

2025

# Medicare Advantage

MEMBER HANDBOOK

Align powered by Sanford Health Plan

- Align ChoiceElite (PPO)
- Align ChoicePlus (PPO)





SANF: PRD HEALTH PLAN

Use this handbook to get started making the most of your benefits. Inside, you'll find steps for how to access your benefits, file a claim and more. You can also review your comprehensive coverage details in your Evidence of Coverage (EOC) at align.sanfordhealthplan.com/welcome.

If you can't find what you are looking for in this handbook, please visit align.sanfordhealthplan.com or contact our customer service team at (888) 278-6485 (TTY: (888) 279-1549).

Whether you're a new member or a current one, thank you for trusting us on your health journey.

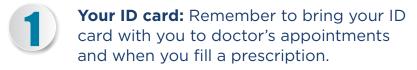


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# Follow these first steps to get started:





- Choose a primary care provider and schedule your first annual wellness visit. Search for doctors and pharmacies with the provider directory at align.sanfordhealthplan.com.
- Fill a prescription. Save on prescriptions by using a preferred pharmacy, including CVS, Gateway Pharmacy, Lewis Drug, Sanford Health Pharmacy, Seip Drug and Thrifty White. To learn more about your pharmacy coverage, call (844) 642-9090 (TTY: 711).
- Register for an online member portal account so you can easily find your plan information when you need it, including claims, balances, prior authorization and more. Visit align.sanfordhealthplan.com/welcome to get started.
- Schedule your Preventive Care Video Visit. Get ahead of health risks by scheduling a free preventive care video visit to review your health history, ask questions and identify early signs of health risks. Schedule your visit by calling (888) 725-1128 (TTY: 711).
- You can access your plan documents and benefits by visiting align.sanfordhealthplan.com/help. Here, you can find plan documents like your Evidence of Coverage (EOC) to understand your coverage and expenses.

# Contact Information

As you get started with our health plan, we understand you may have questions. Our customer service team is here to assist with extended hours 7 days a week 8 a.m. to 8 p.m. local time during the months of October through March. Standard hours are Monday through Friday, 8 a.m. to 5 p.m. local time. Customer service: **(888) 278-6485 (TTY: (888) 279-1549)**.

You can also access all of your plan information by logging into your member portal online at **align.sanfordhealthplan.com.** Portal access and benefits begin with the start of your plan coverage on or after January 1, 2025.

Department	Questions about:	Phone Number
Pharmacy Management	Prior authorization of prescription drug coverages and covered medication list (formulary)	(844) 642-9090
Utilization Management	Prior authorization of medical services and utilization review	(800) 805-7938
Care Management	Care management, health management and social work programs	(888) 315-0884
Vision impaired services	Large print materials or recorded versions of our documents are available upon request.	(888) 278-6485
Language assistance	Free language assistance is available for those who speak a language other than English.	(888) 278-6485
Sanford Health Plan Compliance	To report potential fraud, waste, and abuse, please call the anonymous Compliance Hotline or email Sanford Health Plan Compliance at shpcompliance@sanfordhealth.org	(877) 473-0911 (TTY: 711)



**Health navigator services:** Our health navigators act as your personal health assistant. Health navigators can answer questions and connect you to the right resources when you need them. They can also help you find a doctor or schedule appointments. This service is confidential and provided at no additional cost.

To connect with a health navigator, call (877) 701-0788 (TTY: 711).

# Additional Contact Information

Benefit	Contact	Online
Health Navigators	(888) 475-3485 (TTY: 711)	align.sanfordhealthplan.com
Preventive Care Video Visits	(888) 725-1128 (TTY: 711)	sanfordhealthplan.com/align/lp/ prev-vid-visit/preventive-care- video-visit
Healthy Benefits+ Flex Card	(888) 278-6485 (TTY: (888) 279-1549)	align.sanfordhealthplan.com/ benefits
Delta Dental®	(866) 502-9753 (TTY: 711)	align.sanfordhealthplan.com/ benefits
VSP® Vision Care	(844) 344-4768 (TTY: 711)	vsp.com/advantageonly
Nations Hearing®	(877) 280-1649 (TTY: 711)	alignsanfordhealthplan. nationsbenefits.com/hearing
Silver&Fit®	(877) 427-4788	align.sanfordhealthplan.com/ benefits
Diabetes Prevention Program - Change Your Weigh	partnersinprevention@ sanfordhealth.org	align.sanfordhealthplan.com/ benefits
Mom's Meals®		align.sanfordhealthplan.com/ benefits/moms-meals
Wellth®	(605) 205-7696 (TTY: 711)	wellthrewards.com/alignma

# Explaining Your Coverage

You can find specific information about your benefits in the following documents, which are located within your secure member portal link available at **align.sanfordhealthplan.com/welcome**.



**Summary of Benefits (SOB):** Deductible and copay information, out-of-pocket limits, information about covered services, provider network, referral information, pharmacy information and costs.



**Covered medication list (formulary):** A list of regular and specialty medications that are covered, not covered, require prior authorization or step therapy.



**Evidence of Coverage (EOC):** Complete overview and description of all benefits, exclusions, prescriptions, appeals, denials, claims, enrollment, notices, policies and more.



**Provider Network:** Access to the most up-to-date Provider and Pharmacy Network Directory for Align powered by Sanford Health Plan can be accessed on the website **align.sanfordhealthplan.com**.



#### **Member Portal**

Visit **align.sanfordhealthplan.com/welcome** to sign in or register for 24/7 access to all of your benefit information including:

- Summary of Benefits (SOB)
- Evidence of Coverage (EOC)
- Pharmacy benefit information
- Claims and explanation of benefits (EOB)
- Supplemental benefits

- Provider and pharmacy directory
- Referral information
- Health insurance forms
- Federal and state guidelines and notices



# **Medicare Advantage Health Assessment**

As a member, we want to make sure we connect you to the right resources to help meet your health care needs. In order to assist us, you will receive a brief health assessment included in your welcome booklet. The assessment will ask for your input on your health, including any current or past health conditions, areas you may need help and more. Once you have completed the assessment, simply return it in the enclosed return envelope. If you would prefer to complete the assessment over the phone, please call (877) 701-0788 (TTY: 711) and our health navigators will assist you. This information will provide a better snapshot of your needs as a member and your answers will be kept confidential.

# Care Options

You have multiple choices regarding when and where you receive care. Choosing the appropriate care setting helps you to maximize your health insurance benefits and save on out-of-pocket costs.



### **Routine office visit**

Your primary care provider (PCP) is best for routine, preventive or visits that could wait 24 to 48 hours or longer. If same-day care is needed, your PCP may be able to see you or the clinic may be able to help you find another available provider. If seeing a new provider, remember to confirm they are in-network.

Be sure to make time to schedule your annual wellness exam with your primary care provider. If you don't have a PCP, no problem. We can help you find one and even assist in getting your first appointment scheduled.



#### On-demand health services



**Urgent (acute) care:** An urgent care situation is not a serious health threat, but requires medical attention within 24 hours, and may include stitches, pain, urinary tract or respiratory infections, fever, or flu. During the day, contact your primary care provider first. Visit participating urgent care clinics or consider Video Visits after normal business hours or holidays.



**Video Visits:** Connect with an urgent care provider from the comfort of home. Using your desktop, tablet or mobile device, you can see a provider to give you quick, convenient access to quality care. For virtual care, go to **sanfordhealth.org/get-care-here/virtual-care** to get started.



**Emergency care:** Emergency medical conditions require immediate care to avoid serious harm. Emergent conditions may include severe pain, suspected heart attack or stroke, difficulty breathing, bleeding that won't stop, severe burns, seizures, poisoning, or trauma. For emergency care, call 911 or visit the nearest emergency department.

### If you go to an out-of-network facility in an emergency situation:

- Sanford Health Plan must be notified within 48 hours or as soon as reasonably possible following the emergency.
- Prior authorization is not necessary in a true emergency situation (even out-of-network).
- If you are hospitalized (admitted overnight as an inpatient) at an out-of-network facility, arrangements may be made to transfer you to an in-network facility when it is medically safe to do so. This helps maximize your insurance benefits, as your out-of-pocket costs will be much lower with an in-network provider.

