



San Diego State University Research Foundation
5250 Campanile Drive
San Diego CA 92182

Have your employees lost coverage? We can help.

If you have workers who are affected by income changes, reduced hours or staffing changes, it's important to let them know that they have options for keeping their coverage.

Employees who lose employer-based coverage qualify for a special enrollment opportunity in the individual market. This means they can enroll in benefits with Sharp Health Plan directly or through Covered California®. Interested individuals can visit sharphealthplan.com/specialenrollment to learn more.

- ▶ **TIP:** This year, California adjusted the income limits so that more people qualify for financial help through Covered California than ever before. Visit sharphealthplan.com/ifp to learn more.

Sharp Health Plan is here to help make finding a new plan easy. Our certified enrollment specialists guide people through the enrollment process with one-on-one help over the phone and Covered California seminars online — both at no charge. To attend a free seminar, please visit sharphealthplan.com/labs or call 1-800-82-SHARP (1-800-827-4277) to sign up.

Our team is ready to support your employees who need help picking a new plan or seeing if they qualify for financial assistance. We invite those who are interested to contact us directly at ifpsales@sharp.com or 1-858-499-8211 to get started.

Stay safe and take care,

Don Truong
Director of Sales

Encl: IFP Quad Fold, Stay Sharp one-sheet



Choose Sharp

Everyone's situation is different, we're here to help you find your best option.

During this time of national emergency, we know there are thousands of people affected by income changes, reduced hours and staffing changes. We want you to know you have options to access the best care possible.

Individual & Family Plans

If you're uninsured or struggling to afford your monthly health insurance payments, you're eligible to switch plans through June 30. We offer multiple plan designs to fit your needs and budget. You may also qualify for financial assistance through Covered California. This year California has adjusted the income limits so that more people qualify for financial help than ever before.

▶ Visit sharphealthplan.com/ifp to learn more.




Contact us to enroll today

We can help you find a plan that is right for you, from lower copays to lower monthly payments. Getting great health coverage is easier than ever. We're here to make shopping and enrolling as simple as possible.

	Premier Network				Performance Network			
	Platinum	Gold	Silver	Bronze HDHP ³	Platinum	Gold	Silver	Bronze
Percentage of Medical Expenses Paid by Sharp Health Plan	90%	80%	70%	60%	90%	80%	70%	60%
Annual Deductible								
Individual	\$0	\$0	\$4,000 ²	\$6,900	\$0	\$0	\$4,000 ²	\$6,300 ⁴
Family	\$0	\$0	\$8,000 ²	\$13,800	\$0	\$0	\$8,000 ²	\$12,600 ⁴
Annual Out-of-Pocket Maximum								
Individual	\$4,500	\$7,800	\$7,800	\$6,900	\$4,500	\$7,800	\$7,800	\$7,800
Family	\$9,000	\$15,600	\$15,600	\$13,800	\$9,000	\$15,600	\$15,600	\$15,600
Medical Copays								
Primary Care Visit	\$15	\$30	\$40	0%	\$15	\$30	\$40	\$65 ⁵
Specialist Visit	\$30	\$65	\$80	0%	\$30	\$65	\$80	\$95 ⁵
Urgent Care Visit	\$15	\$30	\$40	0%	\$15	\$30	\$40	\$65 ⁵
ER Facility Visit	\$150	\$350	\$400	0%	\$150	\$350	\$400	40%
Hospital Facility	\$250 ⁷	\$600 ⁷	20%	0%	10%	20%	20%	40%
Physician	\$0	\$0	20%	0%	10%	20%	20%	40%
Prescription Drugs (up to 30-day supply)								
Tier 1	\$5	\$15	\$16	0% ⁸	\$5	\$15	\$16	\$18 ⁸
Tier 2	\$15	\$55	\$60	0% ⁸	\$15	\$55	\$60	40% ⁸
Tier 3	\$25	\$80	\$90	0% ⁸	\$25	\$80	\$90	40% ⁸
Tier 4	10% ⁶	20% ⁶	20% ⁶	0% ⁸	10% ⁶	20% ⁶	20% ⁶	40% ⁸

Get started now

 Visit sharphealthplan.com/get-a-quote to get a quote in 5 minutes or less. Simply answer a few questions to get a personalized plan recommendation and quote based on your unique needs.

 If you have any questions, you can contact our certified enrollment specialists at 1-858-499-8211 or ifpsales@sharp.com for personalized assistance. We're available to assist you Monday through Friday, 8 a.m. to 5 p.m.

¹ Deductible applies to shaded areas. ² Plan includes a \$300 individual / \$600 family prescription drug deductible. ³ Health Savings Account-compatible plan (HSA). An HSA is a tax-advantaged medical savings account that allows you to pay for qualified medical expenses as they occur each year. The funds are contributed to an account and are not subject to federal income tax at the time of deposit, and the funds roll over from year to year. ⁴ Plan includes a \$500 individual/\$1,000 family prescription drug deductible. ⁵ Deductible waived for first three non-preventive office or urgent care visits. ⁶ Member cost share after deductible (when applicable) will not exceed \$250 per prescription. ⁷ Per day. Five-day maximum. ⁸ Member cost share after deductible will not exceed \$500 per prescription.