SANFORD HEALTH PLAN



EMPLOYEE DECISION GUIDE

Broad Network Plans
Small and Large Employer

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 sanfordvideovisits.com or the Sanford Video Visits app powered by Amwell. Other contracted providers' rates may differ. Some exclusions apply.*

Access

Sanford Health Plan has you covered whether you are in your hometown or traveling across the country. Please review this information about the Broad Network Plans.

	Signature Series & Simplicity Plans
Provider Network	Broad 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)**	✓

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

**Employees living outside the Service Area will automatically be provided access to the National network. If the employee lives in the Service Area and a spouse or dependent lives outside of the Service Area, submit an Out-Of-Area Form to request access to the National Network (MultiPlan) for the spouse/dependent(s).

Broad Network

Sanford Health Plan's 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 live in the Sanford Health Plan service area and have a dependent residing outside of the service area, complete an Out-of-Area Form to request access to the nationwide network for them. If access is approved, nationwide network providers and facilities will process at the in-network benefit level.

For a detailed directory of providers and facilities available in the Broad Network follow these simple steps:

I'm a current Sanford Health Plan member:

1. **Visit sanfordhealthplan.com**
2. **Find a doctor**
3. **Select I'm a Member**
4. **Enter your member ID number, last name and zip code and click Submit**
5. **Select a member on your health plan and click "Continue"**
6. **Run the directory based on your needs to get immediate results**

I'm looking to be a new Sanford Health Plan member:

1. **Visit sanfordhealthplan.com**
2. **Find a doctor**
3. **Choose how you plan to get your insurance**
4. **Select your product and network from the drop-down menu, then select "Continue"**
5. **Run the directory based on your needs to get immediate results**



***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

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.

Cost
The cost of video visits depends 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.

Effective 1/1/26, HSA-qualified High Deductible Health Plans (HDHP) may be eligible for $0 on-demand virtual care for acute and non-emergent conditions through sanfordvideovisits.com or the Sanford Video Visits app. For self-funded plans, coverage is subject to plan design and must be elected by the Plan Sponsor annually. Certain restrictions may apply. Discounted visits remain available for HDHP members not eligible for $0 coverage and may be paid using HSA funds.

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**.

Fitness Center Reimbursement

Receive up to $20 per month for going to a participating 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 **myfitnessrewards.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**.

Virtual care

Sanford Health Plan members have affordable access to 24/7 virtual care – holidays included. We offer 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 formulary, 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

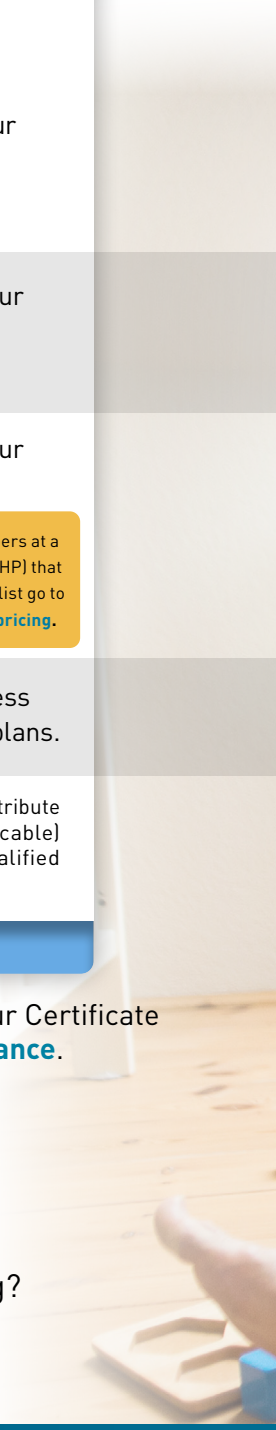
Review the type of health insurance plan(s) offered to you and the differences between them.

	Traditional co-pay plans	High deductible health plans (HDHP)
Doctor, urgent care or emergency room visits	Pay a fixed-dollar amount, and let your health plan pay the rest.	You pay the charges until your out-of-pocket is met.
Lab work, x-rays, outpatient, and inpatient care	Share in the costs of care through your deductible and co-insurance.	You pay the charges until your out-of-pocket is met.
Prescriptions	Whether generic or brand, pay a fixed dollar amount for your medications.	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.
Monthly premium cost	These plans will typically cost more than HDHP plans.	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 details, see your Summary of Benefits & Coverage (SBC) and your Certificate of Insurance (COI) at **sanfordhealthplan.com/business/certificates-of-insurance**.

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 the Broad Network.

Ask yourself:

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

Review page 4 for directions on how to search the provider directory.

STEP 3

Consider the premiums.

Your employer will provide you premium information.

Ask yourself:

- Which health insurance plan fits my budget?
- What questions do I have?

STEP 4

Visit **sanfordhealthplan.com/business/broad** to finalize your decision.



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SANFORD®
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