

THRIVING

SPRING 2026

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The logo for Align, featuring a stylized '@' symbol with a red and blue arc around it, followed by the word 'align' in a lowercase, sans-serif font.

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Prevent falls

with these simple steps



Staying steady on your feet is an important part of staying independent. No matter your age, you can continue to improve your balance and strength. These small steps can make a big difference helping you feel more confident.

Start with simple exercises

You don't need any special equipment to get started. Just a few minutes each day can help you build strength and stability.

- Strengthen your legs by taking a daily walk.
- Improve flexibility with gentle stretching or chair yoga.
- Practice balancing by standing on one foot near a sturdy chair.



If you'd like extra support, your plan includes fitness benefits designed to help you stay strong. The Silver&Fit® program, offers low impact movement, strength training and balance-focused workouts you can do at home or in your community. This program is a great way to stay active with guidance that meets you where you are.

Review medicines that may increase fall risk

Some of your prescriptions may cause dizziness or sleepiness, which could increase your fall risk. These include:

- Sleep aids
- Certain pain medicines
- Medicines for anxiety or depression
- Blood pressure medicines



Ask your doctor or pharmacist to review your current medicines. Never stop medication on your own. Your care team can help you find safer options if something is making you feel unsteady.



Practice nighttime safety

Falls often happen when it's dark. Make your home safer with these quick fixes:

- Place nightlights in your bedroom, hallway and bathroom.
- Keep a lamp within easy reach of your bed.
- Clear walking paths by removing any clutter or loose cords.



Secure your home

Identifying risks can help prevent accidents before they happen. Here's how you can plan ahead:

- Remove loose rugs or secure them with non-slip pads.
- Clean up spills or messes right away.
- Store items within easy reach so you don't need to climb or stretch.



Safer, stronger you

Improving your balance and strength, reviewing your medicines and making your home safer can significantly reduce fall risk. Your Medicare Advantage team is here to help – talk with your doctor or reach out to your health plan for more fall prevention support.

Your guide **to great benefits**

It's a new year, and we're here to help you get the most out of your benefits. With your membership, you get access to a health navigator who acts as a personal guide to your plan. Whether you need help understanding your benefits, finding care or connecting with helpful programs and services, they can support your health plan needs. Get in touch with a health navigator using the contact information below.

Follow these steps to get the most out of your coverage.

1

Start using your member cards: You should have received your member ID card and Health Benefits® flex card. If you haven't already, activate your flex card so it's ready when you need it.

2

Review your member handbook: Your handbook outlines important information about supplemental coverage, gym memberships, dental, vision and hearing benefits and details about how to use your flex card.

3

Complete your health assessment: This assessment helps us better understand your needs so we can connect you with programs and resources that support your health goals. You can complete an online or paper assessment.

4

Set up your online member portal account: Your portal makes it easy to view claims, track prior authorizations, find providers and manage your care in one place.

5

Finally, schedule a preventive care virtual visit: You can meet with a provider from home, review your health needs and get connected with services that support your well-being.

Health navigator services are confidential and available at no additional cost. Call **(877) 701-0788 (TTY: 711)** or visit **sanfordhealthplan.com/align/request-a-health-navigator** to get started.



Bladder control **You're not alone**

Bladder leaks can feel frustrating or embarrassing, but you're not alone. Bladder control issues are very common with age and affect millions of adults.

These issues can be caused by a variety of factors, which can include changes in muscle strength, nerve function or even the medicines you take. It's important to remember that you don't have to suffer in silence and there are several ways to manage the symptoms and improve your quality of life.

One of the most effective options is pelvic floor therapy. Simple exercises can strengthen the muscles that support your bladder and help reduce leaks over time. Medications may also reduce urgency or frequency. Talk to your doctor to see if taking medication is right for you.

You can also support better bladder health with a few lifestyle adjustments. Try limiting caffeine, drinking fluids regularly throughout the day and maintaining a healthy weight. These lifestyle changes can help reduce accidental leaks and support your overall comfort.

The most important step you can take is talking with your doctor to create a treatment plan that helps you feel more comfortable, confident and in control. Collaborate with your doctor to find support and relief.

Make the most of your preventive care benefits

Your Medicare Advantage plan includes a wide range of preventive services designed to help you stay healthy, informed and confident in your care. Many of these services are available to you at no cost when you use in network providers, making it easier to take meaningful steps toward better health.

Preventive care is important for staying ahead of health concerns instead of waiting until something feels wrong. One of the best ways to do this is by scheduling an annual wellness visit. This visit gives you dedicated time with your primary care provider to talk about your health goals, review medications and check in on any changes you've noticed.

Your provider will also recommend screenings, tests and vaccinations based on your age, health history and lifestyle, such as:

- Blood pressure checks
- Cholesterol and diabetes screenings
- Cancer screenings
- Bone density tests
- Flu, COVID 19, pneumonia and shingles vaccines

These screenings and tests catch issues early, when they're often easier to treat, so you can maintain your health and independence.

Get the most out of your preventive benefits by:

- Scheduling your annual wellness visit.
- Asking your provider which preventive services are right for you.
- Staying up to date on recommended screenings, tests and vaccinations.



If you need assistance understanding which services are available to you, connect with a health navigator at **(877) 701 0788 (TTY: 711)**.



Advance care planning **Plan with confidence**

Thinking about future health care decisions isn't always easy, but advance care planning can give you, and your family members or friends, peace of mind. Advance care planning helps ensure your wishes are known if there ever comes a time when you're unable to make or communicate medical decisions.

