
 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. **This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.sharphealthplan.com](http://www.sharphealthplan.com) or call 1-800-359-2002. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.sharphealthplan.com](http://www.sharphealthplan.com) or call Sharp Health Plan at 1-800-359-2002 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$6,300 Individual / \$12,600 Family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> . Check your policy or plan document to see when the <a href="#">deductible</a> starts over (usually, but not always the <a href="#">deductible</a> resets January 1 <sup>st</sup> ).
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes. <a href="#">Prescription drugs</a> \$500 Individual / \$1,000 Family There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$7,000 Individual / \$14,000 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, <a href="#">copayments</a> for supplemental benefits (except prescription drugs), and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.sharphealthplan.com">www.sharphealthplan.com</a> or call 1-800-359-2002 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$75 <a href="#">copay</a> /visit	Not covered	<a href="#">Deductible</a> waived for the first three combined non-preventative office, specialist or urgent care visits, including outpatient Mental Health/Substance Abuse visits.
	<a href="#">Specialist</a> visit	\$105 <a href="#">copay</a> /visit	Not covered	<a href="#">Preauthorization</a> is required, except for obstetric gynecologic services. <a href="#">Deductible</a> waived for the first three combined non-preventative office, specialist or urgent care visits, including outpatient Mental Health/Substance Abuse visits.
	Other practitioner office visit	\$75 <a href="#">copay</a> /visit	Not covered	<a href="#">Preauthorization</a> is required. <a href="#">Deductible</a> waived for the first three combined non-preventative office, specialist or urgent care visits, including outpatient Mental Health/Substance Abuse visits.
	<a href="#">Preventive care</a> / <a href="#">screening</a> /immunization	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$40 <a href="#">copay</a> /visit (blood work); <a href="#">deductible</a> does not apply 100% <a href="#">coinsurance</a> (x-rays)	Not covered	None
	Imaging (CT/PET scans, MRIs)	100% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.sharphealthplan.com">www.sharphealthplan.com</a> .	<b>Generic drugs (Tier 1)*</b>	100% <a href="#">coinsurance</a> up to \$500 per 30-day supply after pharmacy deductible	Not covered	<b>*Pharmacy deductible applies to drugs on Tiers 1, 2, 3 and 4.</b> Brand drugs are not covered if a generic version is available, unless <a href="#">preauthorization</a> is obtained. <a href="#">Preauthorization</a> is required for certain generic drugs. 90-day supply copay applies to mail order only.
	<b>Preferred brand drugs (Tier 2)*</b>	100% <a href="#">coinsurance</a> up to \$500 per 30-day supply after pharmacy deductible	Not covered	
	<b>Non-preferred brand drugs (Tier 3)*</b>	100% <a href="#">coinsurance</a> up to \$500 per 30-day supply after pharmacy deductible	Not covered	
	<b>Specialty drugs (Tier 4)*</b>	100% <a href="#">coinsurance</a> up to \$500 per 30-day supply after pharmacy deductible	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	100% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required.
	Physician/surgeon fees	100% <a href="#">coinsurance</a>	Not covered	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	100% <a href="#">coinsurance</a> (facility fee)  No charge/visit (physician fee); <a href="#">deductible</a> does not apply	100% <a href="#">coinsurance</a> (facility fee)  No charge/visit (physician fee); <a href="#">deductible</a> does not apply	<a href="#">Cost sharing</a> waived if admitted to the hospital.
	<a href="#">Emergency medical transportation</a>	100% <a href="#">coinsurance</a>	100% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	\$75 <a href="#">copay</a> /visit	\$75 <a href="#">copay</a> /visit	Services must be approved by your primary care provider and received at urgent care facilities affiliated with your Plan Medical Group. Out-of-Network services are covered only when you are outside of the Service Area for your Plan Network. <a href="#">Deductible</a> waived for the first three combined non-preventative office, specialist or urgent care visits, including outpatient Mental Health/Substance Abuse visits.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	100% <a href="#">coinsurance</a>	100% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for non-emergency services. Out-of-network services are covered for emergency care only.
	Physician/surgeon fees	100% <a href="#">coinsurance</a>	100% <a href="#">coinsurance</a>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Mental/Behavioral health outpatient office visits and group therapy	\$0 <a href="#">copay</a> /visit	Not covered	<a href="#">Preauthorization</a> is required.
	Mental/Behavioral health other outpatient items and services	\$0 <a href="#">copay</a> /visit*	Not covered	<a href="#">Preauthorization</a> is required. *Applies to intensive outpatient program and partial hospitalization program.
	Mental/Behavioral health inpatient facility fee and inpatient physician fee	100% <a href="#">coinsurance</a> (facility fee/physician fee)	100% <a href="#">coinsurance</a> (facility fee/physician fee)	<a href="#">Preauthorization</a> is required for non-emergency services. Out-of-network services are covered for emergency care only.
	Substance use disorder outpatient office visits and group therapy	\$0 <a href="#">copay</a> /visit	Not covered	<a href="#">Preauthorization</a> is required.
	Substance use disorder other outpatient items and services	\$0 <a href="#">copay</a> /visit*	Not covered	<a href="#">Preauthorization</a> is required. *Applies to intensive outpatient program and partial hospitalization program.
	Substance use disorder inpatient facility fee and inpatient physician fee	100% <a href="#">coinsurance</a> (facility fee/physician fee)	100% <a href="#">coinsurance</a> (facility fee/physician fee)	<a href="#">Preauthorization</a> is required for non-emergency services. Out-of-network services are covered for emergency care only.
<b>If you are pregnant</b>	Prenatal and postpartum office visits	No charge/visit; <a href="#">deductible</a> does not apply	Not covered	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> (if applicable) may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Out-of-network services are covered for emergency care only.
	Childbirth/delivery professional services	100% <a href="#">coinsurance</a>	100% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	100% <a href="#">coinsurance</a>	100% <a href="#">coinsurance</a>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	100% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required. Coverage is limited to short-term, intermittent services, 100 visits/calendar year. <a href="#">Cost sharing</a> is per visit.
	<a href="#">Rehabilitation services</a>	\$75 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	<a href="#">Preauthorization</a> is required. Includes physical therapy, speech therapy, and occupational therapy.
	<a href="#">Habilitation services</a>	\$75 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	<a href="#">Preauthorization</a> is required.
	<a href="#">Skilled nursing care</a>	100% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required. Coverage is limited to 100 days/benefit period.
	<a href="#">Durable medical equipment</a>	100% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required.
	<a href="#">Hospice services</a>	Inpatient: No charge/admission; <a href="#">deductible</a> does not apply Outpatient: No charge/visit; <a href="#">deductible</a> does not apply	Not covered	<a href="#">Preauthorization</a> is required.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	Not covered	Eye exams are covered once every 12 months.
	Children's glasses	No charge	Not covered	Frames/lenses are covered once every 12 months.
	Children's dental check-up	No charge	Not covered	Limited to once every six months. Sharp Health Plan's pediatric dental benefits are provided by Access Dental. Please refer to the Access Dental schedule of benefits for further details about your pediatric dental benefits.

### Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Chiropractic Care
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine eye care (Adult)
- Routine Foot Care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Abortion
- Acupuncture
- Bariatric Surgery
- Habilitation Services
- Weight Loss Programs

### Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

### Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: California Department of Managed Health Care at 1-888-466-2219 or [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov), or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/healthreform](http://www.dol.gov/healthreform).

### Does this plan provide Minimum Essential Coverage? **Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet Minimum Value Standards? **Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).



## Language Access Services:

### English

If you, or someone who you are helping, has questions about Sharp Health Plan, you have the right to obtain help and information in your language without any cost to you. To speak with an interpreter, call (800) 359-2002.

### Español (Spanish)

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Sharp Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (800) 359-2002.

### 繁體中文 (Chinese)

如果您，或是您正在協助的對象，有關Sharp Health

Plan代碼及範圍方面有疑問，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 (800) 359-2002。

### Tiếng Việt (Vietnamese)

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Sharp Health Plan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi (800) 359-2002.

### Tagalog (Tagalog – Filipino)

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Sharp Health Plan, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa (800) 359-2002.

### 한국어(Korean)

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Sharp Health Plan에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 (800) 359-2002로 전화하십시오.

### Հայերեն (Armenian)

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Sharp Health Plan մասին, Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարե՛ք (800) 359-2002:

### Persian

کم که دارید را این حق باشید داشته ، Sharp Health Plan مورد در سوال ، میکنید کمک او به شما که کسی یا ، شما اگر نماینده حاصل تماس . (800) 359-2002 نماینده دریافت رایگان طور به را خود زبان به اطلاعات و





### Section 1557 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 Jamie Ryan, Director of Operations at (858) 499-8275. 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:

Sharp Health Plan  
Appeal/Grievance Department  
Attn: Jamie Ryan, Director of Operations  
8520 Tech Way, Suite 200  
San Diego, CA 92123-1450  
Toll-free: 1-800-359-2002  
1-800-735-2929 TTY  
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](http://sharphealthplan.com). If you need help filing a grievance, Jamie Ryan, Director of Operations is available to help you. 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 <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 509F, 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>.

----- *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* -----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
 (9 months of in-network pre-natal care and a

- The [plan's](#) overall [deductible](#) \$6300
- [Specialist copayment](#) \$105
- Hospital (facility) [coinsurance](#) 100%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:  
 Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$700
Coinsurance	\$6,300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$7,000</b>

**Managing Joe's type 2 Diabetes**  
 (a year of routine in-network care of a well-

- The [plan's](#) overall [deductible](#) \$6300
- [Specialist copayment](#) \$105
- Hospital (facility) [coinsurance](#) 100%
- Other [coinsurance](#) 100%

This EXAMPLE event includes services like:  
 Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$300
Copayments	\$1,500
Coinsurance	\$5,300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$7,100</b>

**Mia's Simple Fracture**  
 (in-network emergency room visit and follow up

- The [plan's](#) overall [deductible](#) \$6300
- [Specialist copayment](#) \$105
- Hospital (facility) [coinsurance](#) 100%
- Other [coinsurance](#) 100%

This EXAMPLE event includes services like:  
 Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$10
Copayments	\$600
Coinsurance	\$800
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,410</b>

Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.