

SHARP Health Plan

Small Group POS Plan Information

Point of Service Plan



Better health insurance matters.



Choose quality.
Choose flexibility.
Choose Sharp Health Plan.





Better health insurance matters

Sharp Health Plan is San Diego's own nationally recognized, high-quality health insurance. We're dedicated to delivering truly personalized service in each and every interaction our members have with us.



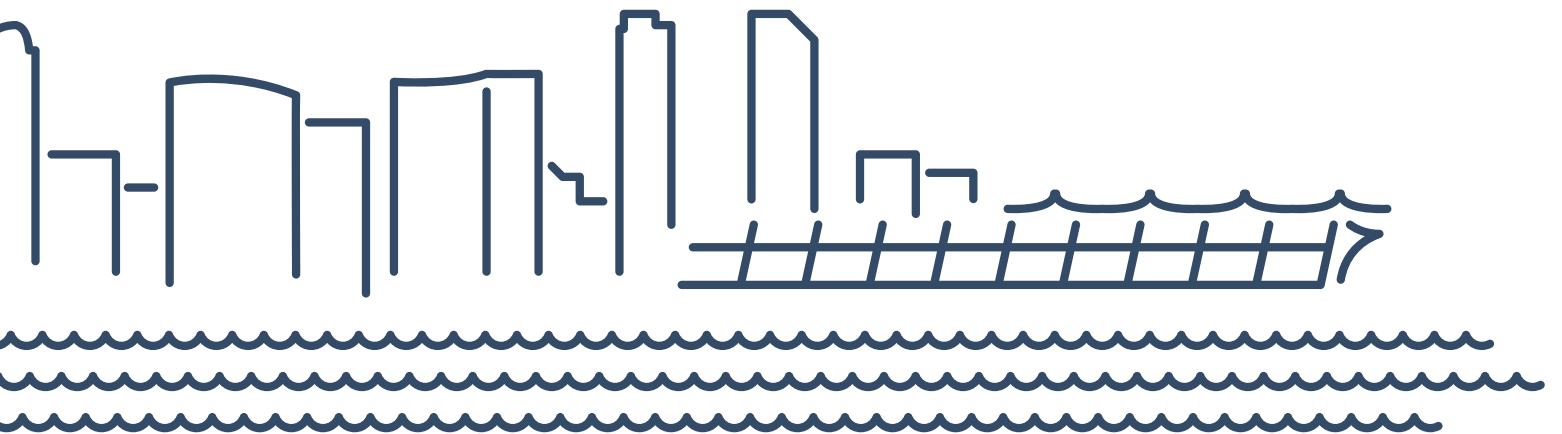
Highest member-rated health plan in San Diego

Highest member-rated commercial health plan in San Diego¹ with the highest member rating for customer care, health care and specialist.²



Local and nonprofit


We've been connecting San Diegans to health insurance since 1992. We're a locally based, nonprofit health plan and we're honored to serve you.



¹ Among reporting California plans. Based on 2023 NCQA Quality Compass® CAHPS® results. Quality Compass is a registered trademark of the National Committee for Quality Assurance (NCQA). CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). ² The source for this data is Quality Compass® 2023 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2023 includes certain CAHPS® data. Any data display, analysis, interpretation or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings (9+10): 56.5 for Rating of the Health Plan compared to the California all LOBs average (excluding PPOs & EPOs) of 44.7; 62.1 for Rating of Health Care compared to the California all LOBs average (excluding PPOs & EPOs) of 47.5; and 74.8 for Rating of Specialist compared to the California all LOBs average (excluding PPOs & EPOs) of 63.3. 87.97% for Rating of Customer Service compared to the California all LOBs average (excluding PPOs & EPOs) of 84.59%.

Greater flexibility with three coverage options

Our POS plan is a three-tier employer group plan, offering more flexibility through three distinct options for coverage. Members can choose to receive care within Sharp Health Plan's Performance HMO network, Aetna's Open Choice PPO network or any other care provider in the U.S.

