

THRIVING

FALL 2026

with Align powered by Sanford Health Plan

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Watch your mail for plan updates this fall

Fall is a great time to take a fresh look at your health plan and prepare for what's ahead. Each year, most Medicare Advantage plans review their coverage and make changes. You may receive important information about your 2027 Medicare Advantage coverage in the mail starting Oct. 1. Read these materials carefully and keep them for your records.

Look for your Annual Notice of Change

Your Annual Notice of Change (ANOC) explains changes to your Medicare Advantage plan for the upcoming year. It includes details about what's changing and how those updates may affect your coverage.

You may receive a different notice

Depending on your plan and whether changes are being made for the upcoming year, you may receive another Medicare-required notice or communication instead of an ANOC. Medicare Advantage plans can change from year to year, and certain plan updates may trigger specific letters or notices from your health plan.

Annual plan updates are a normal part of Medicare Advantage.

Watch for your materials beginning Oct. 1, review your coverage and make the choice that's right for you.

Why notices matter

These communications are a normal part of the annual Medicare Advantage process. They provide you with information you need to understand your coverage and options for the coming year.

What should you do?

As you review your annual materials, consider taking these steps:



Review your medications. Make sure your current prescriptions are covered and check for any updates that may affect them next year.



Review your provider directory. Confirm that your doctors, specialists and other providers are still in your plan's network.



Read your plan materials. Pay attention to information about your coverage and benefits for the upcoming year.



Check your mailbox. Watch for an ANOC or another Medicare-required notice based on your plan.

Ask questions. If you need help understanding your plan information, contact your health plan or insurance agent.



Mark your calendar

Medicare's Annual Enrollment Period runs Oct. 15 through Dec. 7 each year. During this time, you can review your options and make changes to your Medicare Advantage coverage. Changes take effect Jan. 1.

Explore our **NEW** provider directory

We're excited to introduce an upgraded provider directory for Align powered by Sanford Health Plan members. Our enhanced provider directory makes it easier to find in-network doctors, specialists and other healthcare providers quickly and confidently.

You'll enjoy a more modern, easy-to-use experience with features including:

- Mobile-friendly design
- Improved search and filtering tools
- Clear information to help you determine whether a provider is in-network or out-of-network
- Provider comparison tools
- Integrated maps to help you locate providers
- Quality ratings to inform your care decisions
- Information about pharmacy, vision and dental networks

Check your network before receiving care

Before scheduling an appointment, check the provider directory to confirm whether the provider is part of your plan's network. Choosing an in-network provider can help you get the most from your benefits and avoid unexpected costs.

Coverage for out-of-network care varies by plan. Review your plan materials or contact customer service at **(877) 509-4979 (TTY: 711)** if you have questions about your coverage.



Start your search

Visit align.sanfordhealthplan.com/doctors-and-pharmacies and look for the “*Search Directory*” button under the “*Find a Doctor*” icon to access the upgraded provider directory.

Existing links to the provider directory will automatically redirect you to the new experience, helping make the transition seamless.



The updated directory gives you a simpler way to find providers and access network information when you need it.



Vaccines to keep on your radar

Vaccines are an important part of staying healthy at every age. Staying up to date can lower your risk of preventable illnesses while protecting the people around you.

Many vaccines are available during routine doctor visits or at your local pharmacy. Your health plan may cover recommended vaccines at no cost when you receive them from an in-network provider or pharmacy. Check your plan documents for coverage details.

