



Employee Decision Guide

**Broad & Tiered Network Plans:
Large Employer**

SANFORD[®]
HEALTH PLAN

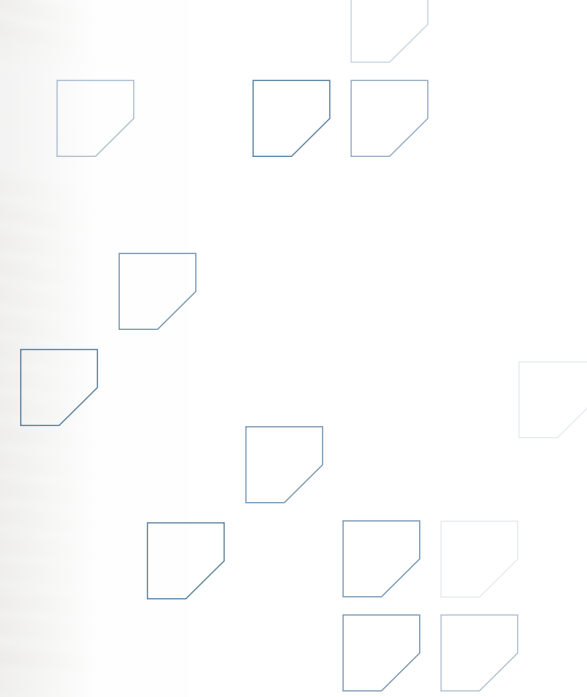


We make health insurance easy.

The information you need to make the right decision can be found within this guide. To make things simple — we have also provided direct webpage access to additional information and online tools to help you in your decision making.



If you have any questions, please feel free to contact our team at sales@sanfordhealth.org for more information.



Live Life Covered

With the options and the extras that take your dollar further, you can live life covered. Let Sanford Health Plan take care of you with:

- ✓ \$0 Annual checkups
- ✓ \$0 Preventive screenings
- ✓ \$0 On-Demand Urgent Care Video Visits, 24/7*
- ✓ Access to leading providers
- ✓ A team dedicated to your whole health

*Sanford Health Plan members save money with \$0 co-pays for urgent care virtual visits through sanfordvideo-visits.com or the Sanford Video Visits app powered by Amwell. Stated charges are for traditional copay plans. Discounted visits are available for HDHP. Other contracted providers' rates may differ. Some exclusions apply.

Understanding Your Network Options

Building an exceptional member experience is our top priority. We know that choosing the right plan can be confusing, but our team is here to help. Use the information below to compare provider network access and coverage information.

	Signature Series Plans	Sanford PLUS Plans
Cost	\$\$\$	\$\$
Eligibility	Based on the state in which you reside.	Based on the zip code in which you reside.**
Provider Network	Broad Network	Tiered Network
Flexibility to choose your own in-network providers, including specialists, without a referral	✓	✓
Out-of-network benefits available	✓	✓
Access to over 60,000 pharmacies nationwide	✓	✓
Urgent and Emergent coverage 24 hours a day.	✓	✓
Virtual care including video visits and e-visits*	✓	✓
National network of in-network providers for members who reside outside the Sanford Health Plan service area (SD, ND, western MN and northwest IA). ***	✓	✓
Lower cost-share offered when using Sanford Health providers and facilities.		✓

*Video visit and e-visit availability may vary by state.

**Employee (Policyholder) must reside in an approved Sanford PLUS zip code to enroll in this network option. Please reference pages 9-12.

***Members or dependents residing outside of the Sanford Health Plan Service Area will need to submit an Out-Of-Area Verification Form to ensure accurate in-network processing of claims when utilizing National Network (MultiPlan) providers.

Broad Network

Sanford Health Plan's Signature Series broad network expands beyond the Sanford Health system for access to providers and facilities within the Sanford Health Plan service area. To receive in-network benefits, see providers in this directory. Prior authorization for certain services is still required, regardless of where you receive care. If you or a dependent live outside of the Sanford Health Plan service area complete an Out-of-Area Form to request access to the nationwide network. If access is approved, nationwide network providers and facilities will process at the in-network benefit level.

