



How to Get the Most from Your Plan

2026 SFHP Care Plus
Member Guidebook



Welcome to SFHP Care Plus!

We're so glad to have you as a member.

San Francisco Health Plan (SFHP) has been providing San Francisco with affordable, quality health care for nearly 30 years. Now, with our trusted network of providers, we are bringing all your Medicare and Medi-Cal benefits together in one plan.

It's complete care, made easy.

This guidebook will help you understand how to get the most from your plan. You will learn more about your benefits, care network, and how to get the care you need. If you ever have questions or need help, our team is here for you every step of the way.

Thank you for choosing **SFHP Care Plus**.

Sincerely,
Yolanda R. Richardson
Chief Executive Officer
San Francisco Health Plan

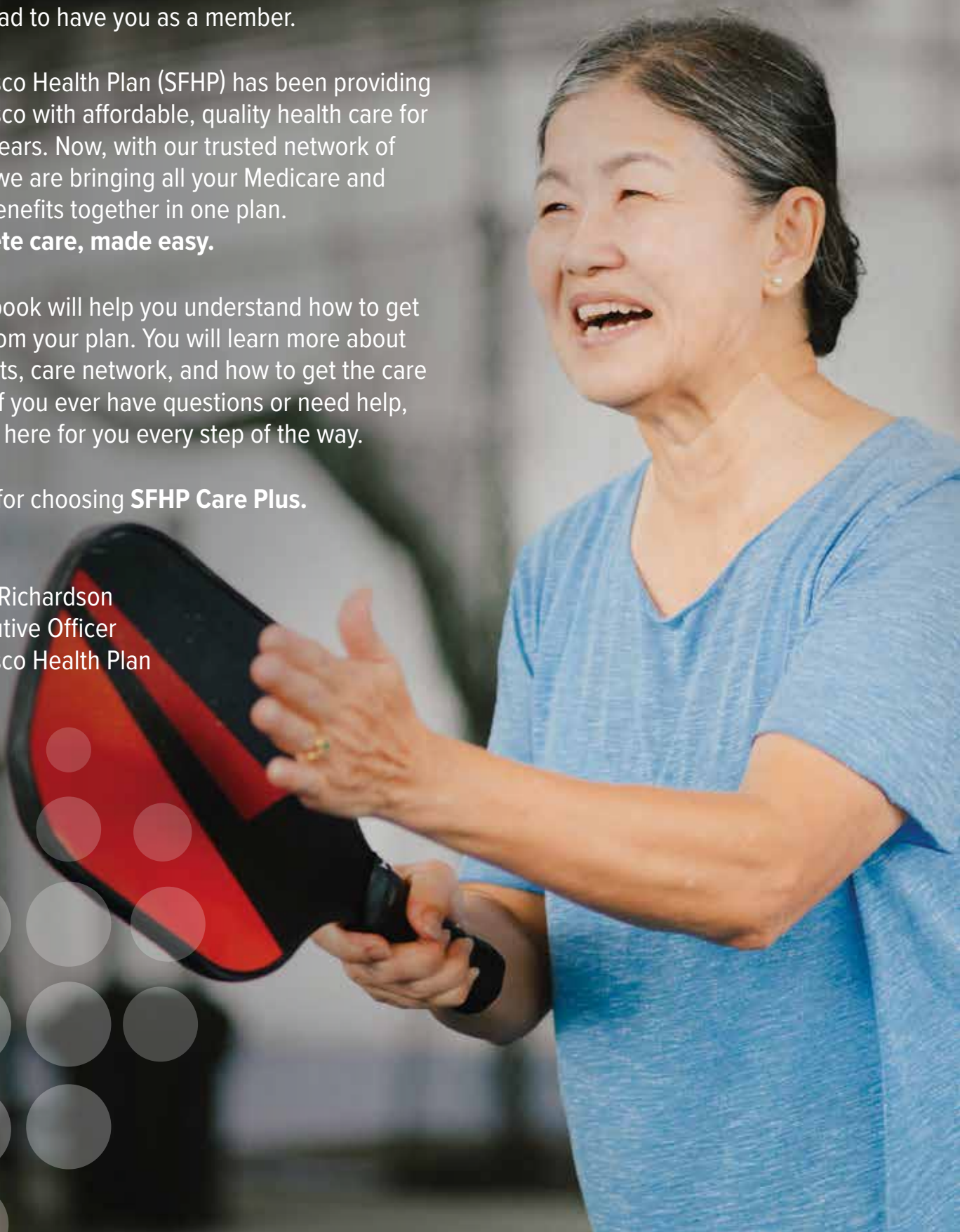


Table of Contents

Starting Your Health Journey with SFHP Care Plus	4
How SFHP Care Plus Works	5
All Your Benefits, All in One Plan	6
Extra Benefits for Your Health at No Cost	8
Understanding Your Care Network, ID Card, & PCP	10
Complete Care Starts Here	12
Start Saving with Your SFHP Care Plus OTC Card	14
Getting Needed Prescription Drugs Quickly	16
Get Your Member Materials Online & Important Contacts	18

Starting Your Health Journey with SFHP Care Plus

Not sure where to start? As a new member, take these three important steps to stay healthy and get the best care:



Fill out your Health Risk Assessment (HRA)

If you haven't already, you must complete an HRA in your first 90 days as a member. The HRA helps your care team understand your health needs and make your Individualized Care Plan (ICP). Haven't filled it out yet? Learn more on **page 12**.



Book your Annual Wellness Visit (AWV)

Your Annual Wellness Visit is the key to staying healthy. Get to know your primary care provider (PCP) and schedule the care you need.

Learn more about your AWV and PCP on **page 12**.



Contact your personal Care Manager

Connect with your Care Manager today. Your Care Manager works with you and your doctors to coordinate services and give you the best care.

Learn more on **page 12**.

Once you've checked these three items off your to-do list, you can start getting to know your benefits, member materials, and more:

Explore your covered benefits

SFHP Care Plus brings together your Medicare and Medi-Cal benefits with no cost for medical services and no monthly premiums. Flip to **page 6** to see what's covered and get the most out of your plan.