Getting vaccinated is your best defense

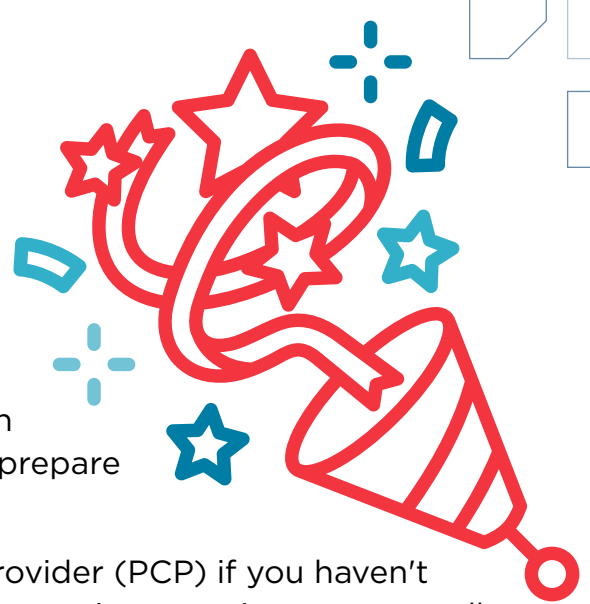
Contact your primary care provider (PCP) to schedule an appointment or select a PCP by reviewing the provider directory at align.sanfordhealthplan.com/doctors-and-pharmacies.

Common adult vaccines may include:

- **Flu:** Recommended annually for most people 6 months and older.
- **COVID-19:** Recommended for most people 6 months and older based on shared decision-making with their provider.
- **Pneumococcal:** Recommended for adults 50 years and older to protect against pneumonia, meningitis and bloodstream infections.
- **Shingles:** Recommended for adults 50 and older. Two shots are typically separated by two to six months.
- **Tdap (tetanus, diphtheria, pertussis):** Recommended for people 11 years and older. Boosters are recommended at least every 10 years.
- **Hepatitis B:** Recommended for adults 19-59 and for adults 60 and older who have high-risk factors.
- **Respiratory syncytial virus (RSV):** Recommended for adults 75 and older and for those age 50-74 based on risk assessment with your clinical team.

Talk with your provider or pharmacist for more information on what vaccines are best for you.

End 2026 on a healthy note



The end of the year can quickly get busy, making it easy to put your health on the back burner. Fall is an ideal season to receive any care you're due for and prepare for the year ahead.

Start by scheduling a visit with your primary care provider (PCP) if you haven't had your annual wellness exam. Your PCP is your partner in managing your overall health and can help identify potential concerns before they become more serious.

Before your visit, write down questions, medications and any health changes you've noticed during the year. Taking an active role in your healthcare helps you and your provider create a plan that's right for you.

Learn how to finish the year confident and in control at align.sanfordhealthplan.com/yearly-checklist. While you're there, download our year-end health checklist to make sure nothing gets missed.

Things to think about:

PHYSICAL HEALTH: Assess your energy, sleep quality and ability to manage everyday activities. Note anything that feels different from previous years.

MENTAL AND EMOTIONAL HEALTH: Consider your mood, stress level and overall sense of well-being. Share any changes, challenges or concerns with your provider.

PREVENTIVE CARE: Review recommended screenings, vaccinations and routine visits you've completed and what may be due next.

CHRONIC CONDITIONS: Evaluate your current approaches to management of ongoing health conditions and how well they're working for you.

EVERYDAY BEHAVIORS: Think about your nutrition, physical activity, sleep, stress management and other lifestyle factors that could influence your overall health.

Looking for additional support, resources or help finding a provider? Connect with a health navigator at **(844) 843-9033 (TTY: 711)**. Staying informed and engaged today can help you enjoy a healthier tomorrow.

Make space for **mental health**

Mental health is an important part of your overall well-being. Everyone feels stressed from time to time, but ongoing or overwhelming stress can affect your physical health, relationships, work and daily life.

Pay attention to how you feel and reach out when you need help. Your primary care provider (PCP) is a good place to start. They may recommend a depression screening or ask further questions about your emotional health. These simple screenings are a routine part of preventive care and can help identify depression, anxiety or other behavioral health concerns early.

Know when to reach out

Changes in mood, sleep, appetite or loss of interest in activities you once enjoyed can all be signs that you need support. You might also notice persistent sadness, excessive worry, difficulty concentrating or feelings of hopelessness. Talk with your PCP when these feelings begin to interfere with your daily life or don't improve.