**(See back page for service area details)*

Tiered Network

Sanford Health Plan's PLUS plans offer a tiered network is grouped into two levels. Member cost share (copayments, deductibles, and coinsurance) is based on the tier of the provider from whom they receive care.

Tier 1 Preferred (which has the lowest member cost-share) includes our large care system of Sanford Health providers and facilities.

Tier 2 Affiliated (which has a higher member cost-share) includes a broad network that expands beyond the Sanford Health system and includes providers and facilities within the Sanford Health Plan service area. To receive in-network benefits, see providers in this directory. Prior authorization for certain services is still required, regardless of where you receive care.

If you cover a college student who resides outside of the Sanford Health Plan service area complete an Out-of-Area Form to request access to the nationwide network. If access is approved, nationwide network providers and facilities will process under Tier 2 benefits.

For a detailed directory of providers and facilities available based on your needs, follow the appropriate steps below.

I'm a Current SHP Member:

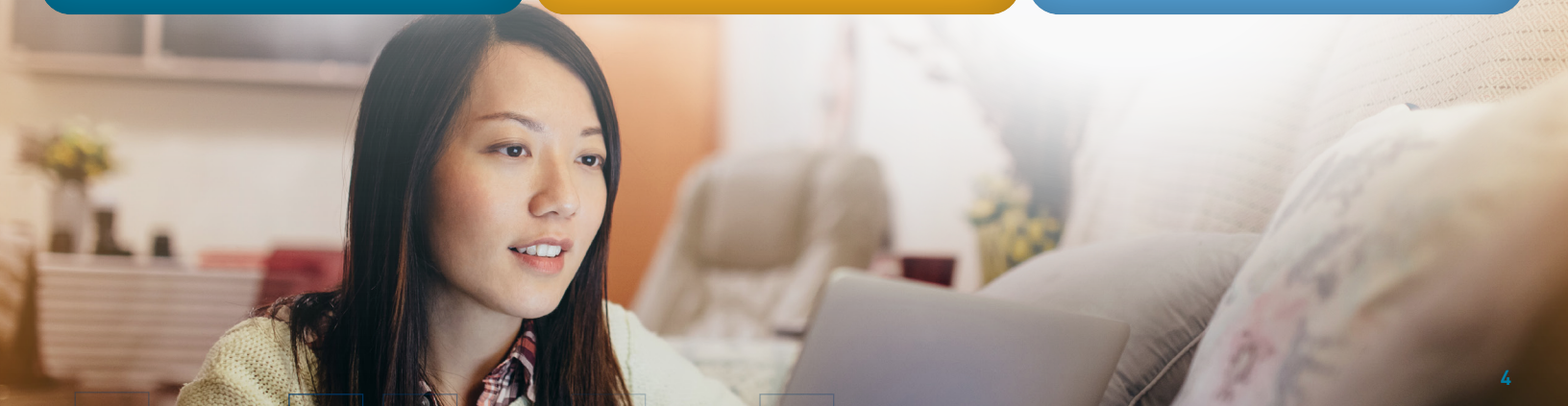
- 1 Visit sanfordhealthplan.com
- 2 Find a Doctor
- 3 Enter Last Name & Member ID Number
- 4 Run the directory based on your needs to get immediate results.

I'm Looking to be a new SHP Member:

- 1 Visit sanfordhealthplan.com/employers/broad-tiered
- 2 Access the Broad or Tiered Network Option depending on the network directory you want to search.
- 3 Run the directory based on your needs to get immediate results.

I'm a Current Member Looking to Change Provider Network Options:

- 1 Visit sanfordhealthplan.com/employers/broad-tiered
- 2 Access the Broad or Tiered Network Option depending on the network directory you want to search.
- 3 Run the directory based on your needs to get immediate results.



