



Employee Decision Guide


**Broad & Focused Network Plans:
Small & Large Employer**

SANFORD[®]
HEALTH PLAN

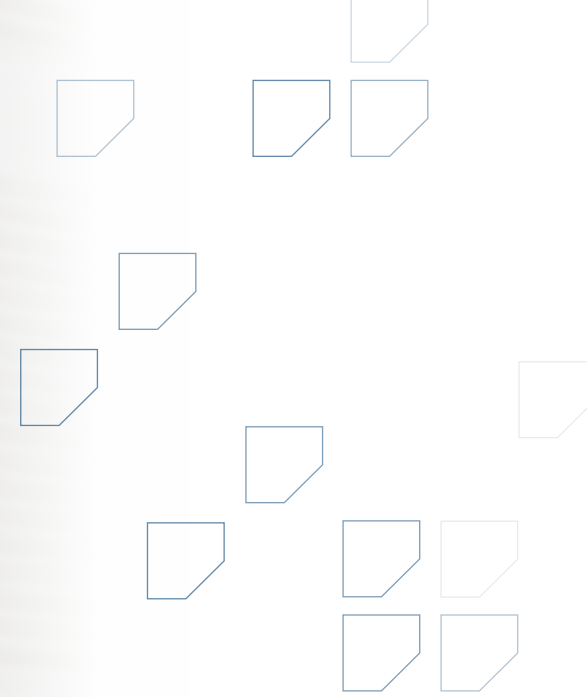


We make health insurance easy.

The information you need to make the right decision can be found within this guide. To make things simple — we have also provided direct webpage access to additional information and online tools to help you in your decision making.



If you have any questions, please feel free to contact our team at sales@sanfordhealth.org 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 checkups
- ✓ \$0 Preventive screenings
- ✓ \$0 On-Demand Urgent Care Video Visits, 24/7*
- ✓ Access to leading providers
- ✓ A team dedicated to your whole health

*Sanford Health Plan members save money with \$0 co-pays for urgent care virtual visits through sanfordvideo-visits.com or the Sanford Video Visits app powered by Amwell. Stated charges are for traditional copay plans. Discounted visits are available for HDHP. Other contracted providers' rates may differ. Some exclusions apply.

Understanding Your Network Options

Building an exceptional member experience is our top priority. We know that choosing the right plan can be confusing, but our team is here to help. Use the information below to compare provider network access and coverage information.

| | Signature Series & Simplicity Plans | Sanford TRUE Plans |
|--|---|--|
| Cost | \$\$\$ | \$\$ |
| Eligibility | Based on the state in which you reside. | Based on the zip code in which you reside.** |
| Provider Network | Broad Network | Focused Network |
| Flexibility to choose your own in-network providers, including specialists, without a referral | ✓ | ✓ |
| Out-of-network benefits available | ✓ | |
| Access to over 60,000 pharmacies nationwide | ✓ | ✓ |
| Urgent and Emergent coverage 24 hours a day. | ✓ | ✓ |
| Virtual care including video visits and e-visits* | ✓ | ✓ |
| National network of in-network providers for members who reside outside the Sanford Health Plan service area (SD, ND, western MN and northwest IA).*** | ✓ | |

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

**Employee (Policyholder) must reside in an approved Sanford TRUE zip code to enroll in this network option. Please reference pages 9-10.

***Members or dependents residing outside of the Sanford Health Plan Service Area will need to submit an Out-Of-Area Verification Form to ensure accurate in-network processing of claims when utilizing National Network (MultiPlan) providers.

Broad Network (Small Employers)

Sanford Health Plan's Simplicity broad network is grouped into two tiers. Member cost share (copayments, deductibles, and coinsurance) is based on the tier of the provider from whom they receive care. **Tier 1 Preferred (which has the lowest member cost-share)** includes our large care system of Sanford Health providers and facilities. **Tier 2 Affiliated (which has a higher member cost-share)** includes a broad network that expands beyond the Sanford Health system for providers and facilities within the Sanford Health Plan service area. To receive in-network benefits, see providers in this directory. Prior authorization for certain services is still required, regardless of where you receive care. If you or a dependent live outside of the Sanford Health Plan service area complete an Out-of-Area Form to request access to the nationwide network. If access is approved, nationwide network providers and facilities will process under Tier 2 benefits. **(See back page for service area details)*

Broad Network (Large Employers)

Sanford Health Plan's Signature Series broad network expands beyond the Sanford Health system for access to providers and facilities within the Sanford Health Plan service area. To receive in-network benefits, see providers in this directory. Prior authorization for certain services is still required, regardless of where you receive care. If you or a dependent live outside of the Sanford Health Plan service area complete an Out-of-Area Form to request access to the nationwide network. If access is approved, nationwide network providers and facilities will process at the in-network benefit level.