Develop healthy ways to manage stress

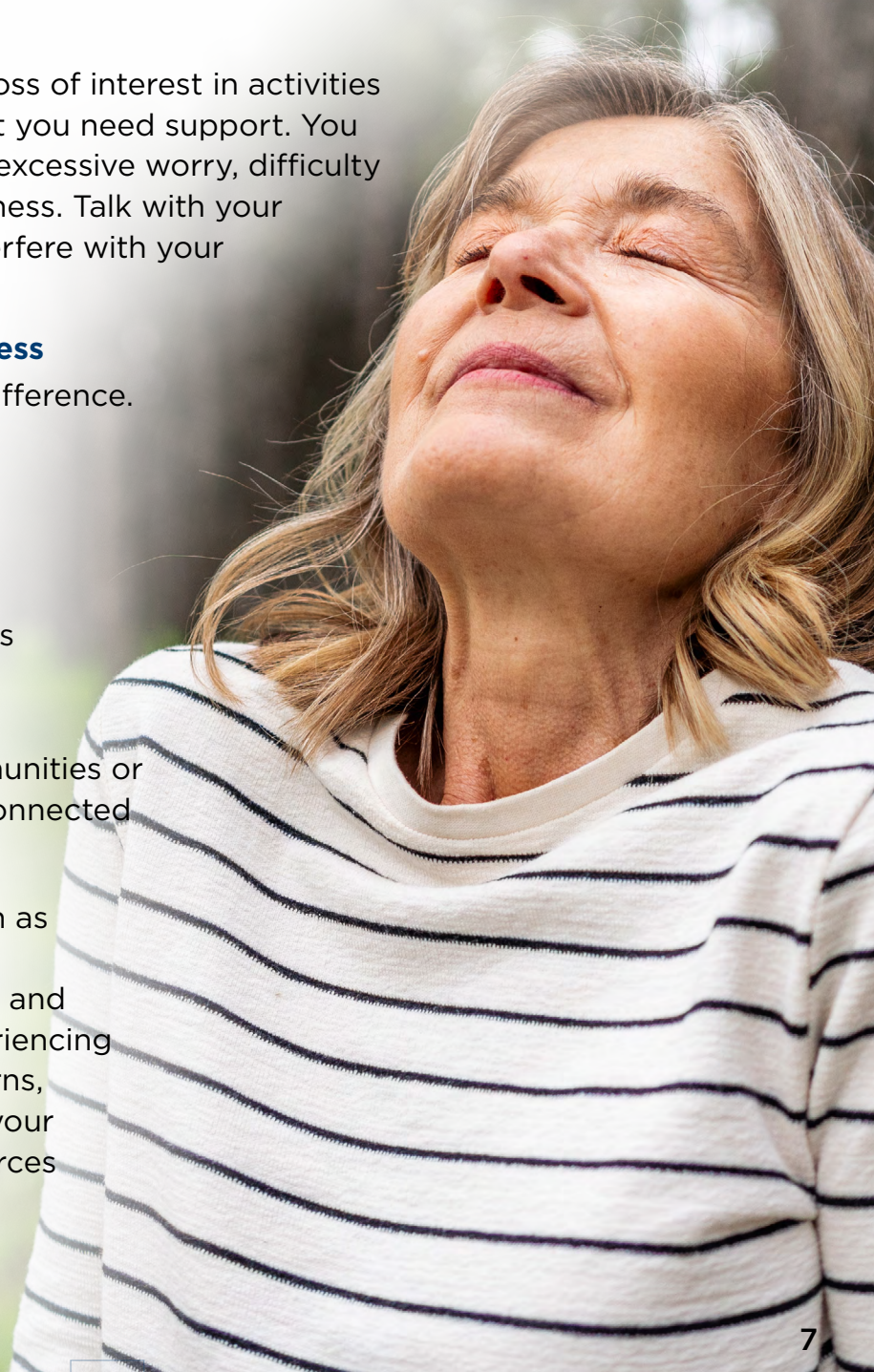
Small, consistent habits can make a difference.

Consider:

- Moving your body regularly
- Eating nutritious foods
- Getting enough sleep
- Taking breaks during stressful days
- Practicing breathing, relaxation or mindfulness techniques
- Spending time with people, communities or organizations that help you feel connected

You don't have to manage it alone

Your health plan offers resources such as behavioral health services, counseling referrals, care management programs and help finding a provider. If you're experiencing emotional or behavioral health concerns, contact your health plan or talk with your PCP to learn about the support resources available to you.



