



Buyer's Guide

align

powered by
SANFORD HEALTH PLAN

align.sanfordhealthplan.com



MORE CARE MORE COVERAGE

MORE SUPPORT

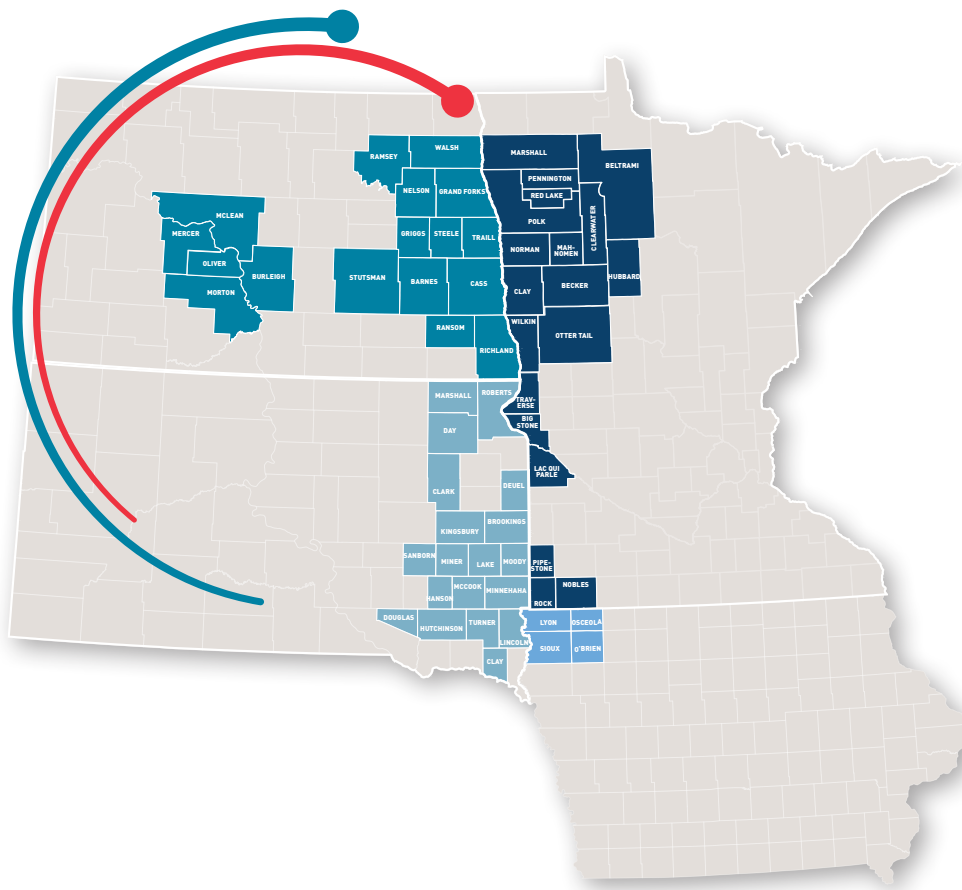
Our Medicare Advantage plans help you do more with Medicare, so you can do more of what you love. With more benefits, affordable costs and a simplified experience, you can find a plan that fits your health, budget and lifestyle needs best.



- Primary copays
- Medical deductibles
- Prescription copay options

BENEFITS COMPARISON CHECKLIST

	 SANFORD HEALTH PLAN	Original Medicare
Medicare Part A	✓	✓
Medicare Part B	✓	✓
\$0 primary care copays	✓	
\$0 medical deductibles	✓	
Prescription drug coverage	✓	
Dental, hearing and vision	✓	
Fitness membership	✓	
Health navigator services	✓	



Eligibility and enrollment

You are eligible to enroll in Align powered by Sanford Health Plan (PPO) if you have Medicare Parts A and B and live in the service area. Enrollment in Align powered by Sanford Health Plan is available to residents in the following counties in Iowa, Minnesota, South Dakota and North Dakota.

Iowa counties:

Lyon, O'Brien, Osceola and Sioux

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 and Wilkin

North Dakota counties:

Barnes, Burleigh, Cass, Grand Forks, Griggs, McLean, Mercer, Morton, Nelson, Oliver, Ramsey, Ransom, Richland, Steele, Stutsman Traill and Walsh

South Dakota counties:

Brookings, Clark, Clay, Day, Deuel, Douglas, Hanson, Hutchinson, Kingsbury, Lake, Lincoln, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn and Turner

Want to compare plans online? Visit align.sanfordhealthplan.com

The basics of Medicare

What is Medicare Advantage?

Medicare Advantage (Part C) is another way to receive your Medicare benefits through a private insurance company, such as Sanford Health Plan. These plans combine Original Medicare (Parts A and B) with extra benefits like prescription drug coverage (Part D) and dental, hearing and vision benefits. We proudly offer Medicare Advantage plans through Align powered by Sanford Health Plan.

Does Original Medicare cover everything?