Learn how to use your FREE supplemental benefits

We offer many supplemental benefits like vision, dental, hearing, and Special Supplemental Benefits for the Chronically Ill (SSBCI). Flip to **page 8** to learn more.

Access your health information in the Member Portal

Visit the Member Portal to see your health history, change your PCP, ask for a new ID card, and more. Not signed up? Go to sfhp.org/careplus-portal to make an account or access the Portal.





Find your member materials online

Visit sfhp.org/careplus-yourmaterials to view member materials like the Summary of Benefits, List of Covered Drugs, Provider and Pharmacy Directory, and more.

Call SFHP Care Plus Customer Service for any questions

We are here for you. Call **1(415) 539-2273**, **1(833) 530-7327** (toll-free), or **711** (TTY), 8:00am–8:00pm. We are open seven days a week from October–March, closed on Saturdays and Sundays from April–September.

How SFHP Care Plus Works

SFHP Care Plus combines your Medicare and Medi-Cal coverage to help make health care easier for you:

- **One** Member ID Card to easily access all your services and benefits
- **One** phone call when you need help, with support in your language
- **One** Care Manager to help you coordinate your personalized care



Your Coverage

- **\$0** cost for medical services—no premiums, deductibles, or copays
- **Free** extra benefits to keep you healthy, like dental, vision, and acupuncture
- Medicare Part D prescription drug coverage with low copays

Your Community

- We partner with North East Medical Services (NEMS), a community health center with providers who know San Francisco and the people who live here
- Find doctors, specialists, and hospital care near you—all from your local health plan

Your Care Team

- You direct your care with the support of your Care Manager
- Your personal Care Manager connects you to the care and resources you need, while also coordinating your care and helping you meet your goals
- Your care team works together to make sure:
 - All your providers know what drugs you're taking, to avoid side effects
 - Test results are shared with the right providers for better, safer care

All Your Benefits, All in One Plan

SFHP Care Plus gives you the same coverage as Medicare and Medi-Cal, PLUS extra benefits, services, and personalized care—all at **no extra cost** to you.