# Care Options (Continued)



# **On-demand health services (Continued)**



**Nurse Line:** This free resource is available to address medical questions and get medical advice. Call **(888) 315-0886 (TTY: 711)** to visit with a Registered Nurse.



# **Specialty care**

If you need to see a specialist, you don't need a referral if the provider is in-network. If you want to go out-of-network, please contact the plan for approval **before** you receive care.



#### Behavioral health care services

If you feel you need Behavioral Health Care Services, please call our Care Management Department.



# **Hospital services**

If you require elective or emergent inpatient (hospital) services, please notify us as soon as possible.



# **Emergency transportation**

Ground transportation or air ambulance will be covered per your plan if deemed medically necessary and you are taken to the nearest in-network participating provider who is able to provide the necessary health care services.



# Care when traveling

Care outside of the service area will be covered per your plan in urgent or emergent situations. If you need urgent or emergent care while traveling, please contact Sanford Health Plan within 48 hours of seeking care.



# **Case Management Services**

Our case managers are available to help support you in managing your health condition(s). Assistance is available for health conditions including kidney disease, cancer, transplants and chronic conditions.

# Navigating Your Network

Find a doctor in a few easy steps using our provider directory.

- 1 Visit "align.sanfordhealthplan.com" and click "Doctors and Pharmacies"
- 2 Select "Find a Doctor" or "Find a Pharmacy"





Our provider directory includes in-network and participating provider information as well as the following:

- Name
- Address
- Telephone numbers
- Gender
- Website
- Specialty/Professional qualifications
- Languages spoken
- Accepting new patients

- Hospital affiliation
- Medical group affiliation
- Board certification
- Last credentialed date
- Cultural competency training

Please contact us if you would like more information about a provider's medical school or residency training.

# Pharmacy and Medication Benefits

The Sanford Health Plan Pharmacy Department will help you get the most out of your medication benefits. Sanford Health Plan has a list (formulary) of FDA approved brand name and generic medications that are covered under your benefit plan.

### For medications to be covered, they must be:



Prescribed or approved by a physician, physician assistant, nurse practitioner or dentist;



Listed in the plan formulary, unless prior authorization is given by the plan;



Provided by an in-network participating pharmacy except in the event of a medical emergency; **NOTE:** If a prescription is filled at a non-participating and/or out-of-network pharmacy, you will be responsible for the prescription drug cost in full.



Approved by the Federal Food and Drug Administration (FDA) for use in the United States.

Some medications are noted with letters next to them to help you see which ones may have coverage requirements or limits. Your benefit plan determines how these medications may be covered for you.



Trial of lower-cost medication(s) is required before a higher-cost medication can be covered.



Your doctor is required to provide additional information to determine coverage.



Medication may be limited to a certain quantity.



A complete list of in-network pharmacies and all other pharmacy related benefit information can be found in the directory or by contacting customer service.



# Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan, also called M3P and MPPP, is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.

To review your eligibility, visit align.sanfordhealthplan.com/pharmacy-and-drug-coverage. Questions? Call (844) 368-8729 (TTY: 711) from 8 a.m. to 8 p.m. local time, 7 days a week.

# Referrals, Prior Authorization and Other Insurance Coverage

# Do I need a referral to see a specialist?

Sanford Health Plan does not require a referral to see an in-network specialty care provider. Some specialty care services may be excluded from your coverage, even if your doctor recommends them, such as acupuncture and cosmetic procedures. See your Evidence of Coverage for additional details on non-covered services.

# What types of services require prior authorization?

You or your provider **must** contact Sanford Health Plan to get prior authorization for certain outpatient and inpatient procedures or admissions. Prior authorization is also needed for back surgery, home health care, select durable medical equipment (DME), cancer services and treatment, genetic testing, transplants and specialty medication. Please **contact us at least three days before the requested service** to ensure timely processing of your request.

# What if I am injured at work or in a motor vehicle accident?

If you need medical care and another person or company is responsible, please contact us. If you receive a call or form in the mail, please respond within 10 days or your claims may be denied. You can reach us by phone (888) 278-6485 (TTY: (888) 279-1549) or complete the Accidental Injury/Third Party Liability Questionnaire online at align.sanfordhealthplan.com.

#### What if I have other health insurance?

If you are covered by another insurance policy or are eligible for Medicaid or Tri-Care, we will work with the other insurance company to coordinate benefits to ensure claims are processed in a timely manner. Please complete any forms you receive or contact us, if requested, to ensure your claims are not denied.



Align powered by Sanford Health Plan helps streamline your care by putting your doctor in the driver's seat to determine the best treatment plan for your needs. Restrictions may apply. For a complete list of services requiring prior authorization, call (888) 278-6485 (TTY: (888) 279-1549) to speak with a our customer service team.

Preventive Health Services and Other Screenings

Sanford Health Plan is committed to helping you stay healthy. We believe staying up to date with preventive health care is a key part of disease prevention.

Take advantage of these services! Preventive care and screenings are available for no cost, or very low cost, if using an in-network provider. Prior authorization is not necessary and services can be received once per calendar year, or as shown in the Medical Benefits Chart of your Evidence of Coverage.

Examples of covered services include:



wellness exams



immunizations



screenings

For a list of preventive services, refer to the Medical Benefits Chart in your Evidence of Coverage (look for the blue apple symbols.) The EOC can be found at align.sanfordhealthplan.com or within your Member Portal.





# Stay on track with your health goals

Schedule a preventive care video visit and connect with care FOR THE WHOLE YOU

As an Align powered by Sanford Health Plan member, you have an entire care team ready to help you make the most of your benefits and get the care you need.

# Schedule a preventive care video visit

Meet with a provider from home during a time that works best for you. After assessing your health care needs, a provider will recommend programs and services to help you reach your health and wellness goals.

# We'll connect you to care that's personalized to you, including:



Nutrition consultations



Care management



Wellness visits



Behavioral and mental support



Preventive screenings



Pharmacy assistance

We'll also stay in touch with reminders, so you know when it's time for regular checkups and preventive screenings.



Visit align.sanfordhealthplan.com/prevention or call (888) 725-1128 (TTY: 711) to schedule your **FREE** preventive care video visit.



# Benefits

With Align powered by Sanford Health Plan, you get the benefits of Original Medicare plus more in one complete plan. Let us help you take advantage of your coverage options by providing you with information on the ways you can access your benefits, file a claim and more.



# **Health navigator services**

Our health navigators act as your personal health assistant. Our health navigators can answer your questions and connect you to the right resources when you need them. They can also help you find a doctor, schedule appointments and provide trusted partners to accompany you to your appointments. Health navigator services are confidential and provided at no additional cost. To connect with a health navigator, call (877) 701-0788 (TTY: 711).



# **Travel**

No matter where you are in the United States, urgent care and emergency services are always covered at the same cost-share you have at home. With our visitor travel benefit, you can travel up to six consecutive months a year in the United States and receive in-network benefits from select providers. Your plan also includes \$250 reimbursement for emergency/urgent services outside of the United States. If you have questions, please connect with our customer service team at (888) 278-6485 (TTY: (888) 279-1549).





# **Healthy Benefits+™ flex card**

The Sanford Health Plan Healthy Benefits+ flex card gives you the flexibility to choose how to spend your allowance dollars, helping your benefits go further. The flex card includes a quarterly allowance for over-the-counter (OTC) products and an annual allowances for dental, hearing and vision out-of-pocket expenses.



### **MORE ACCESS TO BENEFITS**

You can redeem your OTC allowance at participating in-network retailers, including Lewis Drug, Walgreens and Walmart. You can also purchase items from home using a catalog or through the Healthy Benefits+ member portal. View our complete list of in-network retailers online at **healthybenefitsplus.com/sanfordhealthplan**.

