THRIVING

Fall 2025

with Align powered by Sanford Health Plan

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Invest in Your Health with an Annual Wellness Visit

By Dr. Tim Donelan, Senior Director, Medical Services, Sanford Health Plan

As a physician, I've witnessed the power of prevention. One of the most effective tools available to those on Medicare is the **Annual Wellness Visit (AWV)** – a no-cost, once-a-year opportunity to proactively manage your health.

Our health naturally evolves over time, often in ways we may not immediately notice. Without preventive care, many people only discover a health issue once it becomes more serious. But early detection and prevention can change that story. The AWV is designed specifically to help you stay ahead of potential concerns and build a personalized roadmap for healthy aging.

What the AWV Is - and Isn't

This visit is not a head-to-toe physical. Instead, it's a **comprehensive review of your health status and risk factors**. During the visit, your primary care provider (PCP) will:

- Review your health and medication history
- · Assess for risks like falls, depression and memory issues
- Provide screening and immunization recommendations
- Collaborate with you to create or update your Personalized Prevention Plan

This plan isn't one-size-fits-all. It's built around your goals, your lifestyle and your future. It helps your provider get to know you - beyond any symptoms - and enables better decisions about your care moving forward.

Why It Matters

Research shows that regular, preventive engagement with your PCP leads to fewer hospitalizations and better long-term health outcomes.¹ Yet, **more than half of adults aged 65 and older are not current on recommended preventive services** like cancer screenings, vaccinations or medication reviews.²

By attending your AWV each year, you're making an intentional choice to invest in yourself and stay ahead of preventable health issues. It's a moment for connection - not crisis - and it gives you the chance to plan rather than react.



For those enrolled in Medicare Part B (within your Align powered by Sanford Health Plan coverage), the AWV is **covered at no cost** once you've had coverage for 12 months. After that, it can be completed once every 12 months. The Centers for Medicare & Medicaid Services (CMS) supports two types of AWVs:

- Initial AWV The first visit to establish your prevention plan
- **Subsequent AWV** Annual follow-ups to monitor and adjust the plan as needed. There's **no deductible, coinsurance or copayment for this service.**

The Time Is Now

If you haven't scheduled your annual wellness visit yet this year, I encourage you to do so. It's one of the most valuable conversations you can have with your care team - because it's focused entirely on you and your long-term well-being.

Let's shift from sick care to health care - together.

Sources:

- ¹ Sonmez D, Weyer G, Adelman D. Primary Care Continuity, Frequency and Regularity Associated With Medicare Savings. **JAMA Network Open**.
- ² Centers for Medicare & Medicaid Services. Medicare Preventive Services. CMS Quick Reference Chart

Making the Most of a Specialist Visit

When you're referred to a specialist, communication between your care teams is key. As a member of Align powered by Sanford Health Plan (PPO), here's how you can help your providers work together:

Ask your specialist:

- What is my diagnosis, and how did you determine it?
- · What treatment options are available, and what are the risks?
- Will this change any current medications?
- Will you share this information with my primary care provider?



Protect Yourself and Others This Flu Season

Flu season is right around the corner - and now's the time to plan for your annual vaccinations. Staying up to date with your shots protects not only your health, but the well-being of your family, friends and community.

Here's what to know:

- **Annual flu vaccine:** Recommended for everyone ages 6 months and older.
- Other vaccines: Your provider may recommend additional vaccines based on your age, health history or chronic conditions.

Vaccines are covered at no cost when you see an in-network provider with Align powered by Sanford Health Plan (PPO). Getting vaccinated reduces your risk of serious illness and helps prevent the spread of viruses.

Not sure what's due? Schedule a visit with your primary care provider to review your vaccination history and plan ahead for the season.

Don't wait - protect your health before flu season peaks.





Understanding Your Prescription Coverage

Align powered by Sanford Health Plan (PPO) covers many medications through a list called a formulary, available anytime at **align.sanfordhealthplan.com**. Some drugs have extra steps to make sure they're used safely and appropriately:

- Prior authorization Your doctor may need approval before it's covered.
- Quantity limits There may be a limit on how much you can receive at one time.
- **Step therapy** You might need to try a lower-cost medication first.

If a review is needed, your pharmacy will notify your provider. OptumRx, our pharmacy partner, will then evaluate the request - within 24 hours for urgent needs or 72 hours otherwise. Both you and your provider will get a letter with the decision.

Have questions?

Connect with OptumRx member services at (844) 642-9090 (TTY: 711).

Move with Confidence:

Build Better Body Mechanics and Posture

Your body is designed for movement - and with the right support, it can stay strong, flexible and energized as you age. Good body mechanics and posture help protect your muscles, joints, and bones so you can keep doing the activities you love with less strain and risk of injury.

What are body mechanics?

It's the way you move throughout daily life - lifting, walking, bending and reaching. Using proper technique reduces wear and tear on your body and helps prevent falls. Posture is part of that equation, too. Standing or sitting with your head up, shoulders back, and spine aligned puts less pressure on your joints and muscles.

How can you improve?

