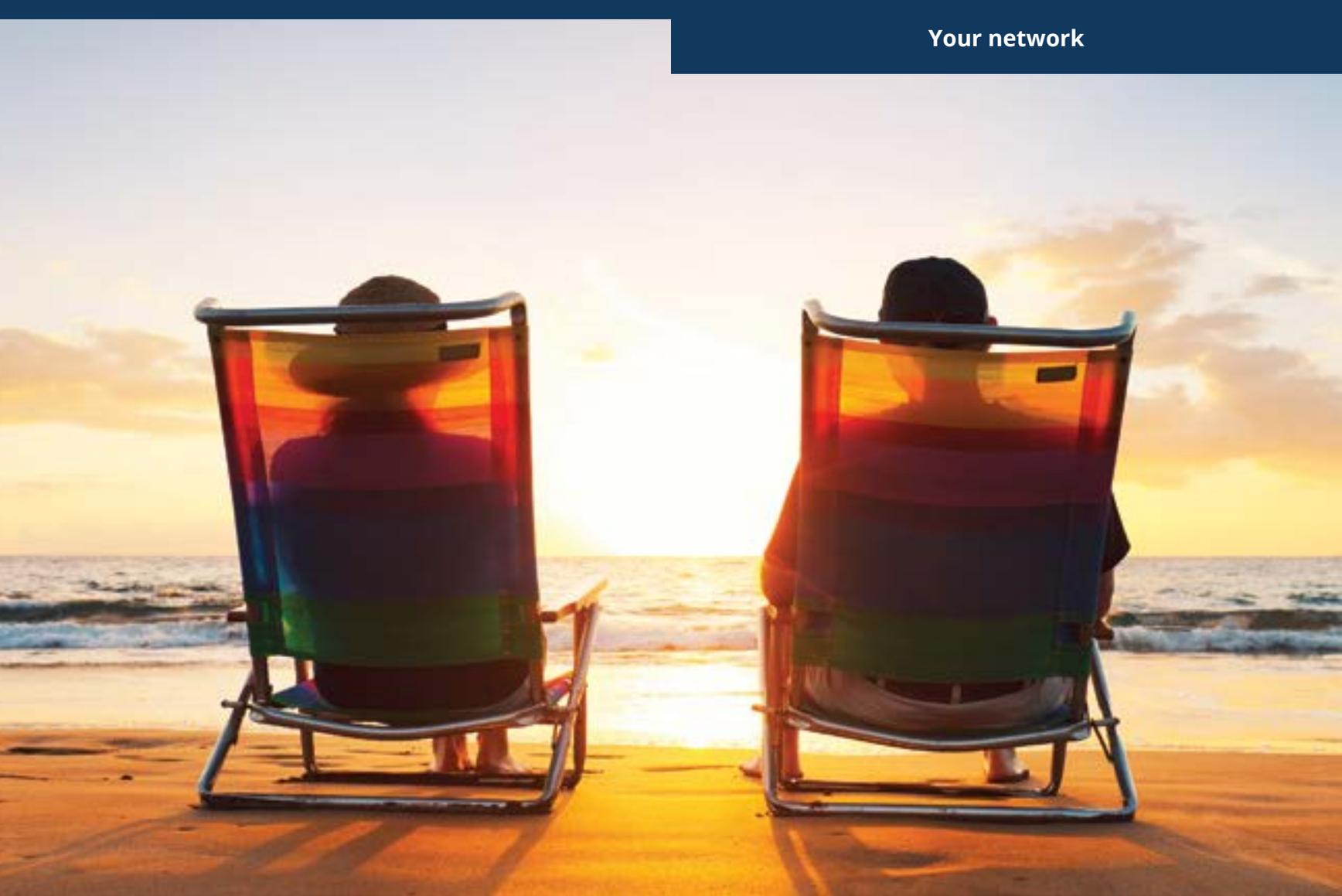


Behavioral health support

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

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

¹ General acute care facility locations only. The network also includes Sharp Mesa Vista Hospital and Sharp McDonald Center.



Pharmacies

Sharp Health Plan members have access to Sharp Rees-Stealy Pharmacies, independently contracted neighborhood pharmacies and almost all major national pharmacies, including the locations below. Please visit calpers.sharphealthplan.com/sdapharmacysearch to find a pharmacy near you.

