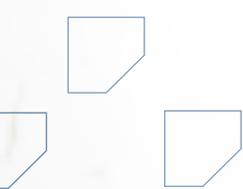


Employee Decision Guide Sanford Health Plan



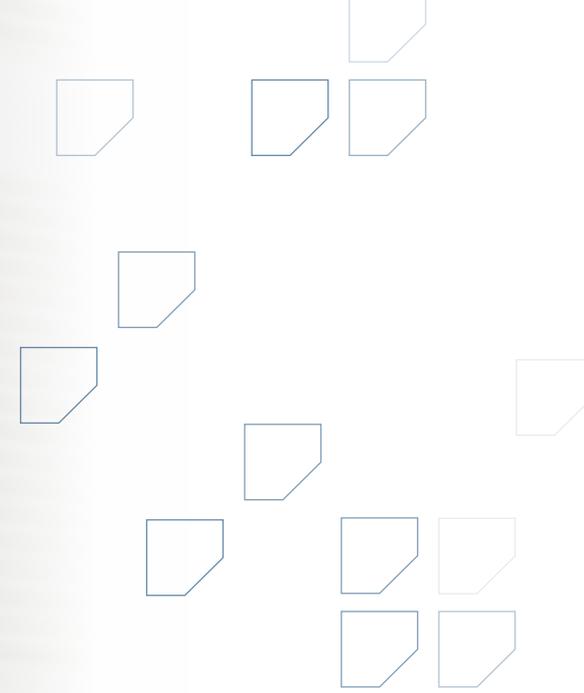


We make health insurance easy.

The information you need to make the right decision can be found within the following pages. Then, choose your plan in 3 easy steps.



If you have any questions, feel free to contact customer service at **(800) 752-5863** for more information.



Live Life Covered

With the options and the extras that take your dollar further, you can live life covered. Let Sanford Health Plan take care of you with:

- ✓ \$0 Annual check-ups
- ✓ \$0 Preventive screenings
- ✓ \$0 Virtual care 24/7
- ✓ Access to leading providers
- ✓ Coverage Concierges to answer your questions
- ✓ A team dedicated to your whole health

Certain restrictions may apply; Participating providers only.



Access

Sanford Health Plan has you covered whether you are in your hometown or traveling across the country. All of our network options include coverage for urgent or emergent situations.

| | Signature Series and Sanford Simplicity | Sanford PLUS (Large Group only) | Sanford TRUE |
|--|--|---|---------------------|
| Provider Network | Broad Network | Tiered Network | Focused Network |
| Flexibility to choose your own providers in the network, including specialists, without a referral | ✓ | ✓ | ✓ |
| Access to over 60,000 pharmacies nationwide | ✓ | ✓ | ✓ |
| Fast, accurate and friendly customer service | ✓ | ✓ | ✓ |
| Claims processed locally for greater efficiency | ✓ | ✓ | ✓ |
| Worldwide emergency coverage 24 hours a day | ✓ | ✓ | ✓ |
| Online interactive member and wellness portal access at sanfordhealthplan.com/memberlogin | ✓ | ✓ | ✓ |
| Virtual care including video visits and e-visits* | ✓ | ✓ | ✓ |
| Out-of-network benefits available | ✓ | ✓ | |

*Employers, visit with your agent regarding large employer/employee eligibility business rules.

**Video visit and e-visit availability may vary by state.

For detailed network descriptions and providers included in each network, visit **sanfordhealthplan.com**.

Broad Network

Consists of over 25,000 providers within the Dakotas, Minnesota and Iowa. The network expands beyond the Sanford Health care system, including access to Multiplan's nationwide networks for urgent and emergent coverage while traveling or for members residing outside the Sanford Health Plan service area.

Tiered Network

Sanford Health Plan's Broad network is grouped into two tiers. Member's cost share is based on the tier of the provider from whom they receive care. Tier 1 (lowest member cost-share) includes our large care system of Sanford Health providers and facilities. Tier 2 (higher member cost-share) includes the broad network that expands beyond the Sanford Health system, including access to Multiplan's nationwide networks for urgent and emergent coverage while traveling or for members residing outside the Sanford Health Plan service area.