You pay **\$0** for all in-network medical services. **No premiums, no deductibles, no copays.** We will review and authorize out-of-network care if you need a service our network can't provide.

Get to know your in-network medical benefits:

Primary Care: \$0 Cost

Our plan covers an Annual Wellness Visit (AWV) to help keep you healthy. We pay for this once every 12 months. We also offer all preventive care covered by Medi-Cal or Medicare Parts A and B, like flu shots and cancer screenings.

Contact your primary care provider (PCP) first for all routine and preventive care. Your PCP will help you manage health conditions like diabetes and high blood pressure, and can refer you to a specialist if needed.

To find doctors and other providers in your network, visit sfhp.org/careplus-providers.

Specialty Care*: \$0 Cost

Specialists can help you treat complex or chronic (long-term) health conditions. Examples of specialists include cardiologists for heart conditions, dermatologists for skin conditions, and gastroenterologists for stomach and digestive conditions.

Hospital Stays: \$0 Cost

Our plan covers inpatient hospital stays. Hospital services include surgery or other treatment, including mental health and substance use disorder services.

Emergency & Urgent Care: \$0 Cost

Emergency room visits, urgent care, and ambulance transportation are all covered. Non-emergency transportation is covered as an extra benefit—see the section below to learn more.

However, if outside your network:

- Emergency care is covered only in the U.S. and U.S. territories
- Urgent care is covered only in the U.S. and U.S. territories, or if it's not reasonable to use in-network care

Medical Tests & Lab Work*: \$0 Cost

We cover diagnostic radiology services, like X-rays, MRIs, and CAT scans. We also cover lab test and diagnostic procedures like blood work.

Mental Health Services: \$0 Cost

Outpatient mental or behavioral health services include, but are not limited to:

- Individual and group mental health testing and treatment
- Intensive Outpatient Program (IOP) & Partial Hospitalization Program (PHP) services

SFHP partners with Carelon Behavioral Health to offer mental and behavioral health services.

Call Carelon at **1(855) 371-8117** (TTY **711**) or visit [carelonbehavioralhealth.com](https://www.carelonbehavioralhealth.com) to learn more and get care.

Substance Use Disorder Services: \$0 Cost

We cover Screening, Assessment, Brief Intervention and Referral to Treatment (SABIRT), and Opioid Treatment Program (OTP) services.

Rehabilitation Therapy*: \$0 Cost

Physical, occupational, and speech language therapy is covered. You can get these services in many settings, like:

- Hospital outpatient departments
- Independent therapist offices
- Comprehensive Outpatient Rehabilitation Facilities (CORFs)
- In your home

Podiatry & Orthotics: \$0 Cost

We cover diagnosis and treatment of foot injury and disease (like hammer toe or heel spurs). We also cover medically necessary services for members with conditions that impact the legs, like diabetes.

Durable Medical Equipment (DME)*: \$0 Cost

We cover all medically necessary DME that is covered by Medicare and Medi-Cal, like wheelchairs (including electric wheelchairs), crutches, and other approved items.

Dialysis Services: \$0 Cost

Dialysis services and supplies are covered wherever you need it: in the hospital, outpatient dialysis center, or at home. Prior authorization is only needed for out-of-network services.

24-Hour Nurse Advice Line: \$0 Cost

If you're not sure what to do or what kind of care you need, call the Nurse Advice Line. They can help you decide where to go to get care, how to start feeling better at home, and more. Call **1(877) 977-3397** to talk to a nurse 24/7 and get help with non-emergency care.