CVS/pharmacy[®]



Walgreens

VONS[®]



Walmart 

Your benefits

As a Part C plan, Sharp Direct Advantage includes all of these benefits and much more!¹ Please review the Summary of Benefits in the back pocket of this kit for even more information on the benefits we offer. Sharp Direct Advantage includes:

- All of your Original Medicare benefits (Part A and Part B).
- Medicare Part D prescription drug coverage to help cover the cost of the medications that your doctor prescribes. Covered outpatient drugs must be obtained from Sharp Health Plan-contracted pharmacies. You also have the option of using mail-order pharmacy services for maintenance medications.
- And these extra benefits; see below.

Sharp Direct Advantage extra benefits

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



Vision care

Vision Service Plan (VSP) Choice is included in our plans. Benefits include an annual routine eye exam and a \$200 allowance for glasses or contacts every 24 months. VSP has more than 450 providers throughout San Diego County to ensure that you can find care close to home.

vsp.com | 1-855-492-9028



Chiropractic and acupuncture coverage

Like all Medicare Advantage plans, Sharp Direct Advantage offers chiropractic benefits for spinal subluxation treatment. In addition, Sharp Direct Advantage offers a supplemental chiropractic and acupuncture benefit through American Specialty Health. This means you can self-refer to any specialist in the network for up to 20 visits per year with a \$15 copay.²

ashlink.com/ASH/SharpHP | 1-800-678-9133



Emergency Travel Services

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

calpers.sharphealthplan.com/sdatravel



Hearing aid coverage

Members receive a \$1,000 maximum allowance every 3 years toward medically necessary hearing aids from our preferred hearing aid vendors, San Diego Hearing Centers and HearUSA. To access this benefit, members should contact their PCP for prior authorization.³



Over-the-counter allowance

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

calpers.sharphealthplan.com/sdaotc



MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.⁴

cvs.com/minuteclinic/clinic-locator



Free fitness resources

You have the following resources, available at no cost:

- Fitness center access: Enjoy access to a single fitness facility of your choice among a broad network of participating locations.
- Home fitness kit: Choose from 35 available options, including the new Stay Fit Kits, mailed directly to your home.

calpers.sharphealthplan.com/sdafitness



After-Hours Nurse Advice

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

5 p.m. – 8 a.m., Monday to Friday and 24 hours on weekends
1-833-346-4322 (TTY/TDD: 711), select the option to speak with a nurse

¹ This information is not a complete description of benefits. Call 1-833-346-4322 (TTY/TDD: 711) for more information. ² Subject to medical necessity review. ³ Members can go out-of-network with an approved Prior Authorization from the plan. ⁴ MinuteClinic does not treat all medical conditions, but does provide basic care for minor illnesses and injuries. Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP visit. There is no copayment for flu vaccinations.

Your prescription drug benefits

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

Filling your prescriptions

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

Manage your prescription drug benefits online

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



Generic vs. Brand-Name Drugs

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

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

What is prior authorization?

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

Prescription drug mail order

Mail order is a convenient, cost-effective way to obtain maintenance drugs. A maintenance drug is prescribed to treat or stabilize a chronic condition such as diabetes or hypertension. Maintenance drugs are available for up to a 90-day supply through our mail-order program.

CVS Caremark, our mail-order service provider, can mail your medications to any address you specify in the United States. Standard shipping is free for prescribed medication orders. Visit calpers.sharphealthplan.com/sdamailorder or call 1-855-222-3183 for more information on eligible medications and to get an application for mail-order services.

Prescription and pharmacy help is just a call away

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

Comprehensive dental option by Delta Dental for Public Agency Retirees

We are proud to offer an optional comprehensive dental HMO plan for our CalPERS Public Agency Retirees, Dental Advantage by Delta Dental of California. And with low copays and no hidden costs for dental services, we think that's something to smile about.