Focused Network

Consists of providers in our large system of Sanford Health providers, facilities and others necessary to meet network adequacy requirements.

Note: All network options include coverage for urgent or emergent situations.

Virtual care

Offered with all our plans, every Sanford Health Plan member has access to 24-hour, 7-day-a-week virtual care – holidays included.

| | | |
|---|--|---|
|  <p>E-visit Send Secure Messages to Your Provider</p> | <p>Visit with a Sanford provider through secure email messages for non-urgent conditions. Complete a questionnaire and get a response from a provider within two to four hours.</p> | <p>\$0*</p> <hr/> <p>\$28 for those on HDHP and TRUE or PLUS HDHP</p> |
|  <p>Video Visit See a Provider from Your Device</p> | <p>Visit with a Sanford provider over your webcam from home, work or almost anywhere in between for non-urgent conditions like colds and flus.</p> | <p>\$0*</p> <hr/> <p>\$49 for those on HDHP \$20 for those on TRUE or PLUS HDHP</p> |
|  <p>Virtual Exam Enhance Your Video Visit With Diagnostic Tools</p> | <p>Use a handheld exam kit to perform a guided medical exam with a Sanford Health provider 24/7. You can receive a diagnosis, a treatment plan, and a prescription if needed, all from the comfort of your home.</p> | <p>\$20</p> <hr/> <p>\$49 for those on HDHP \$40 for those on TRUE or PLUS HDHP</p> |

Virtual care is available to Members located in SD, ND, MN, IA, and NE. Virtual Exams are available in SD, ND, MN, IA, and NE.

*Sanford Health Plan members save money with \$0 co-pays for e-visits and video visits through Sanford Health providers. Other contract providers may charge slightly higher rates. Some exclusions apply; call Sanford Health Plan at (800) 752-5863/ TTY/TDD: 1-877-652-1844 for more information.

For more information, visit sanfordhealthplan.com/virtualcare.

Value

As a Sanford Health Plan member, you may have access to programs and services available to you at a low cost – or even no cost at all.



Preventive Care

Free preventive services are provided based on age and gender. Find the free screenings available to you at [sanfordhealthplan.com](https://www.sanfordhealthplan.com).



Fitness Center Reimbursement

Receive \$20 per month for going to a fitness center 12 days per month. Check with your employer to find out if the fitness center reimbursement is included in your employee health benefits. To view a list of participating fitness centers, visit [nihca.org](https://www.nihca.org).



Online Resources

Access free apps to online resources that allow you to:

- Engage with your health insurance through a secure member portal
- Complete virtual visits
- Take charge of your health through a wellness portal
- Easily access Provider and Pharmacy directories

Your member ID is all you need to access your account at [sanfordhealthplan.com](https://www.sanfordhealthplan.com).



ADVANTAGE Discount Program

You may be automatically enrolled in the Sanford Health Plan ADVANTAGE discount program for discounts on various health care services, including

-  dental
-  hearing
-  vision
-  weight loss

Sanford Health Plan members receive a discount on a one-year membership with Profile Sanford.

Check with your employer to find out if Sanford Health Plan ADVANTAGE is included in your employee health benefits. For more information, visit [sanfordhealthplan.com](https://www.sanfordhealthplan.com).



Wellness & Lifestyle Medicine

Sanford Health Plan wants to help you take charge of your personal health with free access to wellness and health management benefits to support your journey.



Nurse Case Management

A registered nurse is available to assist you with all your chronic health care and complex medical needs and questions.



Nutrition Consults

Speak with a registered dietitian to help determine how to best meet your nutritional needs, lose weight or manage chronic conditions through your diet.



Tobacco Cessation

Get the support you need to kick a tobacco habit for good by understanding your health insurance benefits and by receiving one-on-one coaching.



Behavioral Health Assistance

Receive help understanding what causes daily stresses and navigating community resources available to you.



Exercise Consults

Connect with a wellness educator for personalized guidance that helps you safely and effectively accomplish your fitness goals.