* Prior authorization may apply.

Extra Benefits for Your Health at No Cost

With SFHP Care Plus, we offer extra benefits to support your overall well-being. Visit our website at sfhp.org/careplus-benefits for an overview of your supplemental benefits, or call SFHP Care Plus Customer Service to learn more.

Your extra benefits include:

Over-the-Counter (OTC) Health and Wellness Items

You get **\$150** on your SFHP Care Plus OTC Card every 3 months for approved OTC items. See **page 14** for more details on how to use your SFHP Care Plus OTC Card, where to shop, and more. Or, visit and register at andmorehealth.com to learn more about your OTC benefit.

Dental

As an SFHP Care Plus member, you have no-cost dental care from **Medi-Cal Dental** or **Liberty Dental** providers.

Your yearly routine exam (cleaning and X-rays), restorative services (crowns and bridges), and denture rebasing are covered. Your dental provider will also provide services covered by Medi-Cal Dental (some services need prior authorization). Call **1(888) 704-9838** (TTY **711**) or visit libertydentalplan.com to find a provider and learn more.

- **Medi-Cal Dental Network:** You still have access to all dental services covered by Medi-Cal Dental. To see the full list of services covered by Medi-Cal Dental, find an in-network dentist, or file a grievance or complaint, call **1(800) 322-6384** (TTY **1(800) 735-2922**) or visit smilecalifornia.org.

Find out more about your dental care benefits with SFHP Care Plus: sfhp.org/careplus-dental.

Vision

SFHP Care Plus partners with **VSP Vision Care (VSP)** to help you get the vision care you need. Each year, you get:

- **\$0** routine vision exam
- Get up to **\$300** towards eyeglasses (frames and lenses) or contacts instead of eyeglasses

To find a provider, visit vsp.com/advantageretail, or call **1(855) 492-9028** and ask for help finding a doctor in the “Advantage” network. VSP will connect you to an in-network provider.

Learn more about eye care with VSP: sfhp.org/careplus-vision.

Hearing

To support your hearing needs, SFHP Care Plus offers yearly benefits including:

- **\$0** routine hearing exam
- Testing & fitting for hearing aids
- Get up to **\$2,000** for hearing aids (both ears)

Hearing aids and related services are covered when prescribed by a physician or other qualified provider. Contact these providers directly to schedule services:

- North East Medical Services (NEMS): Talk to your PCP about hearing care during your Annual Wellness Visit. You can find your PCP's phone number on your Member ID Card.
- University of the Pacific Audiology: Call **1(415) 780-2001** or visit hearingclinic.pacific.edu
- Hearing and Low Vision Solutions: Call **1(415) 742-4440** or visit hearsf.com

For more information on your hearing care benefits, visit sfhp.org/careplus-hearing.

Acupuncture & Chiropractic

We partner with American Specialty Health (ASH) to offer you benefits beyond typical Medicare coverage. As an SFHP Care Plus Member, you get:

- Acupuncture care: **\$0** copay, up to 24 visits per year
- Chiropractic care: **\$0** copay, up to 12 visits per year

To find an ASH acupuncture or chiropractic provider, visit sfhp.org/careplus-ash or call **1(800) 678-9133** or **1(877) 710-2746** (TTY).

Extra Benefits for Members with Chronic Conditions (SSBCI)

For eligible members with chronic conditions like diabetes or heart disease, the SFHP Care Plus OTC Card offers extra benefits:

- Get **\$20/month** for healthy foods/groceries
 - Unused monthly funds do not rollover
 - Use your SFHP Care Plus OTC Card at participating local stores
- Get **\$20/month** for utilities (electric, water, heating, etc.)
 - Unused monthly funds do not rollover
 - Use your SFHP Care Plus OTC Card when paying for utility bills online or over the phone
- 24 one-way trips to non-health locations (church, recreation center, grocery store, etc.)
 - This benefit is in addition to your Medi-Cal transportation benefit

Want to learn more about SSBCI eligibility, benefits, and how to schedule SSBCI transportation? Find support and get your questions answered: sfhp.org/careplus-SSBCI.