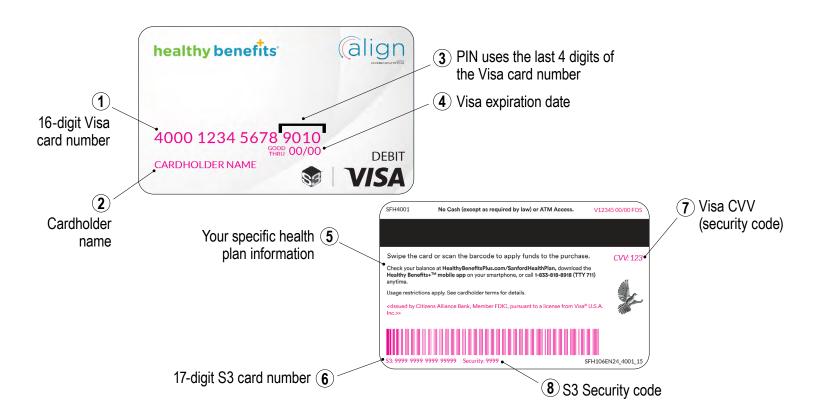
For added flexibility, you can spend your dental allowance, and your hearing and vision allowance with any provider, regardless of network, as long as your services are for dental, hearing and vision needs. However, choosing an in-network provider can help your dollars go further. The Healthy Benefits+ flex card is as easy to use as a debit card wherever Visa® is accepted and the merchant is categorized as either dental, hearing or vision.

To get started, visit **healthybenefitsplus.com/sanfordhealthplan** or call **(833) 818-8918 (TTY 711)**. See your Evidence of Coverage for details on qualifying purchases.

<sup>\*</sup> The OTC allowance may provide additional options, including healthy food and household utilities, based on your plan's location and eligibility requirements. See Evidence of Coverage for more information.

### Using your card

The Healthy Benefits+ flex card is as easy to use as a debit card wherever Visa® is accepted within the U.S. and U.S. territories. To use your card at participating retailers, swipe the magnetic strip through the card reader at checkout. Some retailers may need to scan the barcode on the back of your card to validate purchases.



Please note that your flex card can only be used for specific OTC products as well as services categorized as dental, hearing or vision.

To learn more, visit healthybenefitsplus.com/sanfordhealthplan or call (833) 818-8918 (TTY: 711). See your Evidence of Coverage for details on qualifying purchases.



# Over-the-counter (OTC) benefit

Our Medicare Advantage plans include over-the-counter (OTC) benefits each quarter to help members save on items such as aspirin and cold and flu medicine. Using the Sanford Health Plan Healthy Benefits+ flex card, members can use their benefit allowance in a variety of ways.

#### Three convenient ordering options with two-day delivery:

Online: Visit healthybenefitsplus.com/sanfordhealthplan



Phone: Call (833) 818-8918 (TTY: 711)



Retail: In person at almost 800 in-network retailers

#### What expenses can I use my card for?

Your card covers over-the-counter medications and products such as aspirin and band-aids.

#### Where can I spend my allowance dollars?

You can redeem your allowance dollars at almost 800 in-network retailers in North Dakota, South Dakota, Iowa and Minnesota, including:

- Coburns
- Dollar General
- Lewis Drug
- Walgreens
- Walmart

You can also purchase products from home using the over-the-counter catalog you'll receive in the mail or online.

Visit healthybenefitsplus.com/sanfordhealthplan or call (833) 818-8918 (TTY: 711). See your Evidence of Coverage for details on qualifying purchases.



All Align powered by Sanford Health Plan PPO plans include prescription drug coverage (Part D). We are committed to helping you keep your prescription drug costs manageable. All of our drug plans waive the deductible for Tier 1 and Tier 2. Additionally, select medications used to treat chronic conditions such as high blood pressure, high cholesterol and diabetes are included in Tier 6 at a \$0 copay, no deductible.

Our formulary is a comprehensive list of drugs chosen by Sanford Health Plan pharmacists based on their effectiveness, safety, ease of use and cost. Some drugs may have certain requirements such as prior authorization, quantity limits or step therapy. You can visit our online formulary listing at **align.sanfordhealthplan.com** or call and request a printed version be sent to you to determine which tier your prescriptions are in and to see if any of the requirements apply.

# **Your Options**

Our pharmacy network is made up of over 60,000 local, regional, and national pharmacies. Members can also save more when using preferred pharmacies, including Sanford Health Pharmacy, Lewis Drug, Thrifty White, Seip Drug, Gateway Pharmacy, CVS and OptumRX Home Delivery.

You can have your prescription drugs mailed by using the OptumRX member portal. For more information, visit **align.sanfordhealthplan.com/pharmacy-and-drug-coverage**. Review your evidence of coverage to learn more or call **(844) 642-9090 (TTY: 711)** to speak with our customer service team to learn more.





Because our dental benefits focus on prevention, services like cleanings, exams and x-rays are covered at 100%. For other comprehensive services, take advantage of your annual allowance using your Healthy Benefits+™ flex card to lower your out-of-pocket costs.

Dental benefits are included in both of our Medicare Advantage plans:

# Align ChoiceElite PPO | Align ChoicePlus PPO

#### **Preventive dental**

- \$0 routine exams two times per year
- \$0 cleanings two times per year
- \$0 bitewing X-rays once per year

#### **Comprehensive dental**

The Healthy Benefits+ flex card makes it easy to use your allowance dollars for other dental expenses not provided as a \$0 preventive benefit, such as fillings or crowns.

If you have questions, our customer service team is available at **(888) 278-6485 (TTY: (888) 279-1549)**. For Healthy Benefits+ flex card questions, call **(833) 818-8918**.

#### Find a dentist

 If you live in South Dakota or Iowa, visit providers4you.com/nationalmedicareadvantage

 If you live in Minnesota or North Dakota, visit deltadentalmn.org/sanford-dentists







Our hearing benefits are provided through NationsHearing®. By being able to hear well, you can improve your overall health and well-being. If you could benefit from hearing aids, providers in our network can help you select hearing aids that best fit your lifestyle. You can use your Healthy Benefits+ flex card allowance to help cover the cost of your hearing aids.

Review your Evidence of Coverage to determine your benefit details.

#### Your benefit includes:

#### An annual hearing test with no out-of-pocket cost

Convenient ways to take your hearing test:

- ✓ Call (877) 280-1649 (TTY: 711) to speak with a member experience advisor who will schedule your hearing test with a local provider.
- √ Visit alignsanfordhealthplan.nationsbenefits.com/hearing to access your online hearing test.

### **Exceptional service delivery**

Going above and beyond your expectations with:

- ✓ Quality care from a hearing aid provider in your area
- ✓ A team of member experience advisors is available seven days a week, 8 a.m. to 8 p.m. local time
- √ Three follow-up visits to ensure your complete satisfaction¹

# NationsHearing® promise to you

Convenient ways to take your hearing test:

- √ 60-day, 100% money-back guarantee
- ✓ Three-year manufacturers' warranty
- ✓ Three years of batteries included²

# **Get started today!**

Call **(877) 280-1649 (TTY: 711)** or visit **alignsanfordhealthplan.nationsbenefits.com/hearing**. A team of member experience advisors is available seven days a week, 8 a.m. to 8 p.m. local time.

<sup>1</sup>Within the first year of your fitting date.

<sup>2</sup>Not applicable to the purchase of rechargeable hearing aid models.

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VSP® Vision Care provides you with a covered annual routine exam and up to the below eyewear coverage through a VSP Advantage network provider:

# Align ChoiceFlite PPO

**Glasses:** Base lenses and Standard progressives covered in full and an additional up to \$200 allowance for frames or contacts. You can use your annual allowance of \$1,000 on your Healthy Benefits+ flex card to pay for additional costs.

# Align ChoicePlus PPO

**Glasses:** Base lenses and Standard progressives covered in full and an additional up to \$100 allowance for frames or contacts. You can use your annual allowance of \$1,000 on your Healthy Benefits+ flex card to pay for additional vision costs.

