Summary of Benefits

Sharp Silver 70 HDHP HMO 2000/20% + Child Dental

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.SHARPHEALTHPLAN.COM TO VIEW

Covered Benefits	*Copayments*
Overall Annual Deductible[1]	
Integrated Medical and Pharmacy deductible - applies only to those covered benefits indicated	Self-Only Coverage: $2,000 Family Coverage: $2,600/Individual $4,000/Family
Annual Out of Pocket Maximum[1]	
Annual out of pocket maximum	Self-Only Coverage: $6,550 Family Coverage: $6,550/Individual $13,100/Family
Lifetime Maximum	
There are no lifetime maximums for this plan	Unlimited
Preventive Care[2]	
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[SM] Wellness Services	
On-line 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.	20% coinsurance[4,7]
Specialist Physician office visit for consultation, treatment, diagnostic testing, etc.	20% coinsurance[4,7]
Other Practitioner office visit, including acupuncture[3]	20% coinsurance[4,7]
Laboratory tests and services	20% coinsurance[4,7]
Radiology services (x-rays and diagnostic imaging)	20% coinsurance[4,7]
Advanced radiology (including but not limited to MRI, MRA, MRS, CT scan, PET, MUGA, SPECT)	20% coinsurance[4,7]
Allergy testing	20% coinsurance[4,7]
Allergy injections	20% coinsurance[4,7]
Outpatient Services (including but not limited to surgical, diagnostic and therapeutic services)	
Outpatient surgery facility fee	20% coinsurance[4,7]
Physician/Surgeon fees	20% coinsurance[4,7]
Outpatient visit	20% coinsurance[4,7]
Infusion therapy (including but not limited to chemotherapy)	20% coinsurance[4,7]
Dialysis	20% coinsurance[4,7]
Rehabilitation services: physical, occupational and speech therapy	20% coinsurance[4,7]
Habilitation services	20% coinsurance[4,7]
Radiation therapy	20% coinsurance[4,7]
Hospitalization (including but not limited to, inpatient services, organ transplant, inpatient rehabilitation)	
Facility fee	20% coinsurance[4,7]
Physician/surgeon fee	20% coinsurance[4,7]

SHARP HEALTH PLAN
make life better.

Summary of Benefits

Sharp Silver 70 HDHP HMO 2000/20% + Child Dental

Covered Benefits cont.	*Copayments*
Emergency and Urgent Care Services	
Emergency room services facility fee (waived if admitted to the hospital)	20% coinsurance[4,7]
Emergency room physican fee	0% coinsurance[7]
Ambulance in connection with hospital admission or emergency services	20% coinsurance[4,7]
Urgent care services	20% coinsurance[4,7]
Maternity Care	
Prenatal and postpartum office visits	$0 / visit
Delivery and all inpatient services - Hospital	20% coinsurance[4,7]
Delivery and all inpatient services - Professional	20% coinsurance[4,7]
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[5,7]
Interruption of pregnancy	variable[5,7]
Durable Medical Equipment and Other Supplies	
Durable medical equipment	20% coinsurance[4,7]
Diabetic supplies	20% coinsurance[4,7]
Prosthetics and orthotics	20% coinsurance[4,7]
Mental Health Services	
Diagnosis and treatment of Severe Mental Illnesses for all members and Serious Emotional Disturbances for children, and other mental health conditions are covered with the cost-sharing listed below.[6]	
Office visits	20% coinsurance[4,7]
Group therapy	20% coinsurance[4,7]
Other outpatient items and services	20% coinsurance[4,7]
Inpatient facility fee	20% coinsurance[4,7]
Inpatient physician fee	20% coinsurance[4,7]
Emergency services facility fee (waived if admitted)	20% coinsurance[4,7]
Emergency services physician fee (waived if admitted)	0% coinsurance[7]
Chemical Dependency Services	
Office visits	20% coinsurance[4,7]
Other outpatient items and services	20% coinsurance[4,7]
Group therapy	20% coinsurance[4,7]
Inpatient facility fee	20% coinsurance[4,7]
Inpatient physician fee	20% coinsurance[4,7]
Emergency services facility fee for acute alcohol or drug detoxification (waived if admitted)	20% coinsurance[4,7]
Emergency services physician fee for acute alcohol or drug detoxification (waived if admitted)	0% coinsurance[7]
Skilled Nursing, Home Health and Hospice Services	
Skilled nursing facility services (maximum of 100 days per benefit period)	20% coinsurance[4,7]
Home health services (maximum of 100 visits per calendar year)	20% coinsurance[4,7]
Hospice care - inpatient	$0 / admission[7]
Hospice care - outpatient	$0 / visit[7]
Pediatric Vision Services	
Eye Exam	$0 / visit
Glasses or contact lenses in lieu of glasses	1 pair per year, covered in full
Pediatric Dental Services	
Sharp Health Plan's pediatric dental benefits are provided by Access Dental. Please refer to the Access Dental schedule of benefits for the applicable cost-sharing information.	

SHARP HEALTH PLAN
make life better.

Covered Benefits cont.	*Copayments*
Prescription Drug Coverage[8]	
Tier 1: Most generic drugs and low cost preferred brands (30 day supply and/or 90 day supply).	20% coinsurance[4,7] (Up to $250 per 30-day supply)
Tier 2: Non-preferred generic drugs, Preferred brand name drugs, and drugs recommended by the plan's pharmaceutical and therapeutics (P&T) committee based on safety, efficacy and cost (30 day supply/90 day supply).	20% coinsurance[4,7] (Up to $250 per 30-day supply)
Tier 3: Non-preferred brand name drugs, drugs recommended by P&T committee based on safety, efficacy and cost, or drugs that generally have a preferred and often less costly therapeutic alternative at a lower tier (30 day supply/90 day supply).	20% coinsurance[4,7] (Up to $250 per 30-day supply)
Tier 4: Drugs manufactured using biotechnology, drugs that are limited to specialty pharmacy distribution by the Food and Drug Administration (FDA) or drug manufacturer, drugs that require self administration training or clinical monitoring, or any drug with a plan cost (net of rebates) greater than $600 (30 day supply)	20% coinsurance[4,7] (Up to $250 per 30-day supply)
Tier 5: Preventive prescription drugs: Preferred generic and prescribed over-the-counter contraceptives for women	$0

Notes

[1] In high deductible health plans (HDHPs), an individual in a self-only coverage plan must meet the Self-Only Deductible. In a family plan, each individual in the family must meet the Individual Deductible, until the Family Deductible is met. The Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In an individual plan, the Member is responsible for all applicable deductibles, copayments, and coinsurance up to the Self-Only Out-of-Pocket Maximum. In a family plan, the Member is responsible for all deductibles, copayments, and coinsurance up to the Individual Out-of-Pocket Maximum, until the combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum. When the family's combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum, all family members have met the 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] "Other Practitioner Office Visits" includes: Therapy visits, office visits not provided by Primary Care Physicians or Specialty Physicians, and office visits not specified in another benefit category.

[4] Of contracted rates

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

[6] 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.

[7] Deductible applies

[8] Once the deductible is met, member cost-share will not exceed $200 per individual prescription of up to a 30-day supply of covered oral anti-cancer drug. 90-day supply cost share applies to maintenance medications filled by mail order only.

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).

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.