Understanding Your Care Network, ID Card, & PCP

North East Medical Services: Your Care Network

SFHP Care Plus partners with North East Medical Services (NEMS) to offer you personalized and local care. NEMS has 28 clinics in the SF Bay Area and more than 200 providers who specialize in many types of care. Together, we make it simple to get the health care you need, when you need it.

One ID Card for Getting Necessary Care & Tests

If you haven't already, you will soon get an SFHP Care Plus Member ID Card in the mail. With your Member ID Card, you can access ALL your Medicare and Medi-Cal benefits. Please keep this card in a safe place and always carry it with you.

Show your Member ID Card whenever you get care or pick up a prescription. Your card lets health care providers know that you are a member of SFHP Care Plus, and that you shouldn't be billed for in-network medical services. If you lose your Member ID Card, you can call Customer Service or visit the Member Portal to ask for a new one: sfhp.org/careplus-portal.

Do you have a yellow NEMS ID Card? If you prefer, you can continue using your NEMS ID to get care. Whether you choose to show your NEMS ID or your SFHP Care Plus Member ID Card, both cards will let you access all your benefits and services.

 **SFHP Care Plus** (HMO D-SNP)

Member Name: PAT LEE
Member ID: 71234567890

Care Management Phone: 1(415) 615-4545
Medical Group: North East Medical Services - DSNP Network
PCP Name: Valerie D Mejia MD
PCP Phone: 1(415) 539-2273

Copays: PCP/Specialist: \$0 ER: \$0

MedicareRx
Prescription Drug Coverage X
RxBIN: 015574
RxPCN: ASPROD1
RxGRP: SFP01

H8051 001

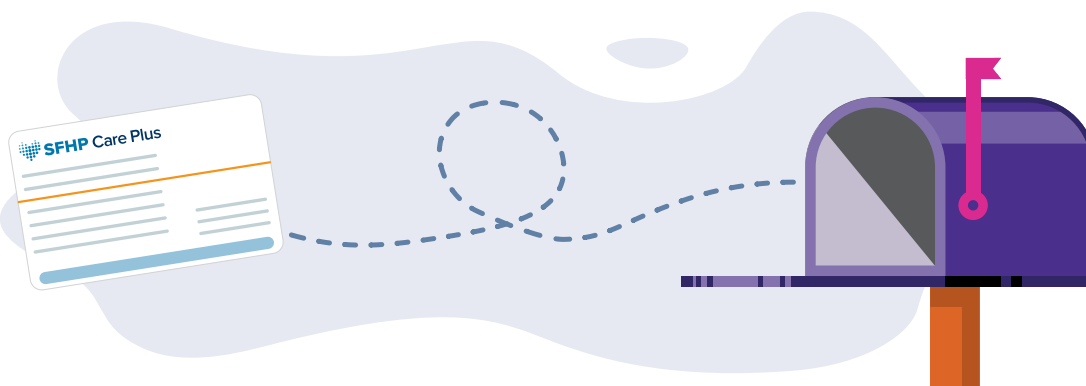
Emergency: call 911
3) 530-7327 (toll-free) or **711** (TTY)
3) 704-9838
5) 492-9028
5) 371-8117
7) 391-9293
org/care-plus

Claim Inquiry: 1(415) 547-7818 ext. 7115
Provider Services: 1(415) 547-7818 ext. 7084

Box 194247, San Francisco, CA 94119

Need help or have questions about your ID Card?

Call SFHP Care Plus Customer Service or visit sfhp.org/careplus-idcard for support.