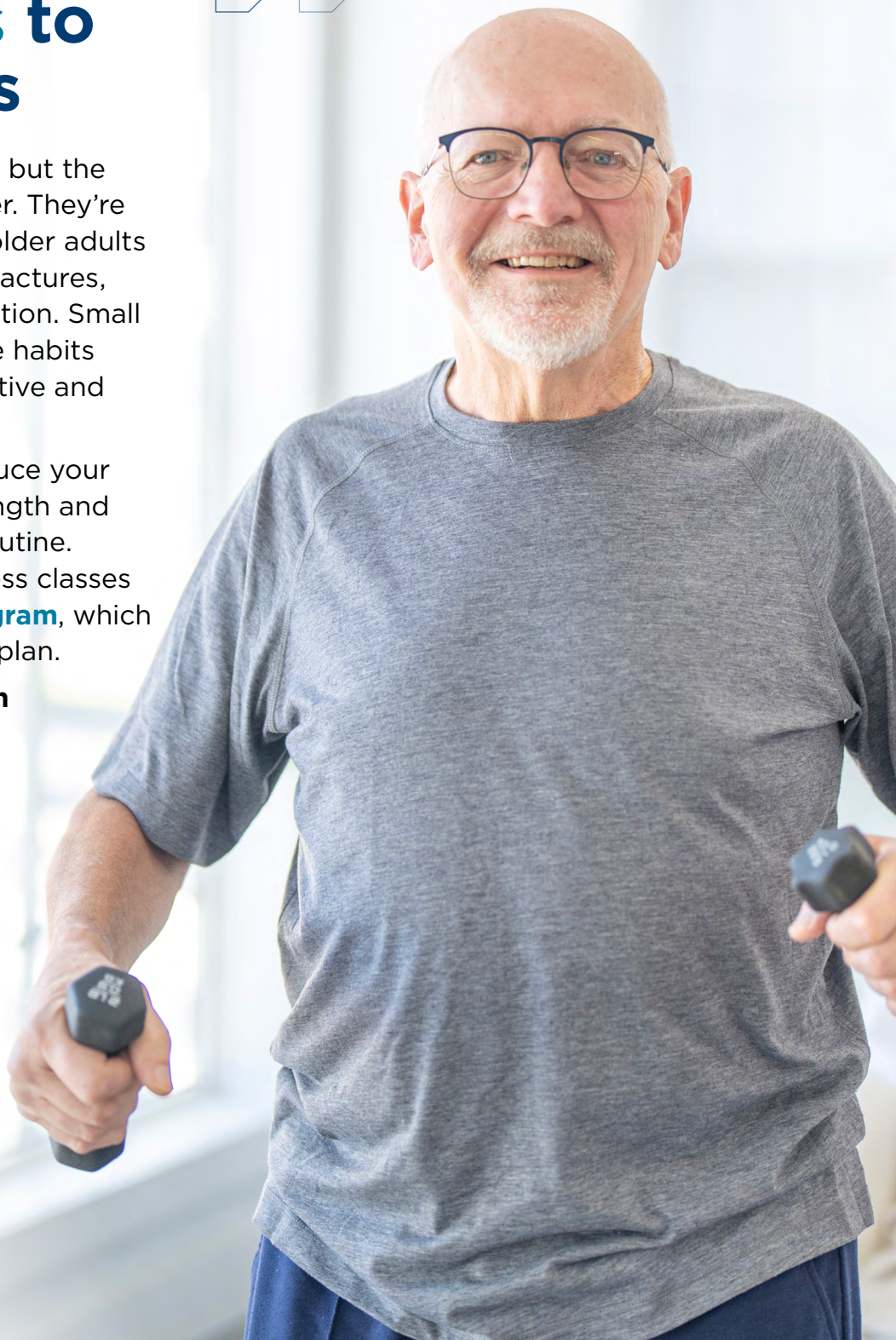
Simple ways to prevent falls

Falls can happen at any age, but the risk increases as we get older. They're a leading cause of injury in older adults and can lead to things like fractures, osteoporosis and hospitalization. Small changes at home and simple habits can help you stay steady, active and independent.