Regular movement makes a difference. Strength training, flexibility exercises and balance activities can all support better posture and body awareness.

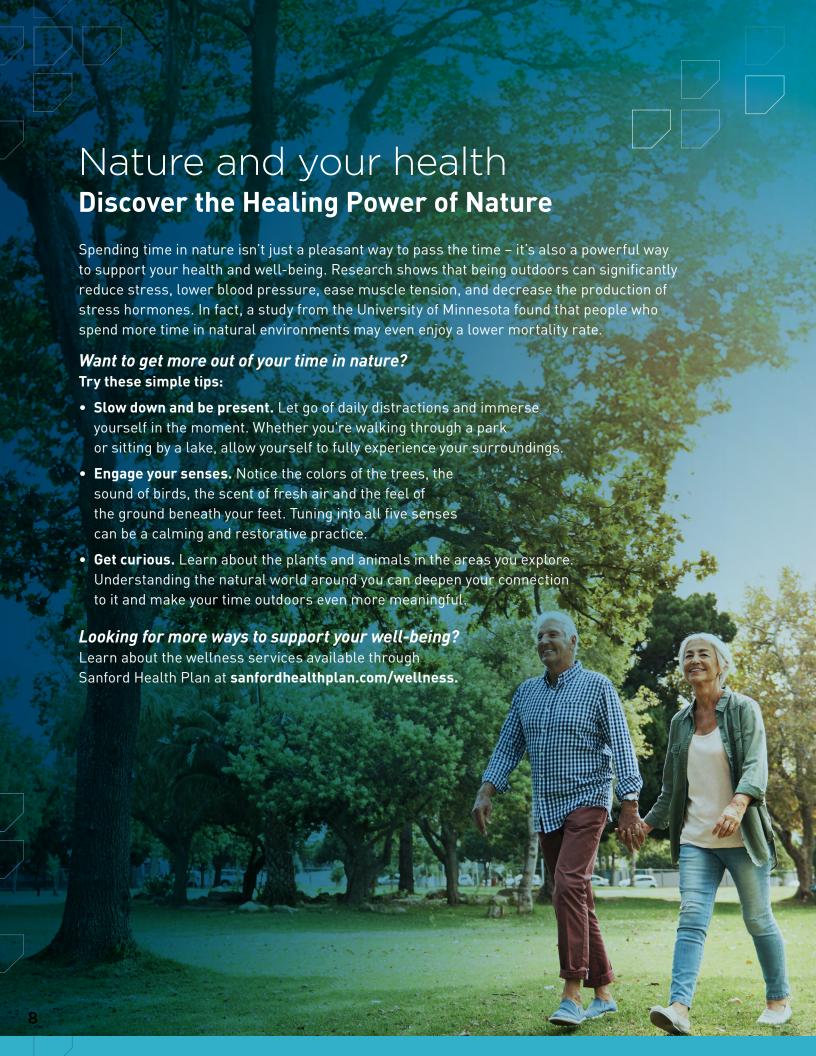
Your plan includes fitness support!

Align powered by Sanford Health Plan (PPO) partners with Silver&Fit®, a healthy aging program that makes staying active easier. Silver&Fit offers flexible fitness options, including at-home workouts, gym memberships and online tools to meet your unique preferences.

Learn more at align.sanfordhealthplan.com/benefits.







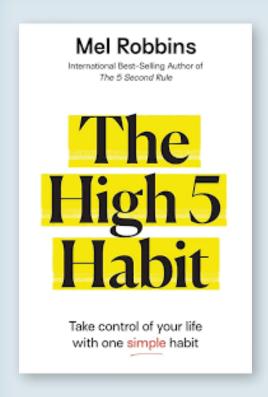
DID YOU KNOW? - Q&A

Q: Who is Optum, and why might they contact me?

A: Optum is a trusted partner that helps us review medical claims that may involve another party's responsibility – such as injuries from accidents. They may reach out if you've had a head, neck, or back injury, burns, broken bones, trauma, or joint issues. If you receive a call or a form from Optum, please respond within ten days to avoid delays or denial of your claims. You can contact Optum at (800) 529-0577 or complete the form online at icc.optum.com. Your information is kept confidential and used only for insurance purposes.

Q: What does "allowed amount" mean on my Explanation of Benefits (EOB)?

A: The allowed amount is the maximum payment Sanford Health Plan will make to a provider for a covered service. This amount can vary depending on whether the provider is in-network or out-of-network. You'll see this listed on your EOB to help you understand how your benefits were applied.



Fall Book Club

The High 5 Habit by Mel Robbins

In The High 5 Habit, Mel Robbins introduces a simple but powerful daily practice: giving yourself a high five in the mirror each morning. This small gesture shifts your mindset from self-criticism to selfcelebration. Robbins explains the science behind why it works - linking it to habit formation, neuroplasticity, and emotional reinforcement. By combining eye contact, physical movement, and a positive trigger, the high five builds self-trust and boosts motivation. The book emphasizes that real change starts with how you treat yourself, and that encouragement shouldn't be reserved only for others. With relatable stories and practical tools, Robbins helps readers silence their inner critic and build a healthier, more empowering relationship with themselves - starting with just one high five a day.