Sanford Health Plan Video Visits

Your guide to getting started

See a provider without leaving home

Sanford Health Plan Video Visits make it easy for you to connect with a board-certified urgent care provider from the comfort of home. Using your desktop, tablet or mobile device, you can see a provider within minutes, giving you quick, convenient access to quality care.

What to expect

During your visit, a provider can assess your symptoms, develop a treatment plan and send a prescription to your pharmacy of choice, if needed.

\$0 Urgent care 24/7*

Our providers can help with common conditions, including:

- Coughs and colds
- Flu-like symptoms
- Sinus congestion and discomfort
- Allergies, skin and eye irritations
- UTIs and bladder infections

Behavioral health

- Take care of your mental health by scheduling a visit with a therapist, psychologist or psychiatrist for concerns such as anxiety, depression or a social disorder.
- Your Sanford Health Plan standard office-visit cost share will apply to these services.

Steps for getting started



Desktop

Visit sanfordhealthplan.com/virtualcare.



Mobile

Search your App Store or Google Play for "Sanford Video Visits" and download the app.



Connect

Sign up or log in. Then, start a visit with a provider anytime, anywhere.



*HSA-qualified High Deductible Health Plans (HDHP) are not eligible for \$0 video visits but do qualify for discounted visits for which Health Savings Account (HSA) dollars may be used.



Cost

The cost of video visits depend on your health insurance coverage. Credit, debit, HSA and FSA are accepted. **Further details at sanfordhealthplan.com/virtualcare.**



Convenient

Connect with a provider 24/7. Referrals and prescriptions are available if necessary.



Quality

All video visit providers are board-certified.



Easy to use

Install the app and sign up to start a visit.

Value

As a Sanford Health Plan member, you may have access to programs and services available to you at a low cost – or even no cost at all.



Preventive Care

Free preventive services are provided based on age and gender. Find the free screenings available to you at [sanfordhealthplan.com](https://www.sanfordhealthplan.com).



Fitness Center Reimbursement

Receive \$20 per month for going to a fitness center 12 days per month. Check with your employer to find out if the fitness center reimbursement is included in your employee health benefits. To view a list of participating fitness centers, visit [nihca.org](https://www.nihca.org).



Online Resources

Access free apps to online resources that allow you to:

- Engage with your health insurance through a secure member portal
- Complete virtual visits
- Take charge of your health through a wellness portal
- Easily access Provider and Pharmacy directories

Your member ID is all you need to access your account at [sanfordhealthplan.com](https://www.sanfordhealthplan.com).



Virtual care

Sanford Health Plan members have affordable access to 24/7 virtual care — holidays included. We offer three virtual care options so our members can see a provider from the comfort of home or without leaving work.



Preventive Drugs

High costs for medications should not keep you from taking vital prescriptions essential to your health. The IRS allows certain medications to be available at a low cost without having to meet your deductible on a High Deductible Health Plan. These medications include many that treat common conditions and diseases such as high blood pressure, high cholesterol, depression, COPD, asthma, cancer, irritable bowel syndrome, and many more. Medications that are both considered preventive and on our list of covered drugs, only cost \$5 for each 30-day fill at an in-network pharmacy.

Questions? Contact our team at sales@sanfordhealth.org

Ready to Choose Your Plan?

STEP

1

Review the type of health insurance plan(s) offered to you and the differences between them.

Doctor, urgent care or emergency room visits

Lab work, x-rays, outpatient, and inpatient care

Prescriptions

Monthly premium cost

Traditional co-pay plans

- ▶ Pay a fixed-dollar amount, and let your health plan pay the rest.
- ▶ Share in the costs of care through your deductible and co-insurance.
- ▶ Whether generic or brand, pay a fixed dollar amount for your medications.
- ▶ These plans will typically cost more than HDHP plans.

High deductible health plans (HDHP)

- ▶ You pay the charges until your out-of-pocket is met.
- ▶ You pay the charges until your out-of-pocket is met.
- ▶ You pay the charges until your out-of-pocket is met.

