

USD Graduate Student Decision Guide

Sanford Health Plan



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.

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.

If you have any questions, feel free to contact your insurance advocate, Carlos Cobos (605) 988-4934 or Jose Arreola (605) 988-4994 for more information.



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 <i>Simplicity</i>	Sanford TRUE
Provider Network	Broad 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	✓	

**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.

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

Focused Network

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

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.



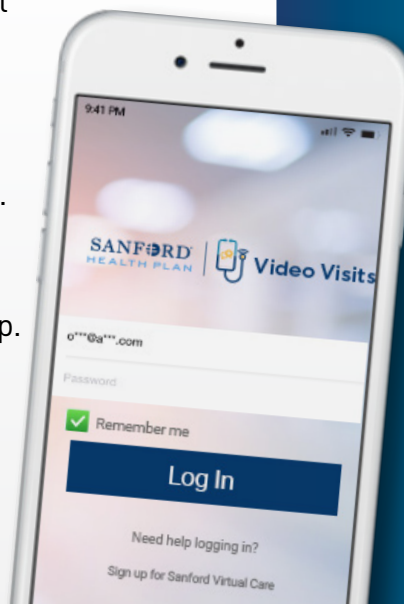
Quality

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).

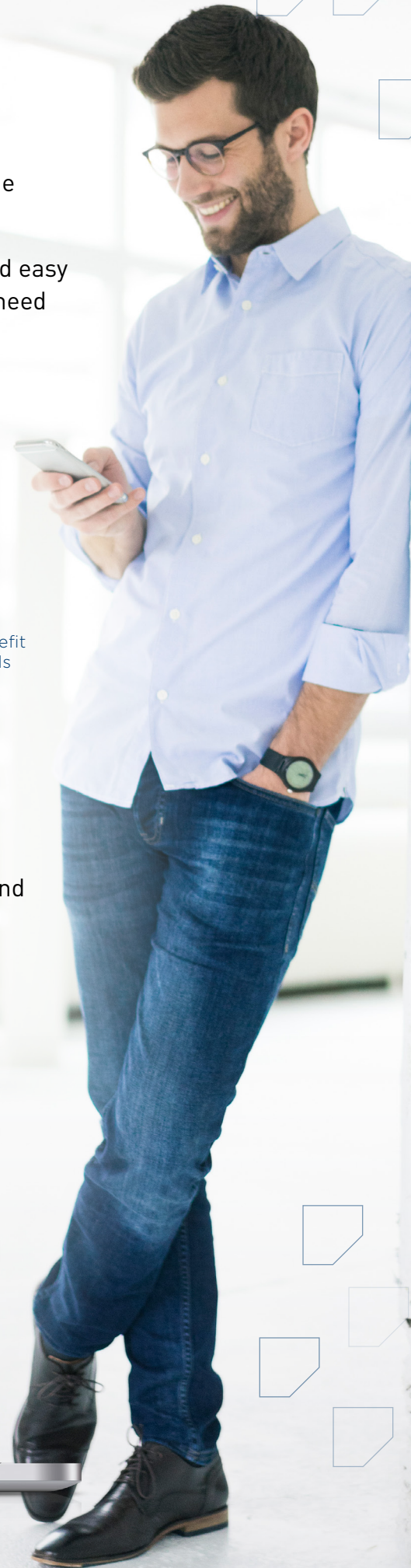
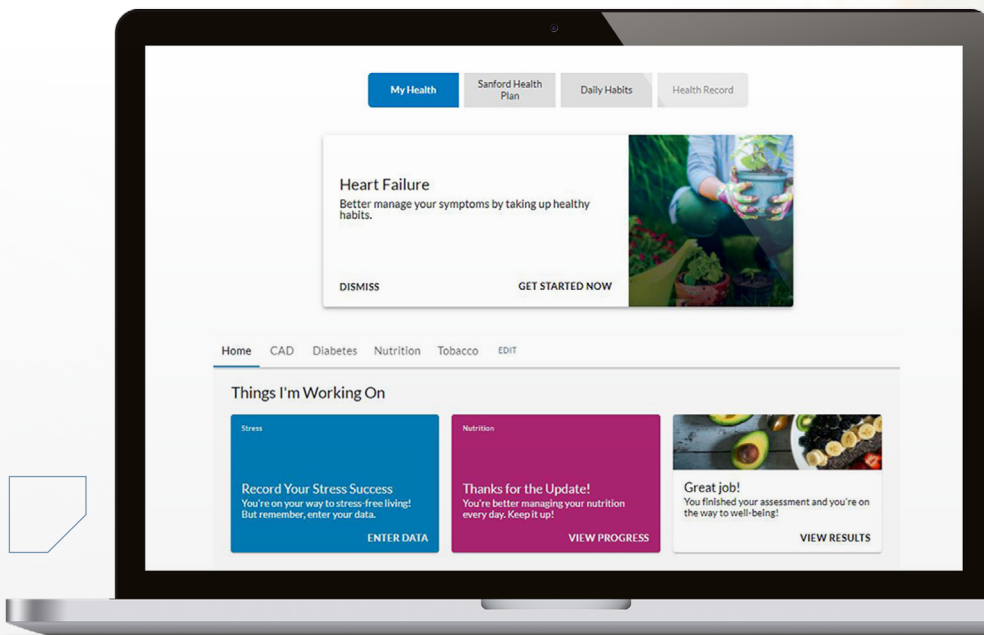
Online tools

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 and getting support on your journey.



Ready to Choose Your Plan?

STEP 1

As a USD Graduate student you have a unique Special Enrollment Period (SEP) that allows you to apply for coverage as you enter school. This SEP allows you to pick a Bronze level plan to start based on application receipt date (see chart below).

You may also qualify for other Special Enrollment Periods as well, like: Turning 26 or losing coverage through your parents or losing covering because of a move. To use this type of SEP you must apply for coverage within 60 days of loss of coverage. Your effective date will be based on the date coverage is lost and application receipt date.

Effective date examples:

Receipt Date	Effective Date
July 1st – July 15th	August 1st
July 15th – July 31st	September 1st

Receipt date between the 1st and 15th of the month, policy is effective first of the month following receipt. Receipt date between the 16th of the month and end of the month, policy is effective the first of the second month following receipt.

STEP 2

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.
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- ▶ You pay the charges until your out-of-pocket is met.
- ▶ 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.

Ask yourself:

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

STEP
3

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."

STEP
4

Consider the premiums. Call your insurance advocate for a no obligation quote. They can help you determine if you qualify for assistance paying for premium while in school.

Ask yourself:

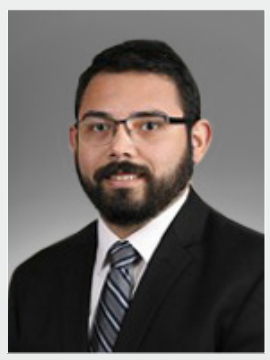
- Which health insurance plan fits my budget?

STEP
5

Contact your Insurance Advocate



Carlos Cobos
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(605) 988-4994



Jose Arreola
jose@crcgroup.us
(605) 988-4994