



2017 CalPERS Enrollment Guide



Hello!

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At Sharp Health Plan, we know that health care can be confusing. We're here to make finding the right plan simple. This process begins with helping you understand the basics of health care and how it benefits you and your family.

Discover why more San Diegans choose Sharp Health Plan, and learn about all of the programs included with your plan at no additional cost.

We hope this guide helps you find the peace of mind that comes from having a quality health plan behind you. We're here for you every step of the way.



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We're here to help

If you have any questions, please visit sharphealthplan.com/CalPERS or contact Customer Care at (855) 995-5004.



Choose the complete Sharp Experience

Choose Sharp Health Plan through CalPERS for affordable access to Sharp-affiliated medical groups, physicians, hospitals and services.



The Sharp Health Plan difference



Save money

We offer one of the most affordable plan options with access to Sharp HealthCare providers for San Diego CalPERS members.¹



More coverage options

Through partners like MinuteClinic®, the walk-in medical clinic inside CVS/pharmacy®, Assist America® and Sharp Nurse Connection®, Sharp Health Plan members have access to a variety of care options in San Diego, across the country and around the world.



Health care, personalized

We're here to help you with whatever you need. When you call Sharp Health Plan, you can be sure you'll be speaking with a fellow San Diegan. And because we know how important your health concerns are, we go beyond greater San Diego and standard business hours.



Local focus

As the only local, not-for-profit commercial health plan, we not only serve the people of San Diego—we are the people of San Diego. When you join Sharp Health Plan, you'll join our family.



Award-winning care

At Sharp Health Plan, you'll receive award-winning care from our nationally recognized doctors, medical groups and hospitals. The National Committee for Quality Assurance (NCQA) recognized our special dedication to our members and awarded Sharp Health Plan with a "Commendable" accreditation status.

Questions?

Visit sharphealthplan.com/CalPERS to learn more.

¹Premium rates among health insurers serving San Diego CalPERS members. Based on CalPERS 2017 published rates.

We've got you covered, San Diego

Sharp Health Plan is a division of Sharp HealthCare, San Diego's health care leader. Through our connections with Sharp and other regional partners, you have access to a family of providers close to where you live and work. No matter where you are in San Diego, from Chula Vista to La Jolla to Oceanside, we've got you covered.



1,610+ Doctors



11 Hospitals



3 Medical Groups



40 Urgent Care Centers



730+ Pharmacies

Health coverage—the basics

Health coverage is a kind of insurance that helps cover the cost of your medical expenses. When you have health coverage, you can get the care you need knowing that your health plan is behind you. In matters regarding your health, coverage exists to protect you financially. Because life is unpredictable, having this coverage provides you with an invaluable level of comfort and peace of mind.

Understanding health care terms

Here are a few common health care terms to help you better understand this guide.

Terms	Definitions
Coinsurance	Your share of the cost for certain health care services calculated as a percent of the allowed amount.
Copayment / Copay	A fixed amount you pay for certain health care services.
Out-of-Pocket Costs	Not including monthly premium payments, the money you pay (deductibles, copayments, coinsurance) for covered services.
Out-of-Pocket Maximum	The maximum amount you pay for covered services in a calendar year.
Preventive Care	Health care services you receive when you are well, like check-ups, vaccinations and screening tests.
Primary Care Visit	A primary care visit is with your Primary Care Physician (PCP).
Specialist Visit	A specialist visit is with a doctor who specializes in a certain area, such as gynecology, cardiology or neurology.
Urgent Care Visit	An urgent care visit is when you need to see a doctor right away, but it is not an emergency.

Health & Wellness

Best Health is a comprehensive wellness program available to all Sharp Health Plan members at no extra cost. Offering robust online wellness tools, interactive workshops, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals. Visit sharphealthplan.com/CalPERS and click on “Your health” to get started.



Best Health is one of only 10 health plan wellness programs to be nationally accredited by the NCCA.

Earn a \$150 wellness incentive

As a Sharp Health Plan member, you can earn a \$150 Wellness Reward Card* by completing two simple steps on your journey to Best Health. Visit sharphealthplan.com/CalPERS and click on “Best Health wellness incentive”.

Your Personal Health Assessment

The first step to getting healthy and staying healthy is to complete your Personal Health Assessment (PHA) online. Your PHA 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.

One-on-one health coaching

Sharp Health Plan members have direct access to personal health and lifestyle coaches. If you're ready to make a change, a Best Health coach can help! Coaching sessions are one-on-one and telephone based for your convenience. They are completely customized to your individual needs at no cost to you.

Best Health coaching programs are six weeks in length. You will spend 30 minutes on the phone each week with a personal health coach who can help you make positive changes.