### Using your VSP benefit is easy:

- 1. Create an account at **vsp.com**. Review your personalized benefit information.
- 2. Find a VSP Advantage network eye doctor who's right for you. Visit **vsp.com/advantageonly** or call **(844) 344-4768 (TTY: 711)**.
- 3. When scheduling your appointment, tell them you have VSP. Present your Sanford Health Plan Align ID card to your VSP Advantage network doctor.
- 4. When it's time to pay for services, use your Healthy Benefits+ flex card to pay for out-of-pocket costs.

That's it! There are no claim forms to complete when you see a VSP Advantage network provider. When obtaining services from an out-of-network provider, you will be responsible for paying services directly to the provider and remit a claim to VSP for reimbursement. Please refer to your Evidence of Coverage for out-of-network coverage.

The VSP Advantage network is a national network of doctors. All VSP doctors offer a dispensary on site. To locate a VSP network doctor, visit vsp.com/advantageonly.

### **Contact VSP**

Toll free: (844) 344-4768

TTY: 711

#### **VSP** member service hours

Monday — Sunday 8 a.m. — 8 p.m. Central time





For members who are recovering at home after a hospital stay, \*Mom's Meals® can deliver nutritional meals that are easy to heat, eat and enjoy.

# Eligible members receive:

- Medically tailored meals designed by dietitians to support the nutritional needs of most common health conditions
- · Meals delivered to their home
- Meals that can be refrigerated up to 14 days

Members must meet eligibility requirements. Review your Evidence of Coverage to determine your benefit details.

# **How it Works**

- 1. Eligible members will be contacted after a referral from a care manager or provider
- 2. A care manager will provide registration to Mom's Meals®
- **3.** Meals are then delivered to the member's home

If you are currently not receiving meals and may be eligible, fill out a short form at align.sanfordhealthplan.com/benefits/moms-meals and our care management team will be in touch.

<sup>\*</sup> Initial deliveries will have a variety of meals based on dietary preferences.





# Silver&Fit® Fitness Program

As a member, you can enjoy multiple tools and features with this healthy aging and exercise program at no cost to you. By answering a few online questions about your fitness level and goals, you can receive a personal exercise plan that includes suggested workout videos and more. Create your account by visiting **silverandfit.com** to get started.

#### Standard fitness network choices

Once you create your online account, you will be able to search and choose a membership from thousands of participating fitness centers or select YMCAs. Note that you may need to sign a new membership agreement with the fitness center or YMCA, even if you have a current membership agreement or have had one in the past.

#### Premium fitness network choices\*

Search Premium fitness network locations, including fitness centers, studios, and unique fitness experiences by logging into your account. These locations are available for a nonrefundable monthly buy-up price. Fees vary by Premium fitness center location.\*\*

#### Home fitness

A home fitness option allows access to on-demand videos

### **Healthy Aging Coaching**

Your benefits include one-on-one Silver&Fit Healthy Aging Coaching sessions by phone or video, or you can chat with a coach who will support you and your fitness, nutrition and other lifestyle goals.

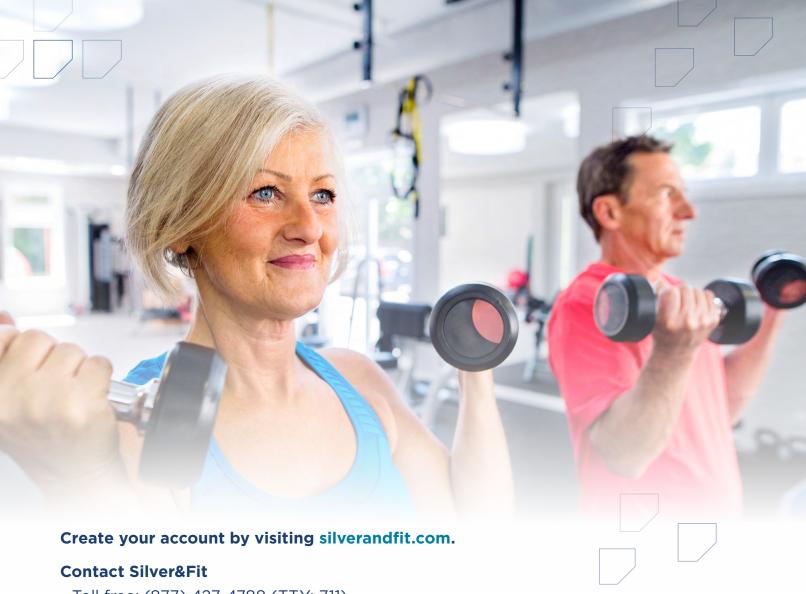
#### Silver&Fit Connected!™ tool

The Silver&Fit Connected!™ tool is available for tracking activity on 250+ wearable fitness trackers and mobile apps to earn rewards like hats and pins.\*\*\*

#### **Member resources**

Join the Well-Being Club for exclusive articles, videos and live-streaming virtual events that focus on healthy aging, healthy eating, staying active and more. You can also get **Fit at Home™** with daily Facebook Live and YouTube workouts that are available to the public for free. See the full class schedule at **silverandfit.com/workouts**.

Please make sure to talk to your provider before starting or changing an exercise routine.



Toll free: (877) 427-4788 (TTY: 711)

Monday — Friday, 7 a.m. — 8 p.m. Central time

\*Non-standard membership services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed.

\*\*American Specialty Health Fitness, Inc. (ASH Fitness) has no affiliations, interest, endorsements, or sponsorships with any of the organizations or clubs. Some social groups may require a fee to join. Such fees are not part of the Silver&Fit program and will not be reimbursed by ASH Fitness.

\*\*\*Purchase of some wearable fitness trackers or apps may be required to use the Connected! tool and are not reimbursable by the Silver&Fit program. Your use of the Silver&Fit Connected! tool serves as your consent for ASH Fitness to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program.

The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, the Silver&Fit logo are trademarks of ASH and used with permission herein.

Limitations, member fees, and restrictions may apply. Fitness center participation may vary by location and is subject to change. Rewards are subject to change.

# Advance Care Planning

Advance care planning is the process of planning and deciding your future health care in case you are suddenly unable to make your own decisions because of illness or injury. Advance care planning allows you to:

- Think about and discuss treatment options with your family and health care providers to make treatment decisions based on your goals, values and preferences.
- Document and communicate your decisions to those who need to know.
- Select someone you trust to make decisions on your behalf when you are unable to speak for yourself.

Sanford Health Plan encourages all Members to complete an advance directive. A copy should be provided to the person responsible for making decisions in case you cannot speak for yourself, the hospital where you are most likely to receive treatment and your primary provider. For more information and to complete the form, go to sanfordhealth.org/-/media/org/files/patient-education/advance-care-planning.pdf.





# **2025 MA-PD PLANS**

# **SOUTH DAKOTA AND IOWA SERVICE AREAS**

# **NETWORK**

Monthly premium

Max annual out-of-pocket

Medical Benefits	
	Primary Care
Office Visit	Specialist
	Urgent Care
<b>Preventive Care</b>	Preventive Services
	Inpatient Hospital
Haanital Cana	Outpatient Hospital
Hospital Care	Outpatient Hospital
	Observation Services
	Outpatient Labs
<b>Emergency Care</b>	Emergency Room Visit
Skilled Nursing Care	Skilled Nursing Facility
•	Preventive Dental
Supplemental	Preventive Hearing
Benefits	Preventive Vision
	Meal: Post Inpatient Discharge**
	Fitness
	Dental Allowance***
Healthy Benefits+ Flex Card	Hearing and Vision Allowance***
	Over-the-Counter Allowance
Travel	Worldwide Coverage
Part B Drugs	Part B Drug Coverage
Prescription drugs	= 2.09 00.0.090

# **Prescription drugs**

# PRESCRIPTION DRUG DEDUCTIBLE

**Preferred/Standard Pharmacy** 

Tier 1 - Preferred Generic Drugs (deductible waived)

Tier 2 - Generic Drugs (deductible waived)

Tier 3 - Preferred Brand Drugs

**Tier 4 - Non-Preferred Drugs** 

Tier 5 - Specialty Drugs

Tier 6 - Select Care Drugs (deductible waived)

\*2024 Medicare Rate And Is Subject To Change For 2025.