Focused Network

Our focused network consists of over 2,200 providers, including access to our large care system of Sanford Health providers and facilities, plus some additional independent providers across the Dakotas, Minnesota and Iowa. You can choose to see any licensed Sanford Health provider for covered services without a referral for in-network coverage. This plan does not have out-of-network coverage, except for urgent and emergent situations.

For a detailed directory of providers and facilities available based on your needs, follow the appropriate steps below.

I'm a Current SHP Member:

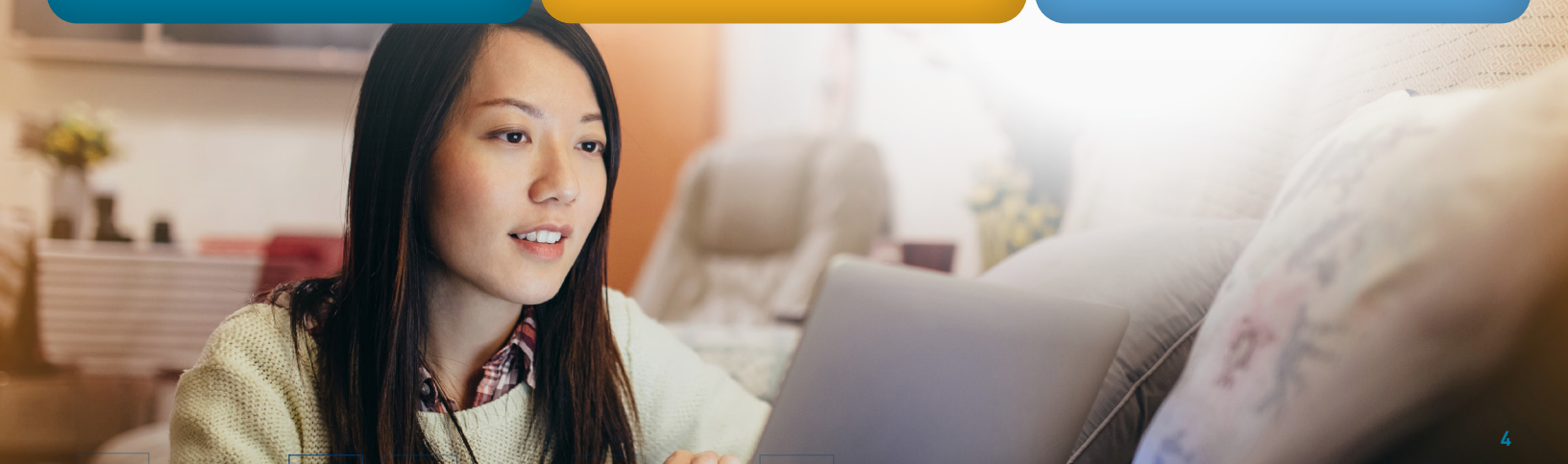
- 1 Visit sanfordhealthplan.com
- 2 Find a Doctor
- 3 Enter Last Name & Member ID Number
- 4 Run the directory based on your needs to get immediate results.

I'm Looking to be a new SHP Member:

- 1 Visit sanfordhealthplan.com/employers/broad-focused
- 2 Access the Broad or Focused Network Option depending on the network directory you want to search.
- 3 Run the directory based on your needs to get immediate results.

I'm a Current Member Looking to Change Provider Network Options:

- 1 Visit sanfordhealthplan.com/employers/broad-focused
- 2 Access the Broad or Focused Network Option depending on the network directory you want to search.
- 3 Run the directory based on your needs to get immediate results.



Sanford Health Plan Video Visits

Your guide to getting started

See a provider without leaving home

Sanford Health Plan Video Visits make it easy for you to connect with a board-certified urgent care provider from the comfort of home. Using your desktop, tablet or mobile device, you can see a provider within minutes, giving you quick, convenient access to quality care.

What to expect

During your visit, a provider can assess your symptoms, develop a treatment plan and send a prescription to your pharmacy of choice, if needed.

\$0 Urgent care 24/7*

Our providers can help with common conditions, including:

- Coughs and colds
- Flu-like symptoms
- Sinus congestion and discomfort
- Allergies, skin and eye irritations
- UTIs and bladder infections

Behavioral health

- Take care of your mental health by scheduling a visit with a therapist, psychologist or psychiatrist for concerns such as anxiety, depression or a social disorder.
- Your Sanford Health Plan standard office-visit cost share will apply to these services.