Interactive tools and resources



Healthy eating plans

- Create healthier, personalized meal plans.
- Track calories using your personal food log.
- Choose from hundreds of healthy recipes and grocery lists.



Wellness workshops

- Choose from a variety of topics like nutrition or work/life balance.
- Complete interactive activities to help increase your health IQ.



Fitness trackers

- Track progress with your weight, body measurements and heart rate.
- Manage risk factors like blood pressure and cholesterol.
- Celebrate your progress with weekly, monthly or longer-term reports.



Exercise tools

- Get the benefits of a personal trainer without the cost. Choose from a variety of multi-week fitness plans or create your own.
- View exercise videos to learn all the right moves for new routines.
- Use the Cardio Log to track all your activities, from gardening to dancing to yoga.



HealthyNow mobile app

- Your on-the-go wellness companion.
- Available for iPhone and Android products.
- Access your favorite Best Health trackers and tools from your device.

*Only the primary subscriber (i.e., employee) is eligible for the \$150 wellness incentive. However, all CalPERS members (employees and dependents) enrolled with Sharp Health Plan are able to access the Best Health website and use the wellness tools and resources.

The care you need, when you need it

We want our members to feel at home, no matter where they go. Whether in the country or abroad, you'll have access to the care you need, when you need it.



MinuteClinic®

MinuteClinic is the walk-in medical clinic located inside select CVS/pharmacy® stores. MinuteClinic provides convenient access to basic care without an appointment.

Walk in for:

- Diagnosis and treatment for common illnesses
- Flu vaccinations
- Treatment of minor wounds, skin conditions, abrasions and burns

For locations near you, visit sharphealthplan.com/CalPERS/locations.





Assist America®

When faced with a medical emergency while traveling 100 miles or more away from home or in another country, Assist America connects Sharp Health Plan members to doctors, hospitals, pharmacies and other services.

Get in touch with:

- A global network of pre-qualified medical providers
- Experienced crisis management professionals
- Air and ground ambulance service providers

While abroad, access:

- Medical evaluation and referral
- Emergency medical transportation
- Critical care monitoring
- Prescription assistance
- Emergency trauma counseling
- Lost luggage or document assistance
- Interpreter and legal referrals

Visit sharphealthplan.com/CalPERS to learn more.



Sharp Nurse Connection®

When you have a health question or concern after regular business hours, a single phone call to Sharp Nurse Connection puts you in touch with a registered nurse.

Sharp Nurse Connection is available from 5 p.m. to 8 a.m., Monday through Friday and 24 hours a day on weekends by calling (855) 995-5004, and selecting the option to speak with a nurse.

Call us to:

- Talk to a registered nurse if you're feeling ill or if you get injured outside of your doctor's regular business hours
- Get advice on when and where to seek care
- Understand self-care options until you can see your doctor

Visit sharphealthplan.com/CalPERS to learn more.



How to use your plan

We're here to make using your plan simple. From helping you understand your benefits and copays, to finding the right doctor and everything in between, we're here for you.



Your Primary Care Physician (PCP)

With your new HMO plan, your PCP will be your personal doctor and point of contact for your medical care. We have several physician groups from which you can choose your PCP. You will receive specialty care and access hospitals and urgent care centers from the providers affiliated with your Plan Medical Group (PMG).

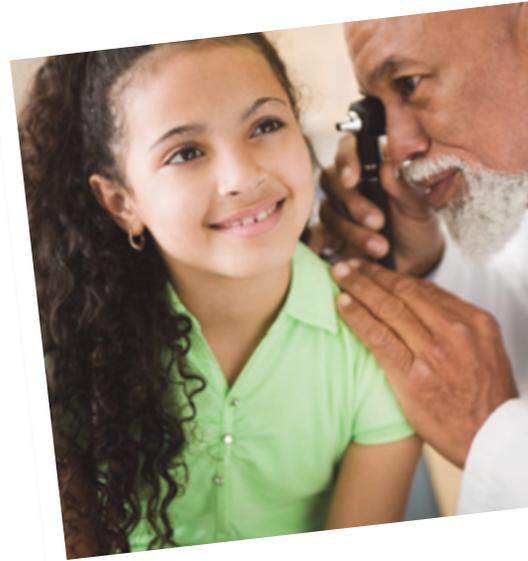
Already have a PCP?

Visit sharphealthplan.com/CalPERS to see if your doctor is in one of our Plan Medical Groups.

Find a PCP

Find a Sharp Health Plan-affiliated PCP who meets your needs. PCPs usually specialize in family practice, internal medicine, general practice or pediatrics. To find a PCP:

- 1 Click** Visit sharphealthplan.com/CalPERS/findadoctor for a full listing of doctors.
- 2 Search** You can search by network (Performance Network), specialty, medical group, language preference, gender, location or last name.
- 3 Choose** Once you select a doctor, notify Sharp Health Plan when you enroll.



