#### SANF SRD Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services HEALTH PLAN Simplicity Individual Bronze \$5,000 (Limited Cost Sharing) | North Dakota | Alaska Native/American Indian

#### Coverage Period Beginning on or after: 01/01/2020

Coverage for: Individual + Family | Plan Type: PPO | Non-Grandfathered

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, sanfordhealthplan.com/sbcfinder or by calling 1-800-752-5863 (toll free) | TTY/TDD: 1-877-652-1844 (toll-free). For general definitions of common terms, such as allowed amount, balance-billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> <b>\$5,000</b> individual / <b>\$10,000</b> family. For out-of-network <u>providers</u> <b>\$10,000</b> individual / <b>\$20,000</b> family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> <b>\$6,550</b> individual / <b>\$13,100</b> family. For out-of-network <u>providers</u> <b>\$13,100</b> individual / <b>\$26,200</b> family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> limit?	Premiums, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <b>www.sanfordhealthplan.com</b> or call 1-800-752-5863 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a provider in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a provider for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance-</u> <u>billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ? Provider Network: Broad	No.	You can see the in-network specialist you choose without a referral.

Provider Network: Broad

All **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

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		W	/hat You Will Pa	ay	
Common Medical Event	Services You May Need	<u>Network</u> <u>provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
If you visit a health care	Chiropractic visit	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> applies to the office visit charge and manual manipulation only. All other eligible modalities and therapies are subject to <u>deductible</u> / <u>coinsurance</u> . Limited to 20 visits per calendar year.
<u>provider's</u> office or clinic	<u>Specialist</u> visit	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
	Preventive care/screening/ immunization	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that aren't part of the <u>preventive</u> health guidelines. Ask your <u>provider</u> if these services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).

		V	/hat You Will Pa	ay	
Common Medical Event	Services You May Need	<u>Network</u> <u>provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to	Generic drugs	40% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Covers up to a 30-day supply. Generic cost is based on total drug cost per 30-day supply.
treat your illness or condition	Preferred brand drugs	40% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Brand name drugs with generic equivalents require additional cost share. Difference in cost does not apply to <u>deductible</u> or out-of-pocket limit.
More information about prescription drug	Non-preferred brand drugs	40% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	If the cost of the prescription falls under the copay amount, you will pay the least.
coverage is available at sanfordhealthplan.com/ pharmacy	Specialty drugs	40% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Refer to your <u>Formulary</u> to determine which benefit applies to your medication. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Certain outpatient services may require authorization (pre- approval) by the Plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Physician/surgeon fees	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
If you need immediate medical attention	Emergency room care	40% <u>coinsurance</u> after <u>deductible</u>	No charge	40% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
medical attention	Emergency medical transportation	40% <u>coinsurance</u> after <u>deductible</u>	No charge	40% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).

		W	/hat You Will Pa	ay	
Common Medical Event	Services You May Need	<u>Network</u> <u>provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	<u>Urgent care</u>	40% <u>coinsurance</u> after <u>deductible</u>	No charge	40% <u>coinsurance</u> after <u>deductible</u>	Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
If you have a hospital	Facility fee (e.g., hospital room)	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
stay	Physician/surgeon fees	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
If you need mental health, behavioral	Outpatient services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
health, or substance abuse services	Inpatient services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).
If you are pregnant	Office visits	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> does not apply to routine prenatal and postnatal-care and certain <u>preventive services</u> . Depending
	Childbirth/delivery professional services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost
	Childbirth/delivery facility services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u>	<u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).

		N	/hat You Will Pa	ay	
Common Medical Event	Services You May Need	<u>Network</u> <u>provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	Home health care	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Limited to 40 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Rehabilitation services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> covers evaluation. Therapies are subject to <u>deductible</u> / <u>coinsurance</u> . Limited to 30 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Habilitation services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> covers evaluation. Therapies are subject to <u>deductible</u> / <u>coinsurance</u> . Limited to 30 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Skilled nursing care	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Limited to 30 days in any consecutive 12-month period. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Durable medical equipment	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
	Hospice services	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance</u> <u>billing</u> ).

		V	/hat You Will Pa	ay	
Common Medical Event	Services You May Need	<u>Network</u> <u>provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 visit per calendar year. Benefit applies until end of month member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
If your child needs dental or eye care	Children's glasses	40% <u>coinsurance</u> after <u>deductible</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Frames limited to 1 item every other year. Lenses or contact lenses limited to 1 item annually. Benefit applies until end of month member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).
dental of eye care	Children's dental check-up Preventive dental services: Other dental services:	No charge 40% <u>coinsurance</u> ( <u>deductible</u> does not apply)	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Routine check-ups limited to 2 visits per calendar year. Preventive, emergency, and routine coverage available for members up to age 19. See your plan document for eligible services. Certain dental services may require authorization (pre-approval) by the plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).

**Excluded Services & Other Covered Services:** 

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Acupuncture	<ul> <li>Infertility treatment</li> </ul>	• Non-emergency care when traveling outside the U.S.		
Cosmetic surgery	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>		
<ul> <li>Dental care (Adult)</li> </ul>	5	<ul> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Bariatric Surgery	<ul> <li>Hearing aids (except for gradual deterioration of</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>		
Chiropractic Care	hearing that occurs with aging and/or other	<ul> <li>Routine foot care (for diabetics only)</li> </ul>		
-	lifestyle factors)	Telehealth / e-visits / video visits		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: North Dakota Insurance Department at 1-800-247-0560. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Appeals & Complaints at 1-800-752-5863 or contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

### Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-892-0675 (*toll-free*). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-892-0675 (*toll-free*). Chinese (中文): 如果需要中文的帮助, **请拨打这个号码** 1-800-892-0675 (*toll-free*). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-800-892-0675 (*toll-free*).