Steps for getting started



Desktop

Visit sanfordhealthplan.com/virtualcare.



Mobile

Search your App Store or Google Play for "Sanford Video Visits" and download the app.



Connect

Sign up or log in. Then, start a visit with a provider anytime, anywhere.



*HSA-qualified High Deductible Health Plans (HDHP) are not eligible for \$0 video visits but do qualify for discounted visits for which Health Savings Account (HSA) dollars may be used.



Cost

The cost of video visits depend on your health insurance coverage. Credit, debit, HSA and FSA are accepted. **Further details at sanfordhealthplan.com/virtualcare.**



Convenient

Connect with a provider 24/7. Referrals and prescriptions are available if necessary.



Quality

All video visit providers are board-certified.



Easy to use

Install the app and sign up to start a visit.

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).



Virtual care

Sanford Health Plan members have affordable access to 24/7 virtual care — holidays included. We offer three virtual care options so our members can see a provider from the comfort of home or without leaving work.



Preventive Drugs

High costs for medications should not keep you from taking vital prescriptions essential to your health. The IRS allows certain medications to be available at a low cost without having to meet your deductible on a High Deductible Health Plan. These medications include many that treat common conditions and diseases such as high blood pressure, high cholesterol, depression, COPD, asthma, cancer, irritable bowel syndrome, and many more. Medications that are both considered preventive and on our list of covered drugs, only cost \$5 for each 30-day fill at an in-network pharmacy.

Questions? Contact our team at sales@sanfordhealth.org

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.

Certain preventive drugs are offered to members at a \$5 copay on High Deductible Health Plans (HDHP) that are HSA qualified. To see if your drug is on the list go to optumrx.com/oe_sanfordhealthplan/drug-pricing.

- ▶ These plans typically cost less than the traditional co-pay plans.

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 benefit details, see your Summary of Benefits & Coverage (SBC).

Ask yourself:

- How often do I visit provider(s)?
- 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 in-network providers and facilities in each network and be aware of the differences between them.

Ask yourself:

- Are my provider(s) in the network being offered?
- Would I be willing to switch provider to save money?
- Are out-of-network benefits important to me?

STEP

3

Consider the premiums.

Your employer will provide you premium information.

Ask yourself:

- Which health insurance plan fits my budget?

STEP

4

Visit sanfordhealthplan.com/employers/ broad-focused to finalize your decision.

Ask yourself:

- What questions do I have?



TRUE Employee Eligibility Zip Codes

South Dakota

| Zip | Zip | Zip |
|-------|-------|-------|
| 57001 | 57072 | 57451 |
| 57003 | 57073 | 57460 |
| 57004 | 57077 | 57461 |
| 57005 | 57078 | 57474 |
| 57010 | 57101 | 57479 |
| 57013 | 57103 | 57481 |
| 57014 | 57104 | |
| 57015 | 57105 | |
| 57018 | 57106 | |
| 57020 | 57107 | |
| 57021 | 57108 | |
| 57022 | 57109 | |
| 57025 | 57110 | |
| 57027 | 57117 | |
| 57030 | 57118 | |
| 57031 | 57186 | |
| 57032 | 57193 | |
| 57033 | 57197 | |
| 57034 | 57198 | |
| 57035 | 57213 | |
| 57036 | 57218 | |
| 57037 | 57226 | |
| 57038 | 57237 | |
| 57039 | 57238 | |
| 57040 | 57268 | |
| 57041 | 57401 | |
| 57043 | 57402 | |
| 57046 | 57422 | |
| 57047 | 57426 | |
| 57048 | 57427 | |
| 57049 | 57429 | |
| 57053 | 57432 | |
| 57055 | 57433 | |
| 57064 | 57434 | |
| 57065 | 57439 | |
| 57067 | 57441 | |
| 57068 | 57445 | |
| 57069 | 57446 | |
| 57070 | 57449 | |