With Dental Advantage by Delta Dental, you'll enjoy:



Your choice of dentist
From the DeltaCare® USA
HMO network



No waiting period
With dental benefits that kick in with
your Medicare Advantage benefits



Comprehensive coverage
Including fillings, crowns
and dentures



Unlimited smiles
With dental coverage you can
count on

The monthly premium is only \$13 for our CalPERS¹ members. To see a full list of benefits, as well as find a network dentist in your area, visit calpers.sharphealthplan.com/sdadental anytime. Members will be auto-assigned a network dentist in their area. If a member would like to change to another network provider, they can do so by contacting Delta Dental.

Some of the benefits covered under Dental Advantage by Delta Dental include:	Member Copay
Office visit	\$5
X-rays, complete series, 1 every 24 months	\$0
Cleaning, 1 every 6 months	\$15
Filling, 1 surface	\$55
Crowns	\$125 - \$425
Complete denture	\$395 - \$495
Partial denture	\$300 - \$475
Root canal	\$180 - \$375

¹ Dental benefit is optional for CalPERS Public Agency Retirees. Please note, members can only add the dental benefit during the annual election and open enrollment periods.

Best Health[®] wellness program

Best Health is a comprehensive wellness program available to Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit shpbesthealth.com or download the Best Health app to learn more.

Wellness Assessment

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

Wellness & Health Promotion Accreditation



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





Best Health coaching

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



Mobile app

- Access all the Best Health online tools from your mobile device.
- Complete your Wellness Assessment and receive customized recommendations from the Wellness Advisor.
- Build your Wellness To-Do List to promote action and self-accountability.
- Connect a variety of compatible physical activity trackers, like Apple Health, Fitbit, Garmin, Samsung Health and more.



Online learning modules

- Learn about stress management, healthy eating, sleep, emotional health, exercise and more on the Best Health website or app.
- Engage in a variety of interactive activities to increase your health IQ.

Get the care you need, when you need it

Whether you're looking for care after hours, with a specialist or outside of San Diego, we offer several options for you. Visit calpers.sharphealthplan.com/getcare for more information on when and where to get care. To access the latest information regarding getting the care you need while staying safe, we invite you to visit calpers.sharphealthplan.com/covid19, our dedicated COVID-19 resource center.



Video and phone visits

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

▶ [Call your PCP or visit calpers.sharphealthplan.com/sdath](https://calpers.sharphealthplan.com/sdath)



Specialist care

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

▶ calpers.sharphealthplan.com/sdafindadoctor



Urgent care

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

▶ calpers.sharphealthplan.com/sdauc



Emergency room

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

▶ calpers.sharphealthplan.com/sdahospitals



MinuteClinic®

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

▶ calpers.sharphealthplan.com/sdamc

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

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

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



After-Hours Nurse Advice

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

- ▶ 5 p.m. – 8 a.m., Monday to Friday and 24 hours on weekends
1-833-346-4322 (TTY/TDD: 711), select the option to speak with a nurse



Behavioral health support

We cover treatment of severe mental illness for all members. Coverage of non-severe behavioral health issues may vary based on your benefit plan.

- ▶ calpers.sharphealthplan.com/sdabh



Emergency Travel Services

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

- ▶ calpers.sharphealthplan.com/sdatravel

Need community resources?

2-1-1 San Diego is a free, 24-hour, confidential phone and online service that connects you to more than 7,000 resources across San Diego, from COVID-19 and legal assistance to financial and senior services. Learn more at 211sandiego.org, or simply dial 211.