Wellness Coaching

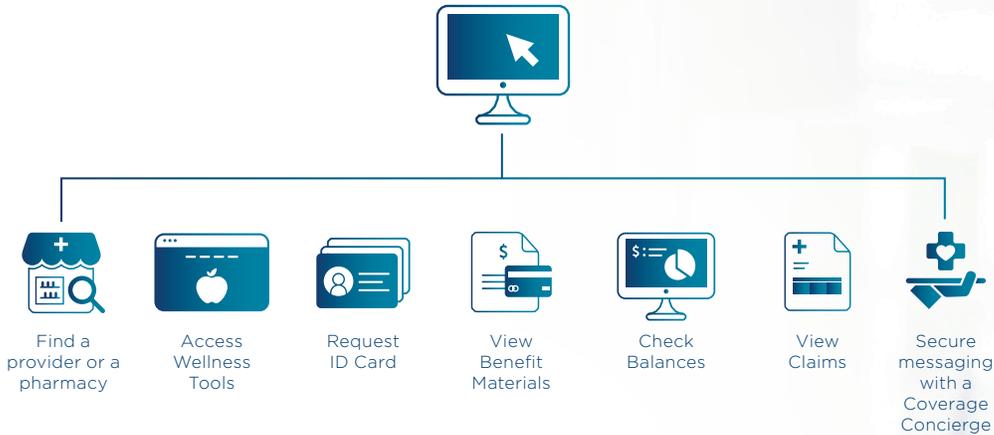
Achieve a higher level of well-being and performance in life and work through phone sessions with a Sanford Health Plan Certified Health and Wellness Coach.

Questions? Call customer service at **(800) 752-5863**
any Monday through Friday from 8 a.m. to 5 p.m.

Online tools

Sanford Health Plan offers online resources to empower you to manage your health care coverage.

Your secure member portal, *mySanfordHealthPlan*, gives you quick and easy access to benefit details, claims and more. Your member ID is all you need to access your account at **sanfordhealthplan.com**.



Your online wellness portal makes it easier to commit to your health and well-being by storing and tracking important health data, challenging co-workers and getting support on your journey.

Features

Health Trackers

Session Progress

Challenge Goals

| UPCOMING SESSION | DATE | TIME | LOCATION |
|------------------|----------------|---------|----------|
| Beverages | Monday, Jul 01 | 2:00 AM | |

| STEPS | STRENGTH | FRUITS & VEGETABLES |
|---|---------------------------------------|--|
| 57% 40,000 / 70,000 steps Weekly Goal | 67% 40 / 60 minutes Weekly Goal | 71% 28 / 35 servings Weekly Goal |

Ready to Choose Your Plan?

STEP

1

Review the type of health insurance plan(s) offered to you and the differences between them.

Doctor, urgent care or emergency room visits

Lab work, x-rays, outpatient, and inpatient care

Prescriptions

Monthly premium cost

Traditional co-pay plans

- ▶ Pay a fixed-dollar amount, and let your health plan pay the rest.
- ▶ Share in the costs of care through your deductible and co-insurance.
- ▶ Whether generic or brand, pay a fixed dollar amount for your medications.
- ▶ These plans will typically cost more than HDHP plans.

High deductible health plans (HDHP)

- ▶ You pay the charges until your out-of-pocket is met.
- ▶ You pay the charges until your out-of-pocket is met.
- ▶ You pay the charges until your out-of-pocket is met.
- ▶ These plans typically cost less than the traditional co-pay plans.

Note: Certain preventive drugs are offered at \$5 to Large Group HDHP members. For a full list, visit optumrx.com/oe_sanfordhealthplan/landing

Qualified plans allow the ability to contribute to Health Savings Account (if applicable) using pre-tax money to pay for qualified medical expenses.

For full plan benefits, see your Summary of Benefits & Coverage (SBC)

Ask yourself:

- How often do I visit the doctor?
- How much would my prescriptions cost?
- If I have significant health care costs, what am I comfortable paying?
- Which premium fits my budget?

STEP

2

Review the providers in each network and be aware of the differences between them.

Ask yourself:

- Is my doctor in the network being offered?
- Would I be willing to switch doctors to save money?
- Are out-of-network benefits important to me?