Getting Needed Care Quickly with Your Primary Care Provider

Your primary care provider (PCP) is your personal doctor if you need a check-up, want advice about a health problem, or need treatment when you are sick or hurt. Your PCP provides your preventive, non-emergency health care. They can help you:

- Treat common illnesses
- Manage your health conditions and prescriptions
- Get vaccines (shots) to prevent infections like the flu
- See a specialist quickly, and more!

You should see your PCP for an Annual Wellness Visit each year to make sure you have a plan to stay healthy. To contact your PCP, check your Member ID Card to find their name, and phone number.

Want to change your PCP? Visit the Member Portal at sfhp.org/careplus-portal or contact SFHP Care Plus Customer Service for help. Call **1(415) 539-2273, 1(833) 530-7327** (toll-free), or **711** (TTY), 8:00am–8:00pm.



Complete Care Starts Here



Connect with Your Personal Care Manager

If you haven't already, you'll soon get a welcome call from your SFHP Care Plus Care Manager. Your Care Manager is your go-to contact and resource at SFHP Care Plus. They're here to connect you to personalized care and support.

Your Care Manager:

- Works with you, our plan, and all your doctors and providers
- Helps coordinate and oversee your care
- Makes sure you get what you need and are meeting your health goals
- Can connect you to other resources, like In-Home Supportive Services (IHSS), medically tailored meals, and community-based organizations

When it comes to health care, we know how important it is to have someone you trust by your side. Your Care Manager will be with you at every step of your health journey to help you navigate providers, prescriptions, and make it easy to get the care you need.

To connect with your Care Manager and learn more about your benefits, call the SFHP Care Plus Care Management Line at **1(415) 615-4545**.



Fill Out Your Health Risk Assessment (HRA)

You must complete a Health Risk Assessment (HRA) within 90 days of your SFHP Care Plus enrollment and update it each year. The HRA is used to identify your health and social needs. Haven't finished your HRA yet? Your Care Manager can help you complete it.

After you complete the HRA, you'll meet with your Care Manager and care team. Your care team may include you, your PCP, other providers, caregivers, and family members.

Together, you'll use your HRA to make an **Individualized Care Plan (ICP)** based on your health needs and goals. The ICP is a written plan that says what services you will get to stay healthy, what your health goals are, and the timeline for getting the care you need.



Schedule Your Annual Wellness Visit (AWV)

When you first join SFHP Care Plus, **please schedule your Annual Wellness Visit (AWV)**. Every 12 months, we cover this visit at no cost to you.

The AWV is an important way to get to know your PCP. During this visit, you can:

- Share more about your health needs and goals
- Create a prevention plan together based on your health risk factors
- Find support for food, housing, transportation, and more

To schedule your AWV, you can call your PCP. To find their phone number, check the front of your Member ID Card. You can also call Customer Service to get help scheduling this visit.



Get 24/7, After-Hours Care with Teladoc

Your PCP should always be your first call to get the care you need. If your PCP isn't available, you can use Teladoc to call a provider by phone or video 24/7. You can get care for simple, non-emergency health problems, like:

- When you have a cold or flu
- If you have joint aches and pain
- When you have skin concerns

For help with these and similar issues, visit sfhp.org/careplus-teladoc. Want help to sign up for an online Teladoc account? Call Teladoc at **1(800) 835-2362** for support and to learn more.



Start Saving with Your SFHP Care Plus OTC Card

Your Over-the-Counter (OTC) Benefit

Each quarter (3 months) that you are enrolled with SFHP Care Plus, **you automatically get \$150 loaded onto your SFHP Care Plus OTC Card**. For example, if you are eligible any time between January through March, you will get **\$150** for that three-month period. Starting on April 1st, your card will be funded with a new **\$150** allowance for April through June.

We work with *&more*^{™*} to offer this OTC benefit. For more details on how to use your card, where to shop, and more, visit and register at andmorehealth.com or call **1(855) 263-6673** (TTY **711**).