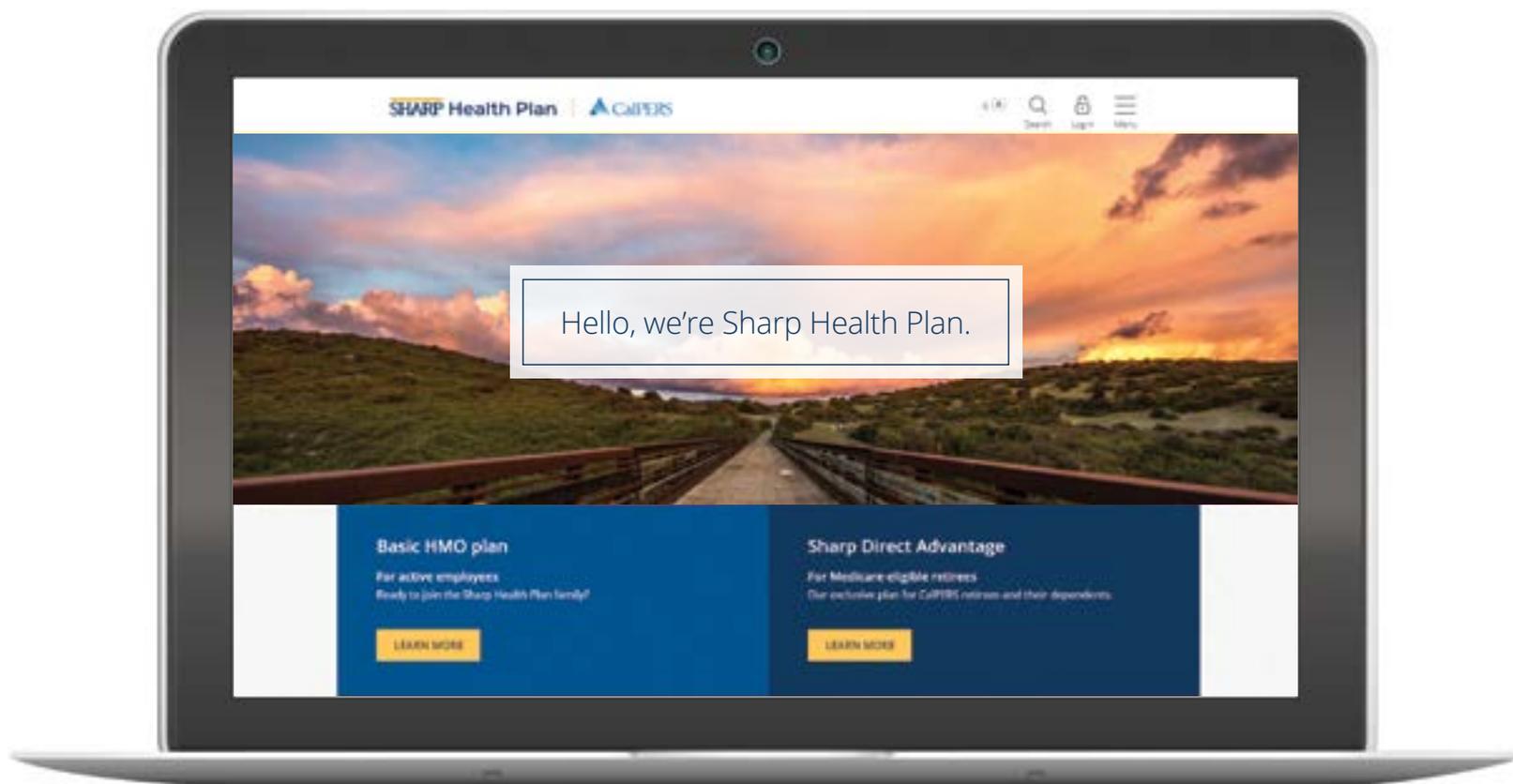
We're just a click away

Health care concerns can arise at any time, which is why we have resources in place to connect you to the information you need, when you need it. calpers.sharphealthplan.com, at your service!

Your personal health care assistant

We're dedicated to providing updates and important information in a way that is most convenient for you. From calpers.sharphealthplan.com, you can:

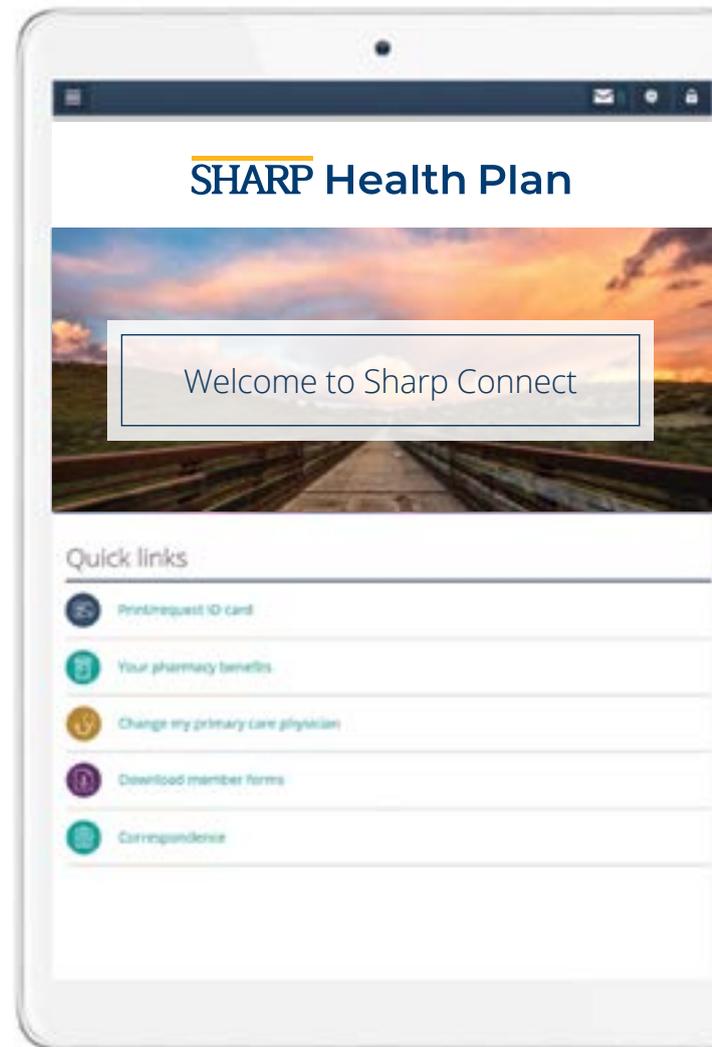
- Learn more about Medicare
- Register for a free Sharp Direct Advantage seminar
- Request a virtual appointment with a licensed sales representative
- Find a PCP who is right for you
- Find an urgent care center, pharmacy or hospital near you
- Visit our preventive and wellness center to access health resources, news and articles
- See if your prescription is on our drug list
- Register for Sharp Connect



Sharp Connect, your member portal

Easily manage your plan through our member portal, Sharp Connect. By creating an account, you can securely access your complete plan information, including information about your PCP, prescription details and estimated costs, and so much more.

- Securely access details of your coverage
- Check benefits, eligibility and costs
- Choose or change your PCP
- Update your contact information
- View or print your member ID card
- Download member forms and view correspondence
- View drug list / costs



Understanding enrollment

Understand when you can enroll

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



Open Enrollment

Open Enrollment for CalPERS retirees is from Sept. 19 to Oct. 14, 2022. All eligible retirees and their Medicare-eligible spouses and dependents can enroll during this period. Coverage will begin on Jan. 1, 2023.

You may request a change in health plans at the following times:

- During the CalPERS Open Enrollment period
- Within 60 days of the following events:
 - Your retirement
 - Enrollment in Medicare by you or your dependents
 - Change in your residential address or a move to a new health plan service area

CalPERS Open Enrollment is held annually during the fall. If you wish to enroll in a health plan, change health plans or add/delete eligible dependents during Open Enrollment, visit the CalPERS website at calpers.ca.gov or use my|CalPERS at my.calpers.ca.gov to make any changes.

Plan changes you make during Open Enrollment become effective Jan. 1 of the following year.



Special Enrollment Period

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

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

Medicare-eligible for the first time?