------To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section. ------

### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Specialist copayment Hospital (facility) coinsuranceCoinsurance 40%Specialist copayment Hospital (facility) coinsuranceCoinsuranceSpecialist copayment 40%Coinsurance <th><b>Peg is Having a Baby</b></th> <th>Managing Joe's type 2 Diabetes</th> <th colspan="2">Mia's Simple Fracture</th>	<b>Peg is Having a Baby</b>	Managing Joe's type 2 Diabetes	Mia's Simple Fracture	
	(9 months of in-network pre-natal care and a	(a year of routine in-network care of a well-	(in-network emergency room visit and follow up	
	hospital delivery)	controlled condition)	care)	
Specialist Office visits (prenatal care)Primary care physician office visits (including disease education)Emergency room care (including medical supplies)Childbirth/Delivery Facility ServicesDiagnostic tests (blood work)Diagnostic tests (blood work)Diagnostic tests (x-ray)Diagnostic tests (ultrasounds and blood work)Prescription drugsDurable medical equipment (crutches)	■ <u>Specialist copayment</u> <u>Coinsurance</u>	■ <u>Specialist copayment</u> <u>Coinsurance</u>	■ <u>Specialist copayment</u> <u>Coinsurance</u>	
	■ Hospital (facility) <u>coinsurance</u> 40%	■ Hospital (facility) <u>coinsurance</u> 40%	■ Hospital (facility) <u>coinsurance</u> 40%	
Specialist visit (anesthesia) Durable medical equipment (glucose meter) Rehabilitation services (physical therapy)	<u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services	Primary care physician office visits ( <i>including disease education</i> ) <u>Diagnostic tests</u> ( <i>blood work</i> )	Emergency room care (including medical supplies) Diagnostic test (x-ray)	

In this example, Peg would pay:		
Cost Sharing		
\$5,000		
\$0		
\$1,550		
What isn't covered		
\$60		
\$6,610		

The total Joe would pay is
responsible for the other costs of the

Cost Sharing

What isn't covered

\$5,000 \$0

\$1,200

\$6,260

\$60

In this example, Joe would pay:

Deductibles

Copayments

Coinsurance

Limits or exclusions

Total Example Cost	\$1,900	
In this example, Mia would pay:		
Cost Sharing		
Deductibles	\$1,900	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,900	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### **Non-discrimination notice**

Sanford Health Plan does not discriminate against any future, current, or past Member on the basis of race; ethnicity; color; national origin; disability; sex; gender; sexual orientation; gender identity; religion; spiritual beliefs; medical condition, including a current or past history of mental health and substance use disorders; sources of payment for care; or age, in its coverage, treatment, or benefit decisions. Sanford Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, or other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Sanford Health Plan has failed to provide these services or discriminated in any way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Director of Customer Service, 300 Cherapa Place #201, Sioux Falls, SD 57103, (800) 752-5863, TTY/TDD (877) 652-1844, fax (605) 328-6812, memberservices@sanfordhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights 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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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, (800) 368-1019, (800) 537-7697 (TDD).

Complaint forms are available at *http://www.hhs.gov/ocr/office/file/index.html.* 

Free help	n other languages
For help in a language other than English, please call us toll-free at (800) 892-0675. Both oral and written translation services are available for free in at least 150 languages. If you have any	<b>Spanish:</b> ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-892- 0675 (TTY: 1-877-652-1844).
questions, for example, about your benefits, this document, or how Sanford Health Plan pays for your care, please call us.	<b>Hmong:</b> LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-892-0675 (TTY: 1- 877-652-1844).
<b>English:</b> ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-892-0675 (TTY: 1-877-652-1844).	<b>Cushite:</b> XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-
	892-0675 (TTY: 1-877-652-1844).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-892-0675 (TTY: 1-877-652-1844).

Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-892-0675 (TTY: 1-877-652-1844).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-892-0675 (TTY: 1-877-652-1844).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-892-0675 (телетайп: 1-877-652-1844)

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-892-0675 (TTY: 1-877-652-1844).

خدمات فإن ،اللغة اذكر تتحدث كنت إذا :ملحوظة 1844-652-1877 (رقم : Arabic والبكم الصم هاتف 6675-892-800-1 برقم اتصل .بالمجان لك تتوافر اللغوية المساعدة

# Karen:

ဟ်သူဉ်ဟ်သး– နမ့်၊ကတိၤ ကညီ ကျိဉ်အယိ, နမၤန့၊် ကျိဉ်အတါမၤစၢၤလ၊ တလက်ဘူဉ်လက်စ္ၤ နီတမံၤဘဉ်သူန္နဉ်လီၤ. ကိ: 1-800-892-0675 (TTY: 1-877-652-1844). Amharic: ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-892-0675 (መስማት ለተሳናቸው: 1-877-652-1844).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-892-0675 (TTY: 1-877-652-1844).번으로 전화해 주십시오.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-892-0675 (ATS : 1-877-652-1844).

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-892-0675 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-877-652-1844).

# Cambodian, Mon-Khmer:

សយ័គ្ន ៖ បើសិនជាអ្នកនិយាយ កាសាខ្មែរ, សេវាជំនួយៃផ្នកកាសា ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ បូរ ទូស័ព្ទ 1-800-892-0675 (TTY: 1-877-652-1844)។

# Help understanding this document is free

If you would like this policy in another format (for example, a larger font size of a file for use with assistive technology, like a screen reader), please call us at: (800) 752-5863 (toll-free) | TTY/TDD: (877) 652-1844