Certain preventive drugs are offered to members at a \$5 copay on High Deductible Health Plans (HDHP) that are HSA qualified. To see if your drug is on the list go to optumrx.com/oe_sanfordhealthplan/drug-pricing.

- ▶ These plans typically cost less than the traditional co-pay plans.

Qualified plans allow the ability to contribute to Health Savings Account (if applicable) using pre-tax money to pay for qualified medical expenses.

For full plan benefit details, see your Summary of Benefits & Coverage (SBC).

Ask yourself:

- How often do I visit provider(s)?
- How much would my prescriptions cost?
- If I have significant health care costs, what am I comfortable paying?
- Which premium fits my budget?

STEP

2

Review the in-network providers and facilities in each network and be aware of the differences between them.

Ask yourself:

- Are my provider(s) in the network being offered?
- Would I be willing to switch provider to save money?
- Are out-of-network benefits important to me?

STEP

3

Consider the premiums.

Your employer will provide you premium information.

Ask yourself:

- Which health insurance plan fits my budget?

STEP

4

Visit sanfordhealthplan.com/employers/broad-tiered to finalize your decision.

Ask yourself:

- What questions do I have?



PLUS Employee Eligibility Large Group Zip Codes

South Dakota

Zip	Zip	Zip	Zip	Zip	Zip
57001	57047	57212	57263	57421	57534
57002	57048	57213	57264	57422	57538
57003	57049	57216	57265	57424	57541
57004	57050	57217	57266	57426	57544
57005	57051	57218	57268	57427	57548
57006	57052	57219	57269	57428	57555
57007	57053	57220	57270	57429	57563
57010	57054	57221	57271	57430	57566
57012	57055	57223	57272	57432	57568
57013	57057	57224	57273	57433	57569
57014	57058	57225	57274	57434	57570
57015	57064	57226	57276	57435	57571
57016	57065	57227	57278	57436	57572
57017	57067	57231	57279	57438	57576
57018	57068	57232	57317	57439	57580
57020	57069	57233	57319	57440	57584
57021	57070	57234	57322	57441	
57022	57071	57235	57325	57445	
57024	57072	57236	57326	57446	
57025	57073	57237	57331	57449	
57026	57075	57238	57335	57451	
57027	57076	57239	57339	57454	
57028	57077	57241	57341	57460	
57029	57078	57242	57342	57461	
57030	57101	57243	57348	57465	
57031	57103	57245	57353	57466	
57032	57104	57246	57355	57468	
57033	57105	57247	57356	57469	
57034	57106	57248	57365	57471	
57035	57107	57249	57366	57473	
57036	57108	57251	57368	57474	
57037	57109	57252	57369	57475	
57038	57110	57255	57370	57476	
57039	57117	57256	57374	57477	
57040	57118	57257	57375	57479	
57041	57186	57258	57376	57481	
57042	57193	57259	57380	57523	
57043	57197	57260	57383	57528	
57045	57198	57261	57401	57529	
57046	57201	57262	57402	57533	

PLUS Employee Eligibility Large Group Zip Codes

North Dakota

Zip	Zip	Zip	Zip
58001	58064	58233	58521
58002	58065	58235	58524
58004	58068	58240	58528
58005	58071	58244	58529
58006	58074	58251	58530
58007	58075	58254	58532
58008	58076	58256	58535
58009	58077	58257	58544
58011	58078	58258	58545
58012	58079	58261	58549
58015	58081	58266	58552
58016	58102	58267	58554
58018	58103	58272	58558
58021	58104	58274	58560
58027	58105	58275	58563
58029	58106	58277	58564
58030	58107	58278	58566
58031	58108	58361	58569
58035	58109	58416	58570
58036	58121	58425	58571
58038	58122	58428	58572
58041	58124	58429	58576
58042	58125	58448	58577
58045	58126	58452	58579
58046	58201	58475	58631
58047	58202	58477	58638
58048	58203	58478	
58051	58204	58482	
58052	58205	58488	
58053	58206	58494	
58054	58207	58496	
58056	58208	58501	
58057	58212	58502	
58058	58214	58503	
58059	58218	58504	
58060	58219	58505	
58061	58223	58506	
58062	58228	58507	
58063	58230	58520	