Original Medicare doesn't cover everything, so many people choose additional coverage to help reduce their out-of-pocket costs. Medicare Advantage plans, like Align powered by Sanford Health Plan, are another way to receive your Medicare benefits. These plans can include prescription drug coverage plus essentials like dental, hearing and vision.

What happens to my Medicare coverage when I enroll in a Medicare Advantage plan?

Enrolling in a Medicare Advantage plan simply means Sanford Health Plan provides your Medicare benefits plus additional coverage. You continue paying your Medicare Part B premium, but you use your Align powered by Sanford Health Plan ID card to obtain healthcare services.

When can I enroll?

You can enroll in a Medicare Advantage plan during certain times of the year or when certain situations apply. **These include:**

Initial Enrollment Period (IEP)

This is the seven-month window around your 65th birthday. It begins three months before you turn 65, the month of your birthday and the three months that follow. The IEP also includes the 25th month you have collected disability benefits.

Annual Election Period (AEP)

Every year from Oct. 15 to Dec. 7 you can join, switch or drop your plan. This is a common time of year to pick a new Medicare Advantage Plan or prescription drug plan for the upcoming calendar year.

Special Enrollment Period (SEP)

If certain life events occur, you can make changes to your Medicare Advantage prescription drug coverage during a special enrollment period. **These special situations include:**

- If you lose your employer coverage
- If you move to a new service area
- If you receive an Extra Help subsidy for your prescription drugs

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Medicare Advantage Open Enrollment Period (MA OEP)

Each year from Jan. 1 through March 31, those who already have a Medicare Advantage plan can switch to another MA plan or to Original Medicare.

Coverage and benefits

Connected coverage and care when you need it

When you choose Align powered by Sanford Health Plan, you'll get more than just coverage. You'll also receive quality care close to home with a local network of providers and support that cares for the whole you.

By bringing coverage and care together, we're removing obstacles, simplifying prior authorization processing, and providing personalized care and assistance when you need it.

With our Medicare Advantage plans, you benefit from comprehensive management of chronic conditions from care managers and assistance with insurance coverage from health navigators.

How we support your whole-person health:

- Behavioral and mental health
- Care management
- Nutrition consultations
- Pharmacy assistance
- Preventive screenings
- Wellness visits



Coverage and benefits



Fitness membership

The Silver&Fit® program helps you stay active with free or discounted access to thousands of fitness centers and group fitness classes, on-demand video workouts you can do from home, and access to a tool that can track your activity and progress.



Vision

Vision benefits from VSP® Vision Care cover your annual routine eye exam, standard lenses and provide an allowance for frames or contacts through an in-network provider.



Hearing benefits

Hearing benefits from TruHearing® include your annual hearing exam from an in-network provider. You can also use your tiered hearing aid benefits to access a variety of aids with the newest technology.



Dental benefits

Our plans include preventive dental coverage from the Delta Dental® Medicare Advantage network, helping you stay on top of routine exams and cleanings. Looking for extra dental coverage? Optional supplemental dental benefits are available on select plans, giving you additional flexibility and support for your dental care needs.

Coverage and benefits



Over-the-counter benefits

From pain relievers and allergy medications to first aid supplies and wellness products, quarterly OTC benefits from your Healthy Benefits+™ card help you save on everyday health essentials. Use your OTC allowance on products you need, saving you time and money.



Health navigator services

A health navigator acts as your personal health assistant. Our health navigator team can answer any questions you have and connect you with resources to support your health and wellness. They can help you find a doctor, schedule your appointments, and even provide trusted partners to accompany you to appointments. Health navigator services are confidential and provided at no additional cost.



Customer service

When you have questions about your coverage or benefits, help is just a phone call away. Our local customer service team offers knowledgeable, personalized support.



Our team holds the Service Quality Measurement Group's (SQM) World-Class Customer Experience Certification, recognizing our commitment to delivering exceptional member service.

How to enroll

Connect with an agent

Call us toll-free at **(888) 605-9277 (TTY: 711)** from 8 a.m. to 8 p.m. local time, Monday through Friday. A licensed agent will answer your call.

Enroll on our website

Visit **align.sanfordhealthplan.com** to enroll online.

Fill out a paper application

Already have our enrollment kit? Simply detach and complete the paper application and mail it to us.

Extra Help program

The Extra Help program can help lower your prescription drug (Part D) costs. To see if you qualify for Extra Help, call **(800) MEDICARE** or **(800) 633-4227**. TTY or TDD users should call **(877) 486-2048**. Assistance is available 24 hours a day, 7 days a week. You can also contact the Social Security Office at **(800) 772-1213** between 8 a.m. and 7 p.m., Monday through Friday. TTY or TDD users should call **(800) 325-0778** or your State Medical Assistance (Medicaid) Office. You can also visit **ssa.gov/medicare/part-d-extra-help**.

What if I have significant medical concerns?

No medical questions are asked, and no physical exam is required. Your plan premium will not increase because of your medical condition or your age.

Still not sure?

Attend a seminar to learn more about if a Medicare Advantage plan may be right for you and get your questions answered. Visit **align.sanfordhealthplan.com** to search for workshops in your area.