Initial Enrollment Period

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

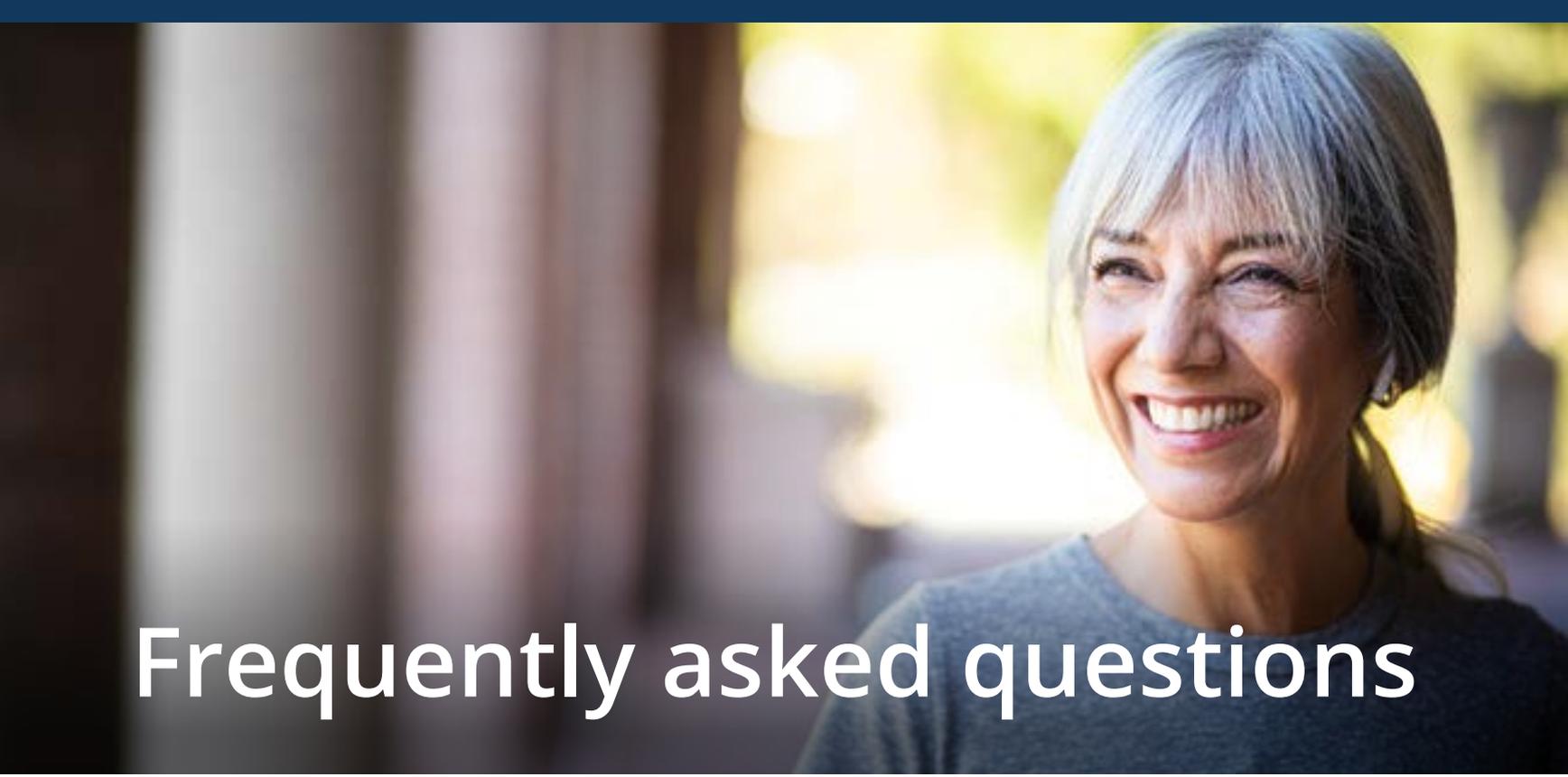
Eligibility by disability: You can join during the 7-month period that runs 3 months before your 25th month of getting disability benefits to 3 months after your 25th month of getting disability benefits. Your coverage will begin the first day of the month after you enroll. If you join during one of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

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



Enroll today!

Visit my|CalPERS at my.calpers.ca.gov or call CalPERS toll-free at 888 CalPERS (or 888-225-7377) to join.



Frequently asked questions

Which doctors or hospitals accept Sharp Health Plan?

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

What is a network?

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

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

To find a PCP or to see if your PCP is in one of our networks, visit calpers.sharphealthplan.com/sdafindadoctor, scroll to “Find a doctor, hospital or urgent care,” click “Search,” and search for a doctor by medical group, specialty, language, gender, location or last name. Once you select a doctor, notify Sharp Health Plan and call the doctor’s office directly to schedule a visit.

Your PCP will be your main doctor and point of contact who is most familiar with your health history and coordinates your health care. PCPs usually specialize in family practice, internal

medicine or general practice. We have several physician groups from which you can choose your doctor. This group will be your plan medical group (PMG). You receive specialty care and access to hospitals and urgent care centers from the providers affiliated with your PMG.

What is a plan medical group (PMG)?