You can use your SFHP Care Plus OTC Card to:

- Buy approved OTC items like non-prescription drugs, bandages, and flu treatments
- Shop in person or online at convenient stores like Costco, CVS, Walgreens, & more

If you haven't yet, you'll get your SFHP Care Plus OTC Card and OTC catalog in the mail soon. Follow the instructions to activate your card, and then you're ready to shop! Each quarter, your purchases will be covered until you've used the full **\$150** in OTC funds. Unused funds don't roll over to the next quarter, so make sure to use them before they expire.

3 Easy Ways to Shop



In store

Find a store near you by visiting andmorehealth.com or using the store finder in the andmore mobile app. To download the mobile app, search “andmore” in the App Store or Google Play. To check out once you're in store, just swipe your SFHP Care Plus OTC Card.



Online

Visit andmorehealth.com to shop from anywhere, or use the mobile app. Just add items directly from your catalog, check out, and get them delivered to your door.



By phone

Call *&more* directly at **1(855) 263-6673** or **711** (TTY). They'll help you get what you need, delivered right to your door.

**&more* Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.



Special Supplemental Benefits for the Chronically Ill (SSBCI)

Some members with chronic conditions like diabetes or heart failure qualify for more monthly funds:

- Get **\$20/month** for healthy foods/groceries
- Get **\$20/month** for rent/utilities (electric, water, heating, rent reimbursement, etc.)

Each month, these funds will be loaded onto your SFHP Care Plus OTC Card. Unused funds do NOT roll over, so be sure to use your funds each month. These are separate funds that cannot be combined. You can use your funds in person or online.

The SSBCI program also covers 24 one-way trips to non-medical locations. To learn more about who qualifies for SSBCI benefits, talk to your PCP or call SFHP Care Plus Customer Service. Or, visit sfhp.org/careplus-SSBCI for more information.

The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify.



Getting Needed Prescription Drugs Quickly

SFHP Care Plus offers a wide range of medications to support your health and well-being. Our goal is to make it easy to get the prescription drugs you need, when you need them.

We partner with MedImpact to offer your prescription drug benefit. Visit their website to make an online account and manage or order your prescriptions online: medimpactdirect.com. Or call **1(877) 391-9293**.

With SFHP Care Plus, you get full Medicare Part D prescription drug coverage:

- No copay for preferred generic (Tier 1) and select covered drugs (Tier 6) to manage chronic conditions, and no copay for most adult Part D vaccines
- Pick up your prescription drugs from in-network retail pharmacies, or call Customer Service to easily get them mailed right to your door (does not apply to Tier 5 drugs)
- If you need extended medication coverage, you can get up to a 100-day supply from your local pharmacy or through mail-order

Every drug that we cover falls into one of six tiers. A tier is a group of drugs that is generally the same type. The amount that you pay for a specific drug depends on that drug's tier.

To learn more about your prescription drug coverage, benefits, and in-network pharmacies, visit sfhp.org/careplus-pharmacy.

Want to sign up for mail-order delivery of your prescription drugs? Visit medimpactdirect.com to learn how to get started.



Low-Income Subsidy (LIS) or Extra Help to Pay for Medications

As an SFHP Care Plus member, you're automatically enrolled in a Medicare program called Low-Income Subsidy (LIS) or Extra Help. With Extra Help, you pay low copays for our covered generic and brand-name drugs.

Visit [medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs) to learn more about Extra Help.

Depending on the level of Extra Help you qualify for, the amount you will pay for our covered drugs in 2026 is listed in the table below. We will send you a notice to confirm your level of Extra Help. You can also call Customer Service for support.