North Dakota

| Zip | Zip | Zip |
|-------|-------|-------|
| 58001 | 58076 | 58521 |
| 58002 | 58077 | 58524 |
| 58004 | 58078 | 58530 |
| 58005 | 58079 | 58532 |
| 58006 | 58081 | 58535 |
| 58007 | 58102 | 58544 |
| 58008 | 58103 | 58545 |
| 58009 | 58104 | 58554 |
| 58011 | 58105 | 58558 |
| 58012 | 58106 | 58560 |
| 58015 | 58107 | 58563 |
| 58016 | 58108 | 58566 |
| 58018 | 58109 | 58571 |
| 58021 | 58121 | 58572 |
| 58027 | 58122 | 58577 |
| 58029 | 58124 | 58579 |
| 58031 | 58125 | 58631 |
| 58035 | 58126 | 58638 |
| 58036 | 58218 | |
| 58038 | 58219 | |
| 58042 | 58223 | |
| 58045 | 58240 | |
| 58047 | 58257 | |
| 58048 | 58274 | |
| 58051 | 58275 | |
| 58052 | 58477 | |
| 58054 | 58482 | |
| 58057 | 58488 | |
| 58059 | 58494 | |
| 58061 | 58501 | |
| 58062 | 58502 | |
| 58063 | 58503 | |
| 58064 | 58504 | |
| 58068 | 58505 | |
| 58071 | 58506 | |
| 58074 | 58507 | |
| 58075 | 58520 | |

TRUE Employee Eligibility Zip Codes

Minnesota

| Zip | Zip | Zip |
|-------|-------|-------|
| 56019 | 56161 | 56574 |
| 56022 | 56165 | 56580 |
| 56083 | 56166 | 56581 |
| 56101 | 56167 | 56584 |
| 56110 | 56168 | 56585 |
| 56111 | 56172 | 56601 |
| 56114 | 56173 | 56619 |
| 56116 | 56174 | 56621 |
| 56117 | 56175 | 56630 |
| 56118 | 56180 | 56634 |
| 56119 | 56183 | 56644 |
| 56120 | 56185 | 56647 |
| 56122 | 56186 | 56650 |
| 56123 | 56187 | 56652 |
| 56125 | 56433 | 56663 |
| 56127 | 56436 | 56666 |
| 56128 | 56458 | 56667 |
| 56129 | 56461 | 56670 |
| 56131 | 56467 | 56671 |
| 56132 | 56470 | 56676 |
| 56134 | 56510 | 56678 |
| 56137 | 56514 | 56683 |
| 56138 | 56519 | 56685 |
| 56141 | 56525 | 56687 |
| 56143 | 56529 | 56701 |
| 56144 | 56536 | 56715 |
| 56145 | 56545 | 56725 |
| 56146 | 56546 | 56727 |
| 56147 | 56547 | 56742 |
| 56150 | 56548 | 56748 |
| 56151 | 56549 | 56750 |
| 56152 | 56550 | 56754 |
| 56153 | 56552 | 00164 |
| 56155 | 56560 | 00166 |
| 56156 | 56561 | |
| 56158 | 56562 | |
| 56159 | 56563 | |

Iowa

| Zip | Zip |
|-------|-------|
| 50514 | 51237 |
| 50531 | 51238 |
| 50578 | 51239 |
| 51001 | 51240 |
| 51003 | 51241 |
| 51009 | 51242 |
| 51011 | 51243 |
| 51012 | 51244 |
| 51014 | 51245 |
| 51022 | 51246 |
| 51023 | 51247 |
| 51024 | 51248 |
| 51027 | 51249 |
| 51028 | 51250 |
| 51029 | 51301 |
| 51031 | 51331 |
| 51035 | 51333 |
| 51036 | 51334 |
| 51037 | 51338 |
| 51038 | 51342 |
| 51041 | 51345 |
| 51046 | 51346 |
| 51047 | 51347 |
| 51048 | 51350 |
| 51049 | 51351 |
| 51050 | 51354 |
| 51058 | 51355 |
| 51062 | 51357 |
| 51103 | 51358 |
| 51108 | 51360 |
| 51109 | 51363 |
| 51201 | 51364 |
| 51230 | 51365 |
| 51231 | |
| 51232 | |
| 51234 | |
| 51235 | |



Sanford Health Plan Service Area:

All counties in SD & ND, and approved counties in **IA**: Clay, Dickinson, Emmet, Ida, Lyon, O'Brien, Osceola, Plymouth, Sioux, and Woodbury. **MN**: Becker, Beltrami, Big Stone, Blue Earth, Brown, Chippewa, Clay, Clearwater, Cottonwood, Douglas, Grant, Hubbard, Jackson, Kandiyohi, Kittson, Lac Qui Parle, Lake of the Woods, Lincoln, Lyon, Mahanomen, Marshall, Martin, McLeod, Meeker, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rock, Roseau, Sibley, Stearns, Stevens, Swift, Traverse, Watonwan, Wilkin, and Yellow Medicine

Sanford Health Plan

PO Box 91110

Sioux Falls, SD 57109-1110

sanfordhealthplan.com

948-223-671 9/22

SANFORD
HEALTH PLAN