What to expect after you enroll

Once you have submitted your application, you will receive:

An acknowledgment and confirmation letter

This letter confirms that your application has been received and confirms Medicare's approval of your enrollment in the plan you selected.

If for any reason you are denied coverage, we will mail you a letter explaining why.

Member packet

This packet contains a guide and important materials. Keep it handy for future reference.

ID card

This card serves as proof of coverage for your medical, dental, vision and hearing benefits. Your ID card will be mailed to you separately before your plan's effective date.

Healthy Benefits+™ card

This card contains your OTC benefit allowances and will be mailed to you.

Notice of Availability

English: ATTENTION: Free language assistance services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call (877) 509-4979 (TTY: 711) or speak to your provider.

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (877) 509-4979 (TTY: 711) o hable con su proveedor.

Oromo: HUBADHAA: Yoo afaan Oromoo dubbattu ta'e, tajaajilli gargaarsa afaanii bilisaa siniif ni argama. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. Bilbilaa (877) 509-4979 (TTY: 711) yookiin dhiyeessaa kee waliin haasa'aa.

Amharic: ማሳሰቢያ፡- አማርኛ የሚናገሩ ከሆኑ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ አገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር (877) 509-4979 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

Hmong: LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau (877) 509-4979 (TTY: 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie (877) 509-4979 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

Simplified Chinese: 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 (877) 509-4979 (文本电话：711) 或咨询您的服务提供商。

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (877) 509-4979 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

French: ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le (877) 509-4979 (TTY: 711) ou parlez à votre fournisseur.

Arabic:

نبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجاناً. اتصل على الرقم (877) 509-4979 (711) أو تحدث إلى مقدم الخدمة.

Karen: ဆု- နမူကတိတိ ထာနီလီဖဲအံ အသိ, တၢ်အိၣ်ဒီး ကျိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ် ဘျဲၣ်လၢ်စ့ၤလၢနီၢ်လီၤ. တၢ်အိၣ်ဒီး တၢ်မၤစၢၤတၢ်နီၢ်ဟူၣ်ပီးလီၤဒီး တၢ်မၤစၢၤတၢ်မၤ လၢအ ကြၢၤအဘျီၣ် လၢကတၢၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢတၢ်မၤနီၢ်အိၣ်သ့တဖၣ် လၢတလၢ်ဘျဲၣ်လၢ်စ့ၤ လၢနီၢ်လီၤ. ကိး (877) 509-4979 (TTY: 711) မ့တမ့ၢ် ကတိတိတိဒီး နပှၤလၢဟ့ၣ် နၤတၢ်ကွၢ်ထွဲမၤစၢၤတက့ၢ်.

Swahili: MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu (877) 509-4979 (TTY: 711) au zungumza na mtoa huduma wako.

Yoruba: ÀKÍYÈSÌ: Tí ó bá lè sọ èdè Yorùbá, àwọn ètò ìrànlọ́wọ́ èdè wà lófèṣẹ́ fún ọ. A ó tún pèsè àwọn ohun èlò ìrànlọ́wọ́ àti àwọn isẹ́ tó bá yẹ láti pèsè isọfúnni nípa àwọn ọ̀nà tí ó rọ̀rùn láti lóye lófèṣẹ́. Pe (877) 509-4979 (TTY: 711) tàbí kí ó bá olùpèsè rẹ sọrọ.

Russian: ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону (877) 509-4979 (TTY: 711) или обратитесь к своему поставщику услуг.

Laos: ຄົນລາວ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-877-509-4979 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

Nepali: सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-877-509-4979 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

Large print – If you require materials in large print, please call 1-877-509-4979 (TTY: 711).

Notice of Nondiscrimination

Discrimination is against the law. Sanford Health complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Sanford Health:

- 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 contact Member Services at 1-877-509-4979 (TTY: 711)

If you believe that Sanford Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation, 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: 1-877-473-0911 (TTY: 711)

Fax: (605) 312-9886

Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by 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, DC 20201

Phone: 1-800-368-1019 (TDD 800-537-7697)

More information is available at <http://www.hhs.gov/ocr/index.html>.

Notes

Contact us

Call us toll-free at **(888) 605-9277 (TTY: 711)** to enroll or for assistance. A licensed agent will answer your call from 8 a.m. to 8 p.m. local time, Monday through Friday.

align.sanfordhealthplan.com

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Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call (877) 509-4979 (TTY: 711) or speak with your healthcare provider. Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (877) 509-4979 (TTY: 711) o hable con su proveedor. Oromo: Yoo afaan Oromoo dubbattu ta'e, tajaajilli gargaarsa afaanii bilisaa siniif ni argama. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. Bilbilaa (877) 509-4979 (TTY: 711) yookiin dhiyeessaa kee waliin haasa'aa.

If you require large-print materials, please call (877) 509-4979 (TTY: 711).

For accommodations of person with special needs at meetings call (877) 509-4979 (TTY: 711), 7 days a week, 8 a.m. to 8 p.m., from Oct. 1-March 31; and weekdays 8 a.m. to 8 p.m., from April 1-Sept. 30.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark 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.