# Align ChoiceElite PPO (H8385 001)

# Align ChoicePlus PPO (H8385 003)

**South Dakota counties:** Brookings, Clark, Clay, Day, Deuel, Douglas, Hanson, Hutchinson, Kingsbury, Lake, Lincoln, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Turner **lowa counties:** Lyon, O'Brien, Osceola, Sioux

In-network	Out-of-network	In-network	Out-of-network
\$64		\$0	
\$3,00	00	\$3,90	0
\$0	\$10	\$0	\$15
\$25	\$45	\$40	\$65
\$40	\$40	\$45	\$45
\$0	\$0	\$0	\$0
Days 1-4: \$150/day Days 5-90: \$0/day	Days 1-4: \$300/day Days 5-90: \$0/day	Days 1-4: \$175/day Days 5-90: \$0/day	Days 1-4: \$350/day Days 5-90: \$0/day
\$150	20% Coinsurance	\$200	20% Coinsurance
\$0	\$450	\$400	\$600
\$0	\$10	\$0	\$10
\$75	\$75	\$90	\$90
Days 1-20 Days 21-100:		Days 1-20: Days 21-100:	
\$0 Cleaning 2x/year \$0 Exam 2x/year \$0 X-ray 1x/year \$0 Annual Exam	Dental and Hearing Allowance(s)	\$0 Cleaning 2x/year \$0 Exam 2x/year \$0 X-ray 1x/year \$0 Annual Exam	Dental and Hearing Allowance(s)
\$0 Annual Exam;	Vision Allowance +	\$0 Annual Exam;	Vision Allowance +
\$200 Eyewear Allowance	50% Coinsurance	\$100 Eyewear Allowance	50% Coinsurance
2 Meals Daily U	p To 4 weeks	2 Meals Daily Up	To 4 weeks
\$5 Standard Gyr	n Membership	\$5 Standard Gym Membership	
\$1,000 Ar	nually	\$750 Annually	
\$1,000 Annually		\$1,000 Annually	
\$80 Qua	arterly	\$70 Quarterly	
\$250 Reimburs	able Annually	\$250 Reimbursable Annually	
Prolia - \$100 Copay; All Oth	<b>'</b>	Prolia - \$100 Copay; All Others 0%-20% Coinsurance	
\$15	0	\$200	)
Preferred	Standard	Preferred	Standard
\$0 Copay	\$2 Copay	\$0 Copay	\$3 Copay
\$4 Copay	\$10 Copay	\$4 Copay	\$8 Copay
\$42 Copay	\$47 Copay	\$42 Copay	\$47 Copay
50% Coinsurance		50% Coins	
31% Coinsurance		30% Coins	
\$0 Copay		\$0 Cop	pay

<sup>\*\*</sup>Immediately After Inpatient Hospitalization. \*\*\*Fillings, Crowns, Dentures, Lenses, Contract, Hearing Aids, etc. Preferred Pharmacies Include: Sanford , Lewis, CVS, Seip, Gateway ,Thrifty White and OptumRx



# **2025 MA-PD PLANS**

# **NORTH DAKOTA SERVICE AREAS**

# **NETWORK**

Monthly premium

Max annual out-of-pocket

Medical Benefits		
	Primary Care	
Office Visit	Specialist	
	Urgent Care	
<b>Preventive Care</b>	Preventive Services	
	Inpatient Hospital	
Haanital Cana	Outpatient Hospital	
Hospital Care	Outpatient Hospital	
	Observation Services	
	Outpatient Labs	
<b>Emergency Care</b>	Emergency Room Visit	
Skilled Nursing Care	Skilled Nursing Facility	
	Preventive Dental	
Supplemental	Preventive Hearing	
Benefits	Preventive Vision	
	Meal: Post Inpatient Discharge**	
	Fitness	
	Dental Allowance***	
Healthy Benefits+ Flex Card	Hearing and Vision Allowance***	
	Over-the-Counter Allowance	
Travel	Worldwide Coverage	
Part B Drugs	Part B Drug Coverage	
Prescription drugs		
1 rescription drugs		

# PRESCRIPTION DRUG DEDUCTIBLE

**Preferred/Standard Pharmacy** 

Tier 1 - Preferred Generic Drugs (deductible waived)

Tier 2 - Generic Drugs (deductible waived)

Tier 3 - Preferred Brand Drugs

**Tier 4 - Non-Preferred Drugs** 

Tier 5 - Specialty Drugs

Tier 6 - Select Care Drugs (deductible waived)

\*2024 Medicare Rate And Is Subject To Change For 2025.

Align ChoiceElite PPO (H8385 002)		Align ChoicePlus PPO (H8385 004)	
North Dakota counties:		d Forks, Griggs, McLean, Mercer, Mc Steele, Stutsman Traill, Walsh	orton, Nelson, Oliver,
In-network	Out-of-network	In-network	Out-of-network
\$64		\$0	
\$3,50	0	\$4,50	0
\$0	\$10	\$0	\$15
\$25	\$45	\$40	\$65
\$40	\$40	\$45	\$45
\$0	\$0	\$0	\$0
Days 1-4: \$150/day Days 5-90: \$0/day	Days 1-4: \$300/day Days 5-90: \$0/day	Days 1-4: \$175/day Days 5-90: \$0/day	Days 1-4: \$350/day Days 5-90: \$0/day
\$200	20% Coinsurance	\$200	20% Coinsurance
\$0	\$450	\$450	\$600
\$0	\$10	\$0	\$10
\$75	\$75	\$90	\$90
Days 1-20: Days 21-100:		Days 1-20: \$0/day ay Days 21-100: \$204*/day	
\$0 Cleaning 2x/year	·	\$0 Cleaning 2x/year	·
\$0 Exam 2x/year	Dental and Hearing	\$0 Exam 2x/year	Dental and Hearing
\$0 X-ray 1x/year	Allowance(s)	\$0 X-ray 1x/year	Allowance(s)
\$0 Annual Exam		\$0 Annual Exam	
\$0 Annual Exam;	Vision Allowance +	\$0 Annual Exam;	Vision Allowance +
\$200 Eyewear Allowance	50% Coinsurance	\$105 Eyewear Allowance	50% Coinsurance
2 Meals Daily Up		2 Meals Daily Up	
\$5 Standard Gym Membership		\$5 Standard Gym Membership	
\$1,000 An	nually	\$750 Annually	
\$1,000 An	nually	\$1,000 Annually	
\$80 Qua	rterly	\$65 Quarterly	
\$250 Reimbursa	ble Annually	\$250 Reimbursable Annually	
Prolia - \$100 Copay; All Othe	ers 0%-20% Coinsurance	Prolia - \$100 Copay; All Othe	rs 0%-20% Coinsurance
\$150		\$150	
Preferred	Standard	Preferred	Standard
\$0 Copay	\$4 Copay	\$0 Copay	\$4 Copay
\$4 Copay	\$10 Copay	\$4 Copay	\$10 Copay
\$42 Copay	\$47 Copay	\$42 Copay	\$47 Copay
50% Coinsurance		50% Coins	
31% Coinsurance		31% Coins	
3170 COINSULATICE		01/0 001113	ururioo

<sup>\*\*</sup>Immediately After Inpatient Hospitalization. \*\*\*Fillings, Crowns, Dentures, Lenses, Contract, Hearing Aids, etc. Preferred Pharmacies Include: Sanford , Lewis, CVS, Seip, Gateway ,Thrifty White and OptumRx

\$0 Copay

\$0 Copay



# **2025 MA-PD PLANS**

# **MINNESOTA SERVICE AREAS**

# **NETWORK**

Monthly premium

Max annual out-of-pocket

max annial car of pr	OROG
Medical Benefits	
Office Visit	Primary Care
	Specialist
	Urgent Care
<b>Preventive Care</b>	Preventive Services
	Inpatient Hospital
Heenitel Cove	Outpatient Hospital
Hospital Care	Outpatient Hospital
	Observation Services
	Outpatient Labs
Emergency Care	Emergency Room Visit
Skilled Nursing Care	Skilled Nursing Facility
	Preventive Dental
Supplemental	Preventive Hearing
Benefits	Preventive Vision
	Meal: Post Inpatient Discharge**
	Fitness
	Dental Allowance***
Healthy Benefits+ Flex Card	Hearing and Vision Allowance***
	Over-the-Counter Allowance
Travel	Worldwide Coverage
Part B Drugs	Part B Drug Coverage
Prescription drugs	

# PRESCRIPTION DRUG DEDUCTIBLE

**Preferred/Standard Pharmacy** 

- Tier 1 Preferred Generic Drugs (deductible waived)
- Tier 2 Generic Drugs (deductible waived)
- Tier 3 Preferred Brand Drugs
- **Tier 4 Non-Preferred Drugs**
- Tier 5 Specialty Drugs
- Tier 6 Select Care Drugs (deductible waived)

\*2024 Medicare Rate And Is Subject To Change For 2025.