	LIS 1	LIS 2	LIS 3
Tier 1 – Preferred Generic	\$0	\$0	\$0
Tier 2* – Generic	\$5.10	\$1.60	\$0
Tier 3* – Preferred Brand Name (includes some generic drugs)	\$12.65	\$4.90	\$0
Tier 4* – Non-Preferred Generic and Brand Name	\$5.10 generic/ \$12.65 brand	\$1.60 generic/ \$4.90 brand	\$0
Tier 5* – Specialty (high-cost drugs that need special handling or close monitoring)	\$5.10 generic/ \$12.65 brand	\$1.60 generic/ \$4.90 brand	\$0
Tier 6* – Select Care (includes preferred generic drugs that help manage chronic conditions)	\$0	\$0	\$0

*Please check the SFHP Care Plus *Drug List* to see if your drug requires prior authorization, step therapy, or has quantity limits.

Find & Save on the Medications You Need

Whether you get a 30-day supply or a 100-day supply, the amount you pay is the same. Save more on your prescriptions by ordering extended-day supplies!

To find a pharmacy near you, visit sfhp.org/careplus-pharmacies.

To search our List of Covered Drugs and confirm if your drug is covered, the tier it is on, and whether it is a generic or brand-name drug, visit sfhp.org/careplus-druglist.

If you need help or have questions about your prescription drug benefit, call Customer Service.



Get Your Member Materials Online

You can view or download the most current SFHP Care Plus materials online at sfhp.org/careplus-yourmaterials. Or, visit the Member Portal at sfhp.org/careplus-portal.

Your member materials include:



Provider and Pharmacy Directory – Find doctors, behavioral health professionals, hospitals, and other providers in your network. You can also search network providers by using the “Find a Doctor” tool on our website. Look for our SFHP Care Plus D-SNP Network.



Member Handbook – Learn more about your coverage, benefits, and your rights and responsibilities as an SFHP Care Plus member.



List of Covered Drugs (Formulary) – Find the full list of drugs covered by SFHP Care Plus at sfhp.org/careplus-druglist.

Would you like a printed copy of these materials? Call SFHP Care Plus Customer Service and we'll mail it to you within 3 business days. You can also ask for these materials for free in other formats like large print, braille, or audio.

If you have questions or need help, call Customer Service at **1(415) 539-2273**, **1(833) 530-7327** (toll-free), or **711** (TTY), 8:00am–8:00pm. We are open seven days a week from October–March, closed on Saturdays and Sundays from April–September.



Important Contacts

We're here to help you get needed care quickly, and treat you with courtesy and respect.

SFHP Care Plus Customer Service – We can help you in your language. Call **1(415) 539-2273, 1(833) 530-7327** (toll-free), or **711** (TTY), 8:00am–8:00pm. We are open seven days a week from October–March, closed on Saturdays and Sundays from April–September.



You can also send a written letter or request to us at:

SFHP Care Plus
PO Box 194247
San Francisco, CA 94119

Your Primary Care Provider (PCP) – Find your PCP's name, address, and phone number on your Member ID Card.

Stay Connected on Social Media – Follow us on Instagram (@sfhealthplan) and Facebook (San Francisco Health Plan) for the latest SFHP news, health education content, events, and more.

Health & Wellness Resources – We offer many ways for you to manage and maintain your best health.

- **Health Education Library:** Explore easy-to-read fact sheets on a wide range of health topics. View or download health education resources at sfhp.org/health-ed.
- **Health Classes & Support Groups:** Whether you want to get active, manage diseases, or improve your health, we offer local classes at no cost to you. Visit sfhp.org/health-classes or sfhp.org/support-groups to learn more.
- **Helpful Blogs:** For tips on staying healthy, information on common health conditions, and more, check out our blogs at sfhp.org/news.





Medicare + Medi-Cal, Made Easy for You.

sfhp.org/careplus-getstarted

CALL

1(415) 539-2273, 1(833) 530-7327 (toll-free), or **711** (TTY)

We are open 8:00am–8:00pm, seven days a week from October through March, closed on Saturdays and Sundays from April through September.

WRITE

SFHP Care Plus, PO Box 194247, San Francisco, CA 94119

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