To access our Provider Directory, go to sanfordhealthplan.com, click "Menu" in the upper left corner and select "Find a Doctor." Or call us at (800) 752-5863.

STEP

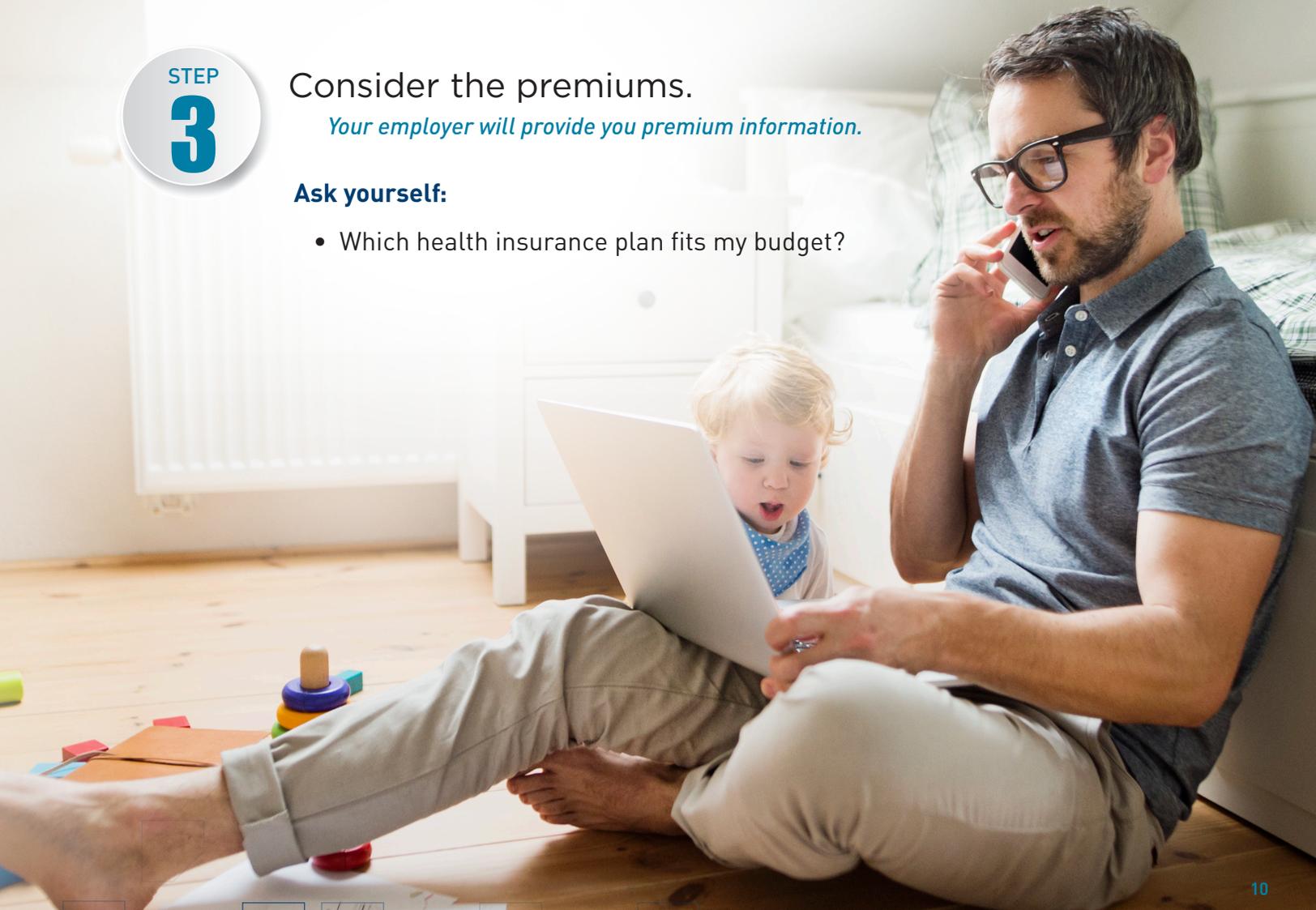
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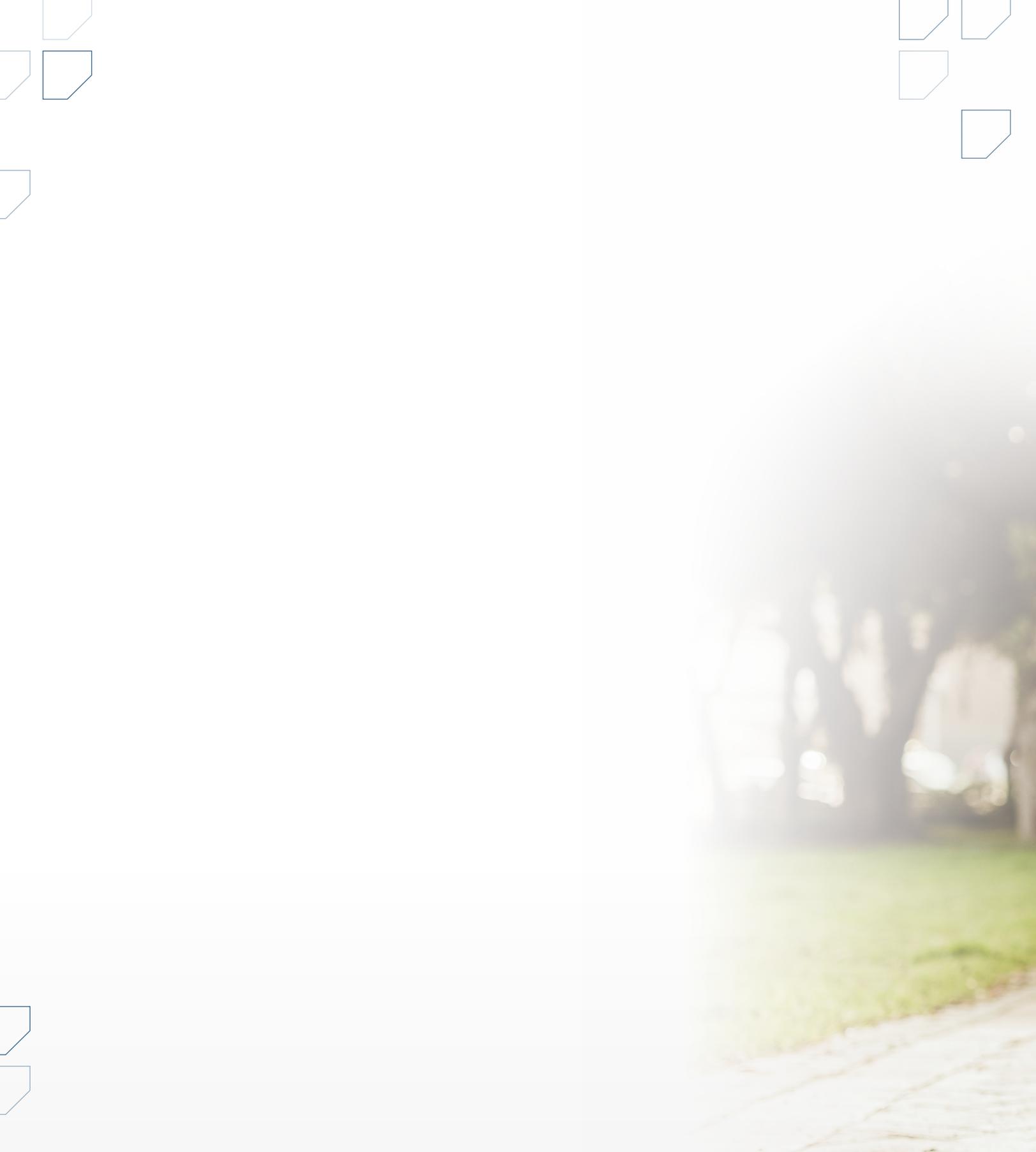
Consider the premiums.

Your employer will provide you premium information.

Ask yourself:

- Which health insurance plan fits my budget?





Sanford Health Plan
PO Box 91110
Sioux Falls, SD 57109-1110
sanfordhealthplan.com

SVHP-3550 9/19

SANFORD
HEALTH PLAN