# Align ChoiceElite PPO (H3186 001)

# Align ChoicePlus PPO (H3186 002)

**Minnesota counties:** Becker, Beltrami, Big Stone, Clay, Clearwater, Hubbard, Lac Qui Parle, Mahnomen, Marshall, Nobles, Norman, Otter Tail, Pennington, Pipestone, Polk, Red Lake, Rock, Traverse, Wilkin

Norman,	Otter Tail, Pennington, Pipeston	e, Polk, Red Lake, Rock, Traverse, V	Vilkin
In-network	Out-of-network	In-network	Out-of-network
\$79		\$0	
\$2,750 \$4,500		0	
\$0	\$10	\$0	\$15
\$25	\$45	\$40	\$60
\$30	\$30	\$35	\$35
\$0	\$0	\$0	\$0
Days 1-4: \$150/day Days 5-90: \$0/day	Days 1-4: \$300/day Days 5-90: \$0/day	Days 1-4: \$200/day Days 5-90: \$0/day	Days 1-4: \$400/day Days 5-90: \$0/day
\$200	20% Coinsurance	\$250	20% Coinsurance
\$125	\$250	\$450	\$600
\$0	\$10	\$0	\$10
\$90	\$90	\$90	\$90
Days 1-20: Days 21-100:		Days 1-20: Days 21-100: \$	
\$0 Cleaning 2x/year \$0 Exam 2x/year \$0 X-ray 1x/year \$0 Annual Exam	Dental and Hearing Allowance(s)	\$0 Cleaning 2x/year \$0 Exam 2x/year \$0 X-ray 1x/year \$0 Annual Exam	Dental and Hearing Allowance(s)
\$0 Annual Exam;	Vision Allowance +	\$0 Annual Exam;	Vision Allowance +
\$200 Eyewear Allowance	50% Coinsurance	\$100 Eyewear Allowance	50% Coinsurance
2 Meals Daily Up		2 Meals Daily Up	
\$5 Standard Gym	·	\$5 Standard Gym	<u> </u>
\$1,000 Annually		\$750 Annually	
\$1,000 Annually		\$1,000 Annually	
\$80 Qua	rterly	\$70 Quar	terly
\$250 Reimbursa	able Annually	\$250 Reimbursable Annually	
Prolia - \$100 Copay; All Othe	ers 0%-20% Coinsurance	Prolia - \$100 Copay; All Others 0%-20% Coinsurance	
\$200		\$300	
Preferred	Standard	Preferred	Standard
\$0 Copay	\$2 Copay	\$0 Copay	\$2 Copay
\$4 Copay	\$10 Copay	\$4 Copay	\$10 Copay
\$42 Copay	\$47 Copay	\$42 Copay	\$47 Copay
50% Coinsurance		50% Coins	· ' '
30% Coinsurance 29% Coins			
\$0 Copay		\$0 Cop	ay

<sup>\*\*</sup>Immediately After Inpatient Hospitalization. \*\*\*Fillings, Crowns, Dentures, Lenses, Contract, Hearing Aids, etc. Preferred Pharmacies Include: Sanford , Lewis, CVS, Seip, Gateway ,Thrifty White and OptumRx

# Benefits: Frequently Asked Questions

# **HEALTHY BENEFITS+**

### Q: How do I shop for OTC items with my Health Benefits+™ flex card?

A: You have three easy ways to shop:

- Online: You can browse a list of approved products and order them online at
  walmart.com through the program website or via the Healthy Benefits+ mobile app.
  Simply enter your 16-digit flex card number and 3-digit security code at checkout and
  choose your delivery method.
- In-Store: You can also shop in select stores such as Walmart, CVS, Walgreens and more with the simple scan of your flex card or mobile app barcode at checkout.
- Call to Order: You can reference your catalog to order OTC products from the convenience of home by calling in your order. Call (833) 818-8918 to place your order.

### Q: What is my quarterly over-the-counter (OTC) benefit allowance?

A: The amount of the allowance depends on the specific plan you chose at enrollment. You can check your available benefit balance under the About page on your program website at **healthybenefitsplus.com/sanfordhealthplan** or on the mobile app. You can also call **(833) 818-8918**. For a full description of benefits, please refer to your welcome packet.

# Q: When do I get more benefits? Do they go away if I don't use them?

A: You will receive an additional over-the-counter benefit allowance on your Healthy Benefit + flex card each quarter (January 1, April 1, July 1 and October 1). The amount of the allowance depends on the specific plan you chose at enrollment. If you don't use your allowance each quarter, it will go away. Unused amounts do not roll forward to the next quarter. You can view your available benefit balance and expiration details under the About page at **healthybenefitsplus.com/sanfordhealthplan** or on the mobile app. For a full description of benefits, please refer to your welcome packet.

# Q: What happens if my purchase of approved items exceeds my available benefit amount?

A: You are responsible for paying any amount that exceeds your available benefit balance. You are also responsible for paying for any non-approved items.

# Q: Can I use my OTC benefit allowance for other people?

A: No. You may only purchase items for your use, not for family members or friends.

# Q: How do I know if a product is approved?

A: There are a few ways to determine if a product is approved. First, you can check the program catalog, **healthybenefitsplus.com/sanfordhealthplan** or the mobile app. Second, while shopping in-store, use the barcode scanner on the mobile app. Lastly, call **(833) 818-8918** to make sure a product is eligible before shopping.

### Q: My product used to be a different price. What price applies at checkout?

A: Online and in-store pricing may not be the same as the prices listed in the catalog. The online and in-store price applies at checkout.

# Q: I am at the store and an item I thought was approved isn't being covered by my flex card. Why did this happen?

A: If an in-store transaction does not go how you thought it would, please call **(833) 818-8918** with your receipt and flex card in hand. A representative will help you figure out why a product wasn't covered. On future shopping trips, you can use the barcode scanner on the mobile app to check product eligibility.

#### Q: Is there a minimum order amount?

A: No, there is not a minimum order amount for purchases with your OTC allowance.

### Q: How often can I place an order?

A: There are no restrictions on the frequency of purchases as long as the total dollar amount does not exceed your available benefit balance. You are responsible for paying any amount that exceeds your available benefit balance.

#### Q: Do I pay for shipping costs?

A: No, all shipping costs are covered by your health plan. Once you apply your OTC items to your online order or by phone, all shipping costs will be removed regardless of your order total.

#### Q: Can I use coupons along with my benefits?

A: Yes, if the coupons are valid, you can use them for the products purchased using your Healthy Benefits+ flex card.

#### Q: What is the return or exchange policy?

A: All products purchased are subject to the retailers' return/exchange policies. If the item meets the retailers' return requirements, the amount of your approved purchase will be added back to your flex card.