One of the best ways to reduce your risk of falling is to build strength and balance training into your routine. Consider signing up for fitness classes through the **Silver&Fit® program**, which is included with your health plan.

Other easy changes you can make include:

- Clear hallways of clutter
- Secure loose rugs and stray cords
- Add grab bars in the shower or tub
- Install handrails on both sides of the stairs
- Improve lighting throughout your home
- Practice daily strength and balance exercises
- Wear sturdy, rubber-soled shoes



Learn more and download our fall prevention flyer at align.sanfordhealthplan.com/prevent-falls for an easy checklist you can use at home.



High protein chickpea trail mix

Serves: 8 (1/2 cup per serving)

Ingredients:

1 (15-ounce) can chickpeas

1 tablespoon melted coconut oil

1/4 teaspoon cinnamon

1/2 cup dried edamame

1/2 cup dried cherries

1/4 cup almonds

1/4 cup sunflower seeds

1/4 cup dark chocolate chips

Directions:

Prepare: Preheat oven to 400°F. Drain one 15-ounce can of chickpeas, then pat them dry on a few layers of paper towels. Remove any loose skins, but don't worry about getting them all.

Roast: Transfer dried chickpeas onto a rimmed baking sheet. Drizzle with 1 tablespoon melted coconut oil, tossing to evenly coat. Bake for about 25 minutes or until golden and crispy. Remove from oven and immediately toss with 1/4 teaspoon cinnamon. Let chickpeas cool completely.

Assemble: Combine cooled chickpeas with 1/2 cup dried edamame, 1/2 cup dried cherries, 1/4 cup almonds, 1/4 cup sunflower seeds and 1/4 cup dark chocolate chips.

Storage notes: Keep in an airtight container at room temperature for up to one week. For maximum crunch, keep away from humidity.

A note about freezing: This recipe is not freezer-friendly due to the chocolate and texture changes. If you're taking this on-the-go or packing a kid-friendly protein snack, keep trail mix away from moisture. A zip-top bag will keep the chickpeas and edamame dry and crunchy.

Nutrition Facts: 305 calories | 13g sugar | 15g fat | 35g carbohydrates | 6g fiber | 10g protein



Can happiness **GROW** with age?

Research suggests happiness can follow a U-shaped pattern over a lifetime, with levels high in youth often dipping during middle age and rising again later in life. That's likely because midlife can bring added pressures from work, finances, caregiving and daily responsibilities.

As people grow older, priorities may shift. Meaningful relationships, gratitude, purpose and enjoying the present can become more important, while outside pressures carry less weight.



Healthy habits can support emotional well-being at any age. Regular physical activity, quality sleep, social connection and time for activities you enjoy can all play a role in building happiness over time.

A kinder approach to body image

How we feel about our bodies can change over time, just as our bodies change physically. A healthy body image doesn't mean loving how you look every day. Body neutrality takes a different approach by focusing less on appearance and more on what your body allows you to do, experience and enjoy.

Body image moves like a pendulum. Some days feel easier and more accepting, while others are more challenging. On harder days, affirmations can help reframe your thoughts. My body supports me. My worth isn't tied to weight. I can care for myself with kindness and respect.



Seeing a specialist? Start here.

Sometimes you may need a referral from your primary care provider (PCP) before seeing a specialist. Because requirements can vary by plan, it's a good idea to check your plan documents or call customer service before scheduling an appointment.

You can also use our newly enhanced provider directory to find specialists and confirm they're in your network. Seeing a provider in your network can help lower your out-of-pocket costs. Search by specialty, location, gender, language and other preferences to find care that works for you.

Two ways to access the provider directory:

- 1** Login or sign up for your member portal at member.align.sanfordhealthplan.com
- 2** Visit align.sanfordhealthplan.com/doctors-and-pharmacies

Checking ahead to keep your care in-network, and understanding referral requirements, can help you save time and avoid surprises.

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.

SANFORD
HEALTH PLAN

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

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NAME
ADDRESS
CITY ST ZIP

CONTACT US

Call us at **(888) 535-4831**
(TTY: 711)

Visit our website 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.