Tier 1: Sharp Health Plan Performance HMO Network	Tier 2: Aetna Open Choice PPO Network	Tier 3: Out-of-Network
Lowest out-of-pocket costs	Higher out-of-pocket costs	Highest out-of-pocket costs
<p>Members choose a primary care physician (PCP) from the Sharp Health Plan Performance HMO network. Included are both Sharp Rees-Stealy Medical Group and Sharp Community Medical Group, both awarded "Elite" status, the highest possible rating for Standards of Excellence.¹</p> <p>To browse our provider directory, visit sharphealthplan.com/findadoctor and select the Performance Network.</p>	<p> Members may visit any provider in the Aetna Open Choice PPO Network, no referral required.</p> <p>Certain services may require precertification or approval from Sharp Health Plan.</p> <p>To browse Aetna's directory of providers, visit sharphealthplan.com/aetna</p>	<p>Members can receive care from any care provider in the U.S., including physicians, specialists, hospitals or laboratories.</p> <p>No Referral Required.</p> <p>Certain services may require precertification or approval from Sharp Health Plan.</p>



Small Group POS plan options

This is a benefit summary of our Small Group POS plans.

	Platinum POS NG 1			Gold POS NG 1			Silver POS NG 1		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Annual Deductible									
Individual	\$0	\$0	\$4,500	\$0	\$0	\$4,000	\$2,100 ²	\$2,650 ²	\$4,500 ²
Family	\$0	\$0	\$9,000	\$0	\$0	\$8,000	\$4,200 ²	\$5,300 ²	\$9,000 ²
Annual Out-of-Pocket Maximum									
Individual	\$3,000	\$3,000	\$9,000	\$1,000	\$8,450	\$15,600	\$2,350	\$7,100	\$15,600
Family	\$6,000	\$6,000	\$18,000	\$2,000	\$16,900	\$31,200	\$4,700	\$14,200	\$31,200
Medical Copays									
Primary Care Visit	\$10	\$15	50% ⁴	\$35	\$40	50% ⁴	\$57	\$60 ⁴	50% ⁴
Specialist Visit	\$20	\$20	50% ⁴	\$55	\$55	50% ⁴	\$58	\$65 ⁴	50% ⁴
Urgent Care Visit	\$20	\$20	\$20 ⁴	\$55	\$55	\$55 ⁴	\$58	\$58	\$58 ⁴
ER Facility Visit	\$100	\$100	\$100	\$300	\$300	\$300	\$540 ⁴	\$540 ⁴	\$540 ⁴
Outpatient Surgery Facility Fee	\$100	\$100 ³	50% ^{3,4}	\$600	\$600 ³	50% ^{3,4}	50% ⁴	50% ^{3,4}	50% ^{3,4}
Prescription Drugs - Preferred Generic / Preferred Brand / Non-Preferred									
Retail – Up to 30-day Supply	\$15	\$35	\$50	\$16	\$35	\$70	\$16	\$145 ⁴	\$155 ⁴

¹ Recipients of "Elite" status in the 2022 national Standards of Excellence™ survey by America's Physician Groups.

² Plan includes a \$250 individual/\$500 family prescription drug deductible for covered preferred and non-preferred brand drugs.

³ Service requires precertification.

⁴ Deductible applies.

Additional benefits included in every plan

The convenience of Sharp Health Plan extends far beyond San Diego and standard business hours. All Sharp Health Plan POS members receive these value-added benefits.





After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends to talk about illness and injury, help members decide where to find care and provide advice on any health concern.



MinuteClinic®

MinuteClinic is the medical clinic located in select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care to help members stay healthy on their schedule.¹



Emergency Travel Services

When a member is faced with a medical emergency while traveling in another country, we can connect them to doctors, hospitals, pharmacies and other services.



Best Health® wellness program

Best Health is one of just a few health plan wellness programs to receive national accreditation. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources to help members reach their health goals.



Behavioral health support

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



Extended pharmacy services

We offer members covered outpatient prescription drugs. Members have access to hundreds of pharmacies through Sharp facilities, local independent pharmacies and almost all major national pharmacies, including:



¹ Your share of the cost for a MinuteClinic visit is equal to what you pay for a PCP office visit (deductible may apply). There is no copayment for flu vaccinations.

² Only services offered through plan providers are covered, unless prior authorized by Sharp Health Plan. Certain services from plan providers, such as ABA for autism, may also require prior authorization.

SHARP Health Plan

Consider us your personal health care assistant®

sharphealthplan.com
customer.service@sharp.com
1-800-359-2002

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