Discussion Questions

- 1. What limiting beliefs or inner criticism do you notice most often in yourself?
- 2. How did you feel when trying the High 5 Habit for the first time?
- 3. What other small daily actions could reinforce self-worth?

Your Mental Health Matters:

Support Through Your Medicare Advantage Plan

Taking care of your mental health is just as important as managing your physical health. As a Medicare Advantage member, you have access to resources designed to support your emotional well-being and help you live a healthier, more balanced life.

If you've been feeling down, anxious, or overwhelmed, you're not alone – and help is available. Sanford Health Plan offers services such as behavioral health counseling, wellness coaching, and care coordination to connect you with the right support. Regular check-ins with your primary care provider can also help identify emotional health concerns early, so you can get the care you need.

It's important to talk openly with your doctor about how you're feeling - emotionally and mentally. Whether it's trouble sleeping, loss of interest in activities or persistent sadness, these are signs worth discussing. Your care team is here to listen and help.

By staying engaged in your care and speaking up about your mental health, you're taking a powerful step toward better overall health. Your well-being is our priority - mind, body and spirit.

Our team is here to help connect with a health navigator by calling (888) 475-3485 (TTY: 711).



2025 Town Hall Events Are Coming!

We're excited to connect with you in person this fall at our 2025 Member Town Halls! These events are a great way to meet the team, hear updates about your Align powered by Sanford Health Plan (PPO) coverage, and ask questions about your benefits. Your voice matters and these sessions are designed with you in mind. Come share your feedback and help shape your member experience moving forward.

Watch your mail for details on event dates, times and locations.



Prep time: 20 minutes

Serves: 4

Ingredients:

2 sweet potatoes, diced
1 tablespoon olive oil
1 tablespoon curry powder
1 teaspoon kosher salt
1/3 cup toasted and salted pumpkin seeds
1 cup red quinoa
1 1/2 cups water or chicken broth
1/3 cup chopped parsley
2 tablespoons lemon juice

1 cup canned chickpeas, drained and rinsed 1/2 tablespoon kosher salt 2 avocados, cut in half, peel and slice (drizzle with olive oil and salt and pepper) 1 cup blueberries 2 chicken breasts salt and pepper, to taste

Directions:

Preheat oven to 425 degrees. Rinse quinoa and add to a small pot with 11/2 cups of water or chicken broth. Bring the quinoa to a boil, cover, reduce the heat to mediumlow and simmer for 16 to 18 minutes or until all the water is absorbed and the quinoa is fluffy. Meanwhile, toss sweet potatoes with olive oil, curry powder, and salt. Roast in the oven for 15 minutes, then stir and continue roasting for an additional 10 minutes or until tender. Season both chicken breasts generously with salt and pepper. Grill chicken breast on both sides for 2 to 3 minutes each. Add the chicken to a sheet tray and finish in the oven for 10 minutes or until slightly firm. Let rest for 5 minutes before slicing. Once the quinoa is finished, toss with parsley, lemon juice, chickpeas and salt. Divide the quinoa among the bowls and top with sliced avocado, sliced chicken, pumpkin seeds, sweet potato and blueberries.

Blueberries bring additional nutrition and color to this already superfood-packed recipe. Chicken and chickpeas pack this recipe with protein, and pumpkin seeds provide healthy fat.

View providers

To see the most current list of providers, visit align.sanfordhealthplan.com.

Find a Specialist

If your doctor refers you to a specialist, but the specialist is not available as soon as you would like, you have options. Ask the clinic if a similar specialist is available or call Align powered by Sanford Health Plan Customer Service for assistance in finding other in-network specialists at (888) 278-6485 (TTY: (888) 279-1549)

More Resources

Make the most of your health coverage, view resources and more at align.sanfordhealthplan.com.

CONTACT US

Call us at (888) 278-6485 (TTY: (888) 279-1549)

Visit our website at align.sanfordhealthplan.com



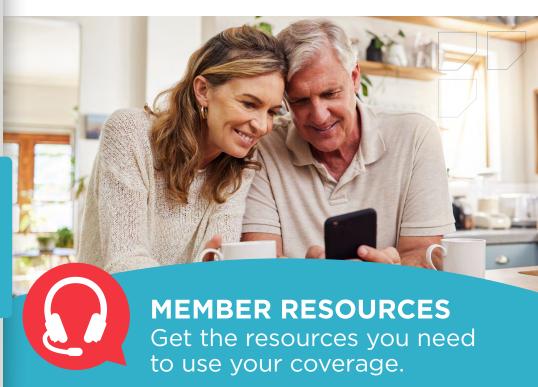




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Visit align.sanfordhealthplan.com/welcome to get started or connect with our health navigators for personalized assistance at (888) 315-0885 (TTY: 711). For customer service, call (888) 535-4831 (TTY: 711).

Sanford Health Plan and Sanford Health Plan of Minnesota have HMO, PPO, I-SNP and D-SNP plans with a Medicare contract and contracts with state Medicaid programs. Enrollment in these plans depends on contract renewal.