



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.sharphealthplan.com](http://www.sharphealthplan.com) or by calling 1-800-359-2002.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <b>out-of-pocket limit</b> on my expenses?	Yes. <b>\$6,750</b> Individual / <b>\$13,500</b> Family	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, copayments for supplemental benefits, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <b>network of providers</b> ?	Yes. For a list of in-network <b>providers</b> , see <a href="http://www.sharphealthplan.com">www.sharphealthplan.com</a> or call 1-800-359-2002.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <b>specialist</b> ?	Yes.	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services but only if you have the plan's permission before you see the <b>specialist</b> .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$30 copay/visit	Not covered	————— none —————
	Specialist visit	\$55 copay/visit	Not covered	Prior authorization is required, except for obstetric and gynecologic services.
	Other practitioner office visit	\$30 copay/visit	Not covered	Prior authorization is required.
	Preventive care/screening/immunization	No cost share	Not covered	Prior authorization may be required.
If you have a test	Laboratory tests	\$35 copay/visit	Not covered	Prior authorization is required.
	Diagnostic test (x-ray, blood work)	\$55 copay/visit	Not covered	Prior authorization is required.
	Imaging (CT/PET scans, MRIs)	\$275 copay/procedure	Not covered	Prior authorization is required.
If you need drugs to treat your illness or condition  More information about <b>prescription drug coverage</b> is	Tier 1	\$15/30-day supply \$30/90-day supply	Not covered	Brand drugs are not covered if a generic version is available, unless prior authorization is obtained. Prior authorization is required for certain generic drugs. 90-day supply cost-share applies to maintenance medications filled by mail order only.
	Tier 2	\$55/30-day supply \$110/90-day supply	Not covered	
	Tier 3	\$75/30-day supply \$150/90-day supply	Not covered	

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# Sharp Health Plan: Sharp Gold 80 HMO 0/30 + Child Dental 2 Coverage Period: 01/01/2017– 12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
available at <a href="http://www.sharphealthplan.com">www.sharphealthplan.com</a> .	Tier 4	20% coinsurance up to \$250 per 30-day supply	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$600 copay	Not covered	Prior authorization is required.
	Physician/surgeon fees	\$55 copay	Not covered	————— none —————
If you need immediate medical attention	Emergency room facility fee	\$325 copay/visit (facility)	\$325 copay/visit (facility)	Cost-share waived if admitted.
	Emergency room physician fee	\$0 (physician)	\$0 (physician)	
	Emergency medical transportation	\$250 copay/trip	\$250 copay/trip	————— none —————
If you have a hospital stay	Urgent care	\$30 copay/visit	\$30 copay/visit	Services must be approved by your primary care provider in San Diego county. Out-of-network services are covered only when out of the service area.
	Facility fee (e.g., hospital room)	\$600 per day up to 5 days	\$600 per day up to 5 days	Prior authorization is required for non-emergency services. Out-of-network services are covered for emergency care only.
Physician/surgeon fee	\$55 copay/visit	\$55 copay/visit		

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient office visits and group therapy	\$30 copay/visit	Not covered	Prior authorization is required.
	Mental/Behavioral health other outpatient items and services	\$30 copay/visit*	Not covered	Prior authorization is required. *Applies to intensive outpatient program and partial hospitalization program
	Mental/Behavioral health inpatient facility fee and physician fee	\$600 per day up to 5 days (facility) \$55 copay/visit (physician fee)	\$600 per day up to 5 days (facility) \$55 copay/visit (physician fee)	Prior authorization 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	\$30 copay/visit	Not covered	Prior authorization is required.
	Substance use disorder other outpatient items and services	\$30 copay/visit*	Not covered	Prior authorization is required. *Applies to intensive outpatient program and partial hospitalization program
	Substance use disorder inpatient facility fee and inpatient physician fee	\$600 per day up to 5 days (facility) \$55 copay/visit (physician fee)	\$600 per day up to 5 days (facility) \$55 copay/visit (physician fee)	Prior authorization is required for non-emergency services. Out-of-network services are covered for emergency care only.
	<b>If you are pregnant</b>	Prenatal and postnatal care	No cost share	Not covered

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**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs **Coverage for:** Individual + Family | **Plan Type:** HMO

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Delivery and all inpatient services – facility and fee physician/surgeon fees	\$600 per day up to 5 days (facility) \$55 copay/day (physician/surgeon)	\$600 per day up to 5 days (facility) \$55 copay/day (physician/surgeon)	Out-of-network services are covered for emergency care only.
<b>If you need help recovering or have other special health needs</b>	Home health care	\$30 copay/ visit	Not covered	Prior authorization is required. Coverage is limited to 100 days per calendar year.
	Rehabilitation services	\$30 copay/ visit	Not covered	Prior authorization is required.
	Habilitation services	\$30 copay/ visit	Not covered	Prior authorization is required.
	Skilled nursing care	\$300 per day up to 5 days	Not covered	Prior authorization is required. Coverage is limited to 100 days per benefit period.
	Durable medical equipment	20% coinsurance	Not covered	Prior authorization is required.
	Hospice service	No cost share	Not covered	Prior authorization is required.
<b>If your child needs dental or eye care</b>	Eye exam	No cost share	Not covered	Limited to one exam per year.
	Glasses	No cost share	Not covered	Limited to one pair of glasses per year.

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Dental check-up	No cost share	Not covered	Limited to 2 in a 12 month period. 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 Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Chiropractic care
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Hearing aids

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Weight loss programs

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## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact Sharp Health Plan at 1-800-359-2002. You may also contact the California Department of Managed Health Care at 1-888-466-2219 or [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Sharp Health Plan at 1-800-359-2002 or the California Department of Managed Health Care at 1-888-466-2219 or [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov).

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-359-2002.

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

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,275
- Patient pays \$1,265

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Copays	\$215
Coinsurance	\$900
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,265</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,715
- Patient pays \$1,685

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$1,385
Coinsurance	\$260
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,685</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your

providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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