#### Q: Who should I contact for questions?

A: For questions about the Healthy Benefits+ program, please submit an inquiry online on the Contact Us page or call **(833) 818-8918**, 8 a.m. to 8 p.m, local time, 7 days a week, October - March; Monday through Friday, April - September. For any eligibility or plan-related questions, please call **(833) 818-8918**.

# **DENTAL**

### Q: How do I use my dental benefit?

- A: 1. Search for a dentist in your area using the `Find a Dentist' links by state below or by visiting **sanfordhealthplan.com/align/dental-coverage**.
  - 2. When scheduling your appointment, tell the provider you have Delta Dental.
  - 3. Present your Align powered by Sanford Health Plan ID card at your Delta Dental Medicare Advantage network dentist visit.

# **VISION**

### Q: Are VSP Vision Care materials available in any other languages?

A: Yes, materials are available in English, Spanish, Korean, Vietnamese and Chinese by contacting Customer Service.

#### Q: Are TTY/Language Line services available?

A: Yes, more than 170 languages are available via Customer Service at **(844) 344-4768 (TTY: 711)**.

#### Q: What information is available in the VSP Vision Care Member Portal?

A: Benefit information, provider directory, special offers and member extras, sign up to receive emails to make the most of your vision benefits and/or the Envision Newsletter, view VSP's eyewear gallery, eye care information and more.

# **HEARING**

# Q: How do members use their hearing benefits?

A: Members have two options:

#### **OPTION 1:**

- 1. Contact NationsHearing to schedule a hearing test.
- 2. Visit a local provider for hearing test and receive test results.
- 3. Use their benefit allowance to order hearing aids.
- 4. Work with the provider to fit and tune hearing aids.
- 5. All members receive a follow-up call to ensure complete satisfaction.

#### **OPTION 2:**

- 1. Access online hearing test from their computer or mobile device.
- 2. Receive digital record of their hearing test results.
- 3. Use their benefit allowance to order hearing aids online.
- 4. Receive home delivery of their hearing aids at no additional cost.
- 5. Connect with an online representative for remote tuning.

#### Q: Are there any claims to submit?

A: No, there are no claims or forms to complete when seeing a Nations Benefits network doctor as the doctor verifies coverage, bills NationsHearing for services rendered and NationsHearing pays the doctor directly.

#### Q: How do I find an in-network doctor?

A: Members should contact Customer Service at **(877) 280-1649 (TTY: 711)** to find an in-network provider.

#### **TRAVEL**

## Q: How does a member notify Sanford Health Plan they want to use their travel benefit?

A: The member should call customer service to notify Sanford Health Plan if they plan to be outside of SD, IA, ND or MN for more than one month. Customer service can be reached by calling **(888) 278-6485 (TTY: (888) 279-1549)** between 8 a.m. and 8 p.m. local time, 7 days per week, October 1 through March 31; and Monday through Friday, April 1 through September 30.

## Q: What happens if a member forgets to notify Sanford Health Plan they are traveling and seeks care?

A: If a member uses non-urgent services, they should contact Sanford Health Plan and notify of the date travel began so claims can be processed (or reprocessed) appropriately. Traveling for the specific intent of receiving care is an exclusion of the policy.

#### **MEAL SERVICES**

#### Q: Who is eligible for meal benefits?

A: Members who have been discharged after a hospital stay are eligible for meal benefits.

#### Q: How do members contact Mom's Meals?

A: Mom's Meals Customer Service can be reached at **(866) 204-6111** or to place an order, members can email **orders@momsmeals.com**.

#### Q: What types of menus are available from Mom's Meals?

- General Wellness
- Diabetes-Friendly
- Heart-Friendly
- Renal-Friendly
- Cancer Support

- Lower Sodium
- Pureed
- Vegetarian
- Gluten Free

#### Q: How are meals delivered?

A: Deliveries arrive in a cooler by Mom's Meals delivery drivers where available, otherwise meals are delivered by a third-party carrier such as FedEx, UPS, GSL or Spee-Dee.

#### **FITNESS**

#### Q: Can members enroll in multiple fitness centers or YMCAs?

A: No. Members can utilize one participating fitness center at a time. However, you can change the fitness center you utilize throughout the year.

#### Q: Do Silver&Fit members get a Silver&Fit card? If so, how is one obtained?

A: The Silver&Fit Welcome Letter includes the Silver&Fit card, along with the name and location of the member's chosen fitness center and their fitness ID number. Members who join the program online can print a paper copy of the Silver&Fit card, or download it on their phone, and bring it with them to their first visit.

#### Q: Do members ever have to pay a fitness center directly for Silver&Fit benefits?

A: No. However, members are responsible for paying any fees associated with upgrading their fitness center or YMCA membership, or for using any non-standard services or amenities that require separate, non-standard fees.

#### Q: How do Silver&Fit members leave the program?

A: Members must call Silver&Fit Customer Service at **(877) 427-4788 (TTY/TDD: 711)**. Fees are nonrefundable.

## Claims and Payment Services



#### Claim

After you receive medical care, most providers will file a claim for you. However, you may need to file a claim if your provider did not file one for you. Claim forms can be found in the Member Portal or by contacting customer service.

2

#### **Explanation of Benefits (EOB)**

After your claim is received and processed according to your benefits, Sanford Health Plan will send payment to the provider and an EOB to you. The EOB explains how your insurance benefits were applied. You will receive your EOB in the mail unless you've signed up to receive electronic EOBs. Then you will receive email notification stating that a new EOB is available to view in the Member Portal. The EOB is NOT a bill or invoice.

3

#### **Appeals**

You have a right to appeal any decision made by Sanford Health Plan, which may include a review by an independent review organization, to not pay for an item or service. To file an appeal, complete an Appeal Form in the Member Portal, or contact customer service to file an appeal over the phone or to have a form mailed to you.



#### **Complaints**

To file a complaint, contact Sanford Health Plan by phone or by mail at Sanford Health Plan, PO Box 91110, Sioux Falls, SD 57109-1110.





(888) 278-6485 TTY: (888) 279-1549

P.O. Box 31041, Tampa, FL 33631-3041

### **Medical Claim Form**

**Member instructions:** Complete and sign section one and give to your provider to complete section two. Submission of this claim form does not guarantee payment of services. Claims may be delayed for missing information. Submit completed form, along with applicable receipts or itemized statements and proof of payment to Great Plains Medicare Advantage at the address above.

#### **SECTION 1**

Patient and Insured Information

PATIENT INFORMATION					
Patient's Name:			Telephone:		
Patient's Address:		City:	State:	Zip Code:	
Patient's DOB:	Gender: □ M □ F	Patient Relationship to Subscriber:  ☐ Self ☐ Spouse ☐ Child ☐ Other			
SUBSCRIBER INFORM	ATION				
Subscriber's ID Number:					
Subscriber's Name:		Telephone:			
Subscriber's Address:		City:	State:	Zip Code:	
Are services for a work related injury? □ Yes □ No					
Patient's or Authorized Person's Signature:  I authorize the release of any medical or other information necessary to process this claim.					
Signed:			Date Signed:		

#### **SECTION 2**

Physician or Supplier Information

Date of Accident: Referri	Referring Physician NPI:						
Diagnosis Code:							
Date of Service: Place of From: To: Service	Procedures, se		iption of es	Diagnosis Pointer	Charges	Days or Units	Rendering Provider I.D Number
MM DD YY MM DD YY		Modifier					
Federal Tax ID Number ☐ SSN ☐ E	N F	atient Account	Number:		Total Cha	irges:	
Service Facility Location Information:	Facility NPI: B	Billing Provider Info and Phone Number: Billing NPI:			NPI:		
Signature of physician or supplier including degrees or credentials:							
Signed: Date Signed:							



(888) 278-6485 TTY: (888) 279-1549

## **International Medical Claim Form**

Member instructions: Please complete and sign the International Claim form.

Submission of this claim form does not guarantee payment of services. Claims may be delayed for missing information.