5 things to remember about your PCP

Your PCP is your partner in health. Here are a few things to keep in mind:

1. Call your PCP first for all of your health care needs. Your PCP's name and telephone number are shown on your Member ID card. You will receive your Member ID card soon after you enroll. If you are a new patient, forward a copy of your medical records to your PCP before you are seen to help your PCP become familiar with your medical history and provide better care.
2. Make sure to tell your PCP about your complete health history, as well as any current treatments, medical conditions or other doctors who are treating you.
3. If you have never been seen by your PCP, you should make an appointment for an initial visit. If you have a more urgent medical problem, don't wait until this appointment. Speak with your PCP or another health care professional in the office, and they will direct you appropriately.
4. You can contact your PCP's office 24 hours a day. If your PCP is not available or if it is after regular office hours, a message will be taken and you will receive a return call within 30 minutes.
5. If you are unable to reach your PCP, please call Customer Care at (855) 995-5004. You can also call Sharp Nurse Connection®, our after-hours nurse advice line at (855) 995-5004 during evenings and on weekends for immediate medical advice.



Your connection to
The Sharp Experience

Get started using your plan!

Here at Sharp Health Plan, we're uniquely dedicated to providing you with a health care experience that is personal, affordable and convenient. After you enroll, you can start using your plan on your effective date of January 1st!

1 Carry your Member ID card

Your Member ID Card will be mailed to you in December and is your key to accessing care. Carry it with you all the time. You will need this card whenever you seek medical services like visiting your doctor or filling a prescription.

2 Get to know your plan

Your Evidence of Coverage will also be available after you enroll. It includes all the information you need about your benefits and coverage, and how your plan works. You can access your Evidence of Coverage by visiting sharphealthplan.com/CalPERS and clicking on "Check your Benefits" or by calling our Customer Care team at (858) 995-5004 to receive a printed copy. Reviewing your Evidence of Coverage will make using your benefits easier.

3 Start using Sharp Health Plan

You're ready to start using your plan! Sign up for Best Health and take a Personal Health Assessment. In just a few minutes you'll have a complete report on your health that you can share with your doctor. To schedule an appointment with your doctor, call the telephone number listed on the bottom right corner of your Sharp Health Plan Member ID card. Bring your Member ID card, any medical records you have and medications you are taking (including over-the-counter medications and supplements) to your first visit with your doctor.



Access to award-winning doctors,
hospitals and medical groups

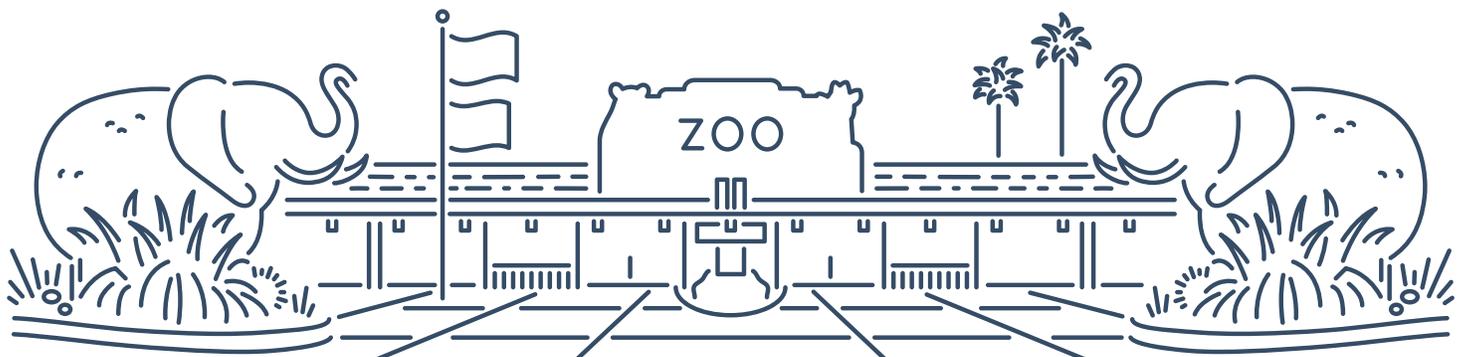




We're here to help!



We're more than just health coverage.
We're San Diegans serving San Diegans.





make life better.®

**Consider us your personal
health care assistant**

(855) 995-5004

7 a.m. – 8 p.m., 7 days a week

customer.service@sharp.com

sharphealthplan.com/CalPERS

* The source for this data is Quality Compass® 2015 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2015 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 a summary rating of 81.8 for Rating of the Health Plan compared to a statewide average of 71.1.