PLUS Employee Eligibility Large Group Zip Codes

Minnesota

Zip	Zip	Zip	Zip	Zip	Zip	Zip	Zip
55785	56142	56208	56293	56511	56562	56647	56754
56019	56143	56210	56294	56514	56563	56650	56756
56022	56144	56211	56296	56515	56565	56651	56757
56031	56145	56212	56297	56516	56566	56652	56758
56039	56146	56214	56309	56517	56567	56655	56759
56041	56147	56218	56311	56518	56568	56662	56760
56060	56149	56219	56318	56519	56569	56663	56761
56062	56150	56220	56324	56520	56570	56666	56762
56073	56151	56221	56336	56521	56571	56667	56763
56081	56152	56223	56339	56522	56572	56670	
56083	56153	56224	56347	56523	56573	56671	
56085	56155	56225	56360	56524	56574	56672	
56087	56156	56227	56361	56525	56575	56673	
56088	56157	56229	56433	56527	56576	56676	
56101	56158	56232	56434	56528	56577	56678	
56110	56159	56235	56435	56529	56578	56682	
56111	56160	56236	56436	56531	56579	56683	
56113	56161	56237	56437	56533	56580	56684	
56114	56162	56239	56438	56534	56581	56685	
56115	56164	56240	56440	56535	56583	56687	
56116	56165	56241	56446	56536	56584	56701	
56117	56166	56244	56452	56537	56585	56710	
56118	56167	56245	56453	56540	56586	56713	
56119	56168	56248	56458	56541	56587	56714	
56120	56169	56255	56461	56542	56588	56715	
56121	56170	56256	56464	56543	56589	56716	
56122	56171	56257	56466	56544	56590	56721	
56123	56172	56258	56467	56545	56591	56722	
56125	56173	56263	56468	56546	56592	56723	
56127	56174	56264	56470	56547	56593	56724	
56128	56175	56266	56472	56548	56594	56725	
56129	56176	56267	56473	56549	56601	56726	
56131	56177	56270	56474	56550	56619	56727	
56132	56178	56274	56477	56551	56621	56736	
56134	56180	56276	56479	56552	56626	56737	
56136	56181	56278	56481	56553	56630	56738	
56137	56183	56280	56482	56554	56633	56742	
56138	56185	56283	56484	56556	56634	56744	
56139	56186	56287	56501	56557	56641	56748	
56140	56187	56291	56502	56560	56644	56750	
56141	56207	56292	56510	56561	56646	56751	

PLUS Employee Eligibility Large Group Zip Codes

Iowa

Zip	Zip
50514	51237
50531	51238
50578	51239
51001	51240
51003	51241
51009	51242
51011	51243
51012	51244
51014	51245
51022	51246
51023	51247
51024	51248
51027	51249
51028	51250
51029	51301
51031	51331
51035	51333
51036	51334
51037	51338
51038	51342
51041	51345
51046	51346
51047	51347
51048	51350
51049	51351
51050	51354
51058	51355
51062	51357
51103	51358
51108	51360
51109	51363
51201	51364
51230	51365
51231	
51232	
51234	
51235	



Sanford Health Plan Service Area:

All counties in SD & ND, and approved counties in **IA**: Clay, Dickinson, Emmet, Ida, Lyon, O'Brien, Osceola, Plymouth, Sioux, and Woodbury. **MN**: Becker, Beltrami, Big Stone, Blue Earth, Brown, Chippewa, Clay, Clearwater, Cottonwood, Douglas, Grant, Hubbard, Jackson, Kandiyohi, Kittson, Lac Qui Parle, Lake of the Woods, Lincoln, Lyon, Mahnomen, Marshall, Martin, McLeod, Meeker, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rock, Roseau, Sibley, Stearns, Stevens, Swift, Traverse, Watonwan, Wilkin, and Yellow Medicine

Sanford Health Plan

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