



Employee Decision Guide

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

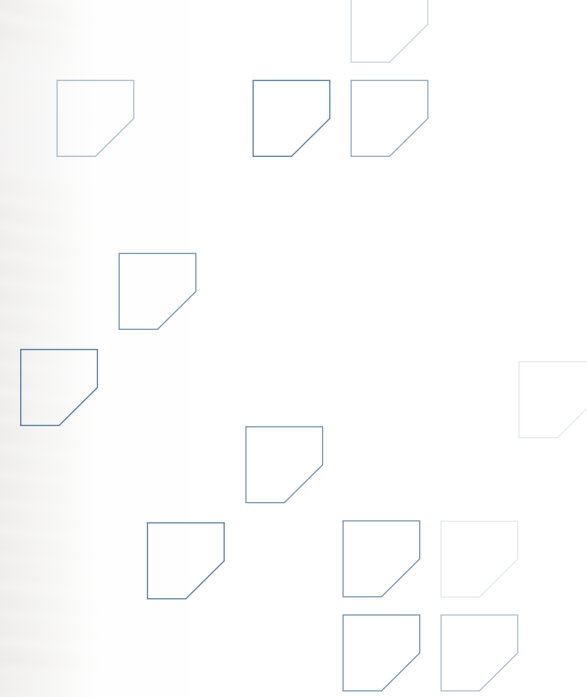
SANFORD[®]
HEALTH PLAN



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

Sanford Health Plan's 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 Sanford Health Plan member:

- 1 Visit sanfordhealthplan.com
- 2 Find a Doctor
- 3 Enter last name and member ID number
- 4 Run the directory based on your needs to get immediate results.

I'm Looking to be a new Sanford Health Plan 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.



Cost

The cost of video visits depends 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.

*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.

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

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.

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 Rev. 10/24



SANFORD
HEALTH PLAN