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

With the Sharp Direct Advantage Network, you’ll find a family of providers close to where you live and spend time. Our network includes Sharp Rees-Stealy Medical Group, Sharp Community Medical Group (SCMG), SCMG Arch Health Medical Group, SCMG Graybill Medical Group, SCMG Inland North Medical Group and our regional partner Greater Tri Cities IPA. To find out which doctors are affiliated with your PMG, refer to the Sharp Direct Advantage Network Provider and Pharmacy Directory at calpers.sharphealthplan.com/sdafindadoctor or call Customer Care at 1-833-346-4322 (TTY/TDD: 711).

Are emergency or urgently needed services covered?

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

What do I pay for covered doctor or hospital services?

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

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

Please reference the plan documents in the back of this kit or visit calpers.sharphealthplan.com for more information.

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

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

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

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

You also have the option of using our mail order pharmacy, CVS Caremark (calpers.sharphealthplan.com/sdamailorder) for maintenance medications. At calpers.sharphealthplan.com/sdapharmacysearch, you can use our Pharmacy Directory to find a pharmacy near you, learn more about specialty medications that may be available and find out if a specific drug is on our drug list.

How can I learn if my prescription is covered?

Visit calpers.sharphealthplan.com/sdadruglist, click on "Drug List," then click "Search/View the Drug List" to view our list of covered drugs.

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

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

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

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

Language assistance services

English:

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-833-346-4322 (TTY/TDD: 711).

Español (Spanish):

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-346-4322 (TTY/TDD: 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 1-833-346-4322 (TTY/TDD: 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 1-833-346-4322 (TTY/TDD: 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 1-833-346-4322 (TTY/TDD: 711).

한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-833-346-4322 (TTY/TDD: 711) 번으로 전화해 주십시오.

Հայերեն (Armenian):

Ուշադրութեամբ խոսու՛մ էք հայերէն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ջանգահարէք 1-833-346-4322 (TTY (հեռատիպ) 711).

فارسی (Farsi):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-833-346-4322 (TTY/TDD: 711) تماس بگیرید.

Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-833-346-4322 (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。1-833-346-4322 (TTY/TDD: 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 1-855-562-8853 (رقم هاتف الصم والبكم : 711).

ਪੰਜਾਬੀ (Punjabi):

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ।
1-833-346-4322 (TTY/TDD: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Mon Khmer, Cambodian):

ប្រយ័ត្ន: ប៊ីសិនជាអ្នកកនិយាយ ភាសាខ្មែរ, សំដៅជំនួយជូនកែភាសា ជាមិនគិតឈ្នួល គឺអាចមានសំរាប់ប៊ីអ្នក។
ត្រូវ ទូរស័ព្ទ 1-833-346-4322 (TTY/TDD: 711)។

Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau
1-833-346-4322 (TTY/TDD: 711).

हिंदी (Hindi):

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-833-346-4322 (TTY/TDD: 711) पर कॉल करें।

ภาษาไทย (Thai):

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-833-346-4322 (TTY/TDD: 711).

Nondiscrimination notice

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

Sharp Health Plan:

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

If you need these services, contact Customer Care at 1-833-346-4322.

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

- Address: Sharp Health Plan Appeal/Grievance Department
8520 Tech Way, Suite 201
San Diego, CA 92123-1450
- Telephone: 1-833-346-4322 (TTY/TDD: 711); Fax: (858) 636-2256

You can file a grievance in person, by mail or by fax, or you can complete the online Grievance/Appeal form on the Plan's website: calpers.sharphealthplan.com. Please call our Customer Care team at 1-833-346-4322 if you need help filing a grievance. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov, or file by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at hhs.gov/ocr/complaints.

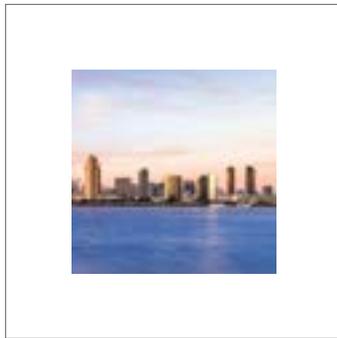
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View of Downtown San Diego
Photo Credit: Stephen Bay

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame 1-833-346-4322 (TTY/TDD: 711).