This process begins with learning about treatment options and discussing them with your family and health care providers. These options may include medical treatments, medications, medical devices, palliative care or hospice care. Understanding your choices allows you to make decisions based on your personal values and what matters most to you.

Another important step is choosing a health care agent. This is someone you trust to speak on your behalf and carry out your wishes if you're unable to do so. Your health care agent should understand your preferences and feel comfortable advocating for you.

Documenting your decisions is also key. This may include completing an advance care directive, living will or health care power of attorney. These documents help make sure your care aligns with your wishes and reduces uncertainty for loved ones during stressful times.

Advance care planning isn't something you have to do all at once, and it can be updated as your needs change. Your health care provider can answer questions, provide resources and help you begin the process when you're ready. Plan ahead to help protect your voice, your values and your peace of mind.

Diabetes prevention

Small changes, big impact

Before developing type 2 diabetes, many people have prediabetes – a condition where blood sugar levels are higher than normal but not yet in the diabetes range. Prediabetes is very common, affecting about two in five adults. Most people don't even realize they have it. Without changes, many will go on to develop type 2 diabetes within a few years.

Prediabetes also increases the risk of heart disease and stroke. Common risk factors include being 40 or older, having a family history of type 2 diabetes, lack of physical activity, having high blood pressure, being overweight, or having elevated blood sugar or A1C test results.

The good news? Prediabetes can often be reversed. Small lifestyle changes like increasing physical activity and making healthier food choices can significantly lower your risk.

Your coverage offers access to the Medicare Advantage Diabetes Prevention Program, based on the CDC's National Diabetes Prevention Program. This year-long virtual program provides group support and practical tools to help you build healthier habits at a pace that works for you. Participants receive guidance from a trained lifestyle coach, connect with others working toward similar goals and learn simple strategies to support weight loss and physical activity. Weekly sessions are held during the first four months, followed by monthly check-ins for the rest of the year.



**The program is available at no additional cost for eligible members.
Learn more and enroll at sanfordhealthplan.com/align/diabetes-prevention.**



High protein cottage cheese and egg breakfast bars

Prep time: 20 minutes

Serves: 8-9

Ingredients:

8 large eggs or 2 cups
liquid egg white

1 cup cottage cheese

1/2 cup grated parmesan cheese

1/4 cup hemp seeds

1 cup frozen peas (thawed)

1 red bell pepper, seeded and
finely chopped

4 green onions, chopped

1/2 cup of bacon bits or 6 slices cooked
nitrate free, high quality bacon, crumbled

Sea salt and ground black pepper, to taste

Directions:

Preheat oven to 350°F.

Line a 9x9 (or similar size) baking dish with parchment paper, leaving some hanging over the sides for easy removal. Lightly spray with cooking oil if desired.

In a large bowl, whisk the eggs, hemp seeds and cheeses until combined. Add in the peas, pepper and onions. Season lightly with salt and pepper. Whisk well. Transfer the mixture to your prepared dish and sprinkle the crumbled bacon evenly on top.

Bake for 30-35 minutes or until the center is set. Allow to cool, then slice into squares and serve.

Understanding prior authorization

Sometimes, your health plan needs to approve certain medical services, tests or treatments before they are provided. This process is called prior authorization, and it helps ensure the care you receive is appropriate, safe and covered by your plan.

Prior authorization allows your plan to review requested services to confirm they are medically necessary and align with your benefits. This extra step helps avoid unexpected costs and supports coordinated, high-quality care. Emergency care never requires prior authorization.

In many cases, your doctor's office will submit the request for you. In some situations, you may also request it yourself. Prior authorization requests should be submitted at least three business days before the service is needed to ensure coverage in network. If care is needed sooner, an urgent review can be requested through the utilization management team.

Some procedures, medications and durable medical equipment require prior authorization. Approval is also needed if your provider recommends care from an out-of-network provider or facility. Because requirements can vary by plan and may change over time, it's a good idea to check ahead. We're here to help you understand the process and feel confident about your care.

If you have questions or need help with a request, you can contact utilization management at **(877) 509-4979 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m. CT.





Stress-free medication management

Managing medications should feel straightforward, not stressful. One way your coverage helps simplify your routine is through a 102-day prescription fill option. With extended fills, you can make fewer trips to the pharmacy, worry less about running out of medication and stay more consistent with your treatment plan.

Having medication on hand for a longer period can lead to more consistent doses, which supports better health outcomes – especially for members managing chronic conditions. Extended fills are also helpful for those who travel, spend time away seasonally or simply prefer fewer errands.

It's also important to understand how prescription drug costs work throughout the year. Medicare Part D includes three payment stages: the yearly deductible stage, the initial coverage stage and the catastrophic coverage stage.

You begin each year in the deductible stage, where you pay the full cost of certain medications until your deductible is met. After that, you move into the initial coverage stage, where you and the plan share drug costs. Once your out-of-pocket costs reach the annual threshold, you enter the catastrophic coverage stage and pay nothing for covered Part D medications for the rest of the year.

The Coverage Gap has been replaced by the Manufacturer Discount Program, where drug manufacturers help cover part of the cost for certain brand-name drugs. These discounts do not count toward your out-of-pocket total.

If you have questions about medication options, costs or coverage stages, call (844) 504-5955 (TTY: 711).

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) 535-4831 (TTY: 711)**.

More Resources

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

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MEMBER RESOURCES

Get the resources you need to use your coverage.

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.