Submit completed form, along with applicable receipts, itemized statements, and proof of payment to:

By Mail: Sanford Health Plan

Attn: Government Programs

PO Box 91110

Sioux Falls, SD 57109-1110

By FAX: Submit your claim with attached receipts or itemized statements and proof of payment

to (605) 312-8237

#### **SECTION 1**

PATIENT INFORMATION					
Patient's Name:	Telephone:				
Mailing Address - Note th	his will be used for reim	bursement by che	eck to Patient.		
City:		State:	Zip Code:		
Patient's DOB:	Gender:  ☐ M ☐ F	Patient Align I	Patient Align Identification Number:		
If being completed by an Authorized Person on behalf of the Patient, complete this section:					
Authorized Person Full Name			Telephone:	Telephone:	
Relationship to Patient:					

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## HP-8202 10/2023

# SECTION 2

CLAIM INFORMATION					
Date of Service:	Physician, clinic, hospital, pharmacy name and address. <i>If name and</i>	Procedures; Name of Medication; Medication equipment; If hospital	Reason for Country	Currency	Total
From: To:	address are on receipts,	state if inpatient or	Diagnosis of Claim	ot Claim	Charges
MM DD YY MM DD YY	write "see receipts"	outpatient			
For services related to an accidental injury complete this section.	ccidental injury comp	lete this section.			
If yes is this Motor Vehicle Related?	d?	☐ No Accident Date	Time	AM or PM	r PM
If yes, were your injuries Work Related?	Work Related?	☐ No Accident Date	Time	AM or PM	r PM
Declaration & Signature (Must be Completed)	ust be Completed)				
☐ I authorize the release of any medical or other information necessary to process this claim. ☐ I declare that, to the best of my knowledge, all the information provided with and on this cla	any medical or other inforn of my knowledge, all the in	ner information necessary to process this claim. all the information provided with and on this claim form is truthful and correct.	s this claim. d on this claim form is tru	uthful and corr	ect.
Patient o	Patient or Authorized Person's Signature	lature		Date Signed	

## Authorization Form



Member/Group Name:	Date of Birth:
Member or Group ID Number:	Phone Number:
Instructions: Please complete the information below and retudeposit slip to the address above. If emailing or scanned copy of the voided check or savings payment for the current month's premium (if due	r faxing, a scanned copy of this form and a deposit slip is acceptable. Please include
Withdrawal dates:  5 <sup>th</sup> of each month for Medicare Advantage	e policies
<ul> <li>by Sanford Health Plan will withdraw the Isspecified above.</li> <li>If any past due premium is owed, the entire</li> <li>All payments made via automatic payment</li> <li>If I want to cancel this automatic withdraw at least 5 days prior to the scheduled withdraw and payment is returned, automatic withdraw and payment is returned.</li> </ul>	Great Plains Medicare Advantage managed health insurance premium due on the date be balance due with be withdrawn. In the will be applied to the oldest balance due. It also notify my respective plan by phone drawal. It is stopped until I notify my gements must be made for any past due
I authorize Align powered by Sanford Health I managed by Sanford Health Plan to initiate mo account as shown below. This Automatic Paymer Align powered by Sanford Health Plan or Great Sanford Health Plan is contacted as outlined abo	onthly, electronic debit entries to the bank nt Authorization Form will remain in force until t Plains Medicare Advantage managed by
Bank Name  □ Checking Account □ Savings Account	

**Bank Address** 

Account Number\_\_\_\_

Routing Number \_\_\_\_\_

Member Name (please print)	
Signature	Date

#### **Contact Us:**

Align powered by Sanford Health Plan PO Box 91110 Sioux Falls, SD 57109-1110

Toll-Free: (888) 278-6485

TTY: (888) 279-1549

Great Plains Medicare Advantage PO Box 91110 Sioux Falls, SD 57109-1110

Toll-Free: (844) 637-4760 TTY: (888) 279-1549

Align powered by Sanford Health Plan is a PPO with a Medicare contract. Enrollment in Align powered by Sanford Health Plan depends on contract renewal. Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, or any other classification protected under the law. If you need language services or information given in a different format please call (888) 278-6485 (TTY: (888) 279-1549). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (888) 278-6485 (TTY: (888) 279-1549). 注意: 如果您使用繁體中文,您可以免費獲得語言援助服務。請致電(888) 278-6485 (TTY: (888) 279-1549). Our customer service lines are available 8 a.m. to 8 p.m. CST, 7 days a week, October 1-March 31 except on Christmas and Thanksgiving, and Monday through Friday all other dates except on federal holidays.

Great Plains Medicare Advantage is an HMO I-SNP with a Medicare contract. Enrollment in Great Plains Medicare Advantage depends on contract renewal. Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, or any other classification protected under the law. If you need language services or information given in a different format please call (844) 637-4760 (TTY: (888) 279-1549). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (844) 637-4760 (TTY: (888) 279-1549). 注意: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 (844) 637-4760 (TTY: (888) 279-1549). Our customer service lines are available 8 a.m. to 9 p.m. CST, 7 days a week, October 1-March 31 except on Christmas and Thanksgiving, and Monday through Friday all other dates except on federal holidays.

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### Non-discrimination notice

Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law. Sanford Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law.

#### Sanford Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages
- If you need these services, please call us:

Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549)

Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549)

Our customer service lines are available 8 a.m. to 8 p.m. CST, 7 days a week, October 1-March 31 except on Christmas and Thanksgiving, and Monday through Friday all other dates except on federal holidays.

If you believe that Sanford Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with the Section 504 Coordinator at:

Mailing Address: Section 504 Coordinator, 2301 E. 60th Street, Sioux Falls, SD 57103

Telephone number: (877) 473-0911 (TTY: 711)

Fax: (605) 312-9886

Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by phone, mail, fax, or email. If you need help filing a grievance, the Section 504 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at:

http://www.hhs.gov/ocr/office/file/index.html.





#### **Help in Other Languages**

For help in any language other than English, call Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (844) 637-4760: Great Plains Medicare Advantage (رقم هاتف الصم والبكم: 1549-279 (888) (888) (رقم هاتف الصم والبكم: 1549-279 (888) (888)).

Amharic - ማስታመኘ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ መደ ሚከተለው ቁጥር ይደውሉ Great Plains Medicare Advantage: (844) 637-4760 (መስማት ስተሳናቸው: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (መስማት ስተሳናቸው: (888) 279-1549).

Chinese - 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549)。

**Cushite (Oromo)** – XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**German** - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**Hmong** - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Karen - ဟ်သူဉ်ဟ်သး – နမ့် ကတိၤ ကညီ ကျိဉ်အယိ, နမၤန့်၊ ကျိဉ်အတာမၤစၤၤလ၊ တလက်ဘူဉ်လက်စ္၊ နီတမံးဘဉ်သန္နဉ်လီ၊. ကိုး Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549) 번으로 전화해 주십시오. Laotian - ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**French** - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Great Plains Medicare Advantage: (844) 637-4760 (ATS: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (ATS: (888) 279-1549).

**Russian** - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните Great Plains Medicare Advantage: (844) 637-4760 (телетайп: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (телетайп: (888) 279-1549).

**Spanish** - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**Tagalog** – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**Thai** - เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้ บริการ ช่วยเหลือทางภาษาได ้ฟรี โทร Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

**Vietnamese** - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).







#### align.sanfordhealthplan.com

Sanford Health Plan and Sanford Health Plan of Minnesota have HMO and PPO plans with a Medicare contract. Sanford Health Plan D-SNPs have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. This information is not a complete list of benefits. Call (888) 278-6485 (TTY: (888) 279-1549) from 8 a.m. to 8 p.m. CST, 7 days a week for more information. Limitations, copayments, and restrictions may apply. You must continue to pay your Medicare Part B premium. Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or any other classification protected under the law. If you need language services or information given in a different format please call (888) 278-6485 (TTY: (888) 279-1549). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (888) 278-6485 (TTY: (888) 279-1549). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電(888) 278-6485 (TTY: (888) 279-1549). Our customer service lines are available 8 a.m. to 8 p.m. Local time, 7 days a week, October 1-March 31 except on Christmas and Thanksgiving, and Monday through Friday all other dates except on federal holidays.