SANFORD Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services TRUE Individual Silver \$4,750 (Limited Cost Sharing) | South Dakota | Alaska Native/American Indian

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

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

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>sanfordhealthplan.com/sbcfinder</u> 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 <u>allowed amount</u>, <u>balance-billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other underlined terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> 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> \$4,750 individual / \$9,500 family. No <u>out of network</u> coverage. <u>Copays</u> do not apply to <u>deductible</u> .	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 <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,150 individual / \$16,300 family. No <u>out-of-network</u> coverage.	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 www.sanfordhealthplan.com 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> ?	No.	You can see the in-network specialist you choose without a referral.

Provider Network: Focused

HP-2957 | QHP | COI: HP-1600 3/5/2020



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.

		What Y	You Will Pay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> (IHCP)	<u>Out-of-</u> <u>network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$55 <u>copay</u> / visit	No charge	Not covered	<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>).
	Chiropractic care	\$55 <u>copay</u> / visit	No charge	Not covered	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> .
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$55 <u>copay</u> / visit	No charge	Not covered	<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	Not covered	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. <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 a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	No charge	Not covered	Some diagnostic x-rays, ultrasounds, specimens, and blood work done in an office visit setting that occur on the same date of service are included in your office visit copay. Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> . Contact the Plan for full details on included benefits. <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>).
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	<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>).

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> <u>(IHCP)</u>	<u>Out-of-</u> <u>network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to	Generic drugs less than \$6 Generic drugs greater or equal to \$6	\$0 <u>copay</u> / prescription \$25 <u>copay</u> / prescription	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 More information	Preferred brand drugs	\$75 <u>copay</u> / prescription	No charge	Not covered	Brand name drugs with generic equivalents require additional cost share. Difference in cost does not apply to deductible or out-of-pocket limit.
about prescription drug coverage is	Non-preferred brand drugs	\$125 <u>copay</u> / prescription	No charge	Not covered	If the cost of the prescription falls under the copay amount, you will pay the least. Refer to your <u>Formulary</u> to determine which benefit
available at sanfordhealthplan. com/pharmacy	Specialty drugs	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	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</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	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</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>).
	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	<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	50% <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>).
	Emergency medical transportation	50% <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>).

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Indian</u> <u>Health Care</u> <u>Provider</u> (IHCP)	<u>Out-of-</u> <u>network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	Urgent care	\$55 <u>copay</u> / visit	No charge	\$55 <u>copay</u> / visit	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 amount</u> , you may have to pay the difference (<u>balance billing</u>).
lf you have a	Facility fee (e.g., hospital room)	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	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>).
hospital stay	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	<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>).
lf you need mental health, behavioral	Outpatient services Office visit: Other outpatient services:	\$55 <u>copay</u> / visit 50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	<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	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	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>).
	Office visits	No charge	No charge	Not covered	Cost sharing does not apply to routine prenatal and postnatal-care and certain preventive services.
	Childbirth/delivery professional services	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Depending on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include
If you are pregnant	Childbirth/delivery facility services	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	tests and services described elsewhere in the SBC (i.e. ultrasound). <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>).

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	Indian Health Care Provider (IHCP)	<u>Out-of-</u> <u>network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	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>).
	Rehabilitation services Office visit: Other outpatient services:	\$55 <u>copay</u> / visit 50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Office visit <u>copay</u> covers evaluation. Therapies are subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost</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>).
If you need help recovering or have other special health	Habilitation services Office visit: Other outpatient services:	\$55 <u>copay</u> / visit 50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Office visit <u>copay</u> covers evaluation. Therapies are subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost</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>).
needs	Skilled nursing care	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization required. Limited to 90 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	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Prior authorization may be required. <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>).
	Hospice services	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	<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>).

		What Y	You Will Pay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	Indian Health Care <u>Provider</u> (IHCP)	<u>Out-of-</u> <u>network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	Not covered	Limited to 1 visit per calendar year. 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	Children's glasses	50% <u>coinsurance</u> after <u>deductible</u>	No charge	Not covered	Frames limited to 1 item every other year. Lenses or contact lenses limited to 1 item annually. 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 or eye care	Children's dental check-up Preventive dental services: Other dental services:	No charge 50% <u>coinsurance</u> (<u>deductible</u> does not apply)	No charge	Not covered	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 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 S	Services:	
Services Your Plan Generally Does No	OT Cover (Check your policy or <u>plan</u> document for more inform	ation and a list of any other excluded services.)
Acupuncture	 Infertility treatment 	 Non-emergency care when traveling outside the U.S.
Cosmetic surgery	 Long-term care 	 Routine eye care (Adult)
Dental care (Adult)		 Weight loss programs
Other Covered Services (Limitations r	may apply to these services. This isn't a complete list. Please so	ee your <u>plan</u> document.)
Bariatric Surgery	 Hearing aids (except for gradual deterioration of 	 Private-duty nursing
Chiropractic Care	hearing that occurs with aging and/or other	 Routine foot care (for diabetics only)
	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: South Dakota Department of Labor at 1-605-773-3101. 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, kwiijigo 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.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 ■ The plan's overall <u>deductible</u> \$4,750 ■ Specialist copayment \$55 ■ Hospital (facility) <u>coinsurance</u> 50% ■ Other <u>coinsurance</u> 50% 		 The <u>plan's</u> overall <u>deductible</u> \$4,750 <u>Specialist copayment</u> \$55 Hospital (facility) <u>coinsurance</u> 50% Other <u>coinsurance</u> 50% 		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$4,750 \$55 50% 50%
This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including</i> <i>disease education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) Prescription drugs Durable medical equipment (glucose meter)		This EXAMPLE event includes served Emergency room care (including med	
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>)	d work)	<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m	,	supplies) Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical there Total Example Cost	ару)
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost		<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost	eter) \$7,400	<u>Diagnostic test</u> (x-ray) Durable medical equipment (crutches Rehabilitation services (physical ther Total Example Cost	•
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost In this example, Peg would pay:	d work)	<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost In this example, Joe would pay:	,	<u>Diagnostic test</u> (x-ray) Durable medical equipment (crutches Rehabilitation services (physical ther Total Example Cost In this example, Mia would pay:	ару)
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost	d work)	<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost	,	<u>Diagnostic test</u> (x-ray) Durable medical equipment (crutches Rehabilitation services (physical ther Total Example Cost	ару)
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost In this example, Peg would pay: Cost Sharing	od work) \$12,700	<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost In this example, Joe would pay: Cost Sharing	\$7,400	Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical there Total Example Cost In this example, Mia would pay: Cost Sharing	apy) \$1,900
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u> Deductibles	d work) \$12,700 \$4,750	<u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost In this example, Joe would pay: <u>Cost Sharing</u> Deductibles	\$7,400 \$10	Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical thera Total Example Cost In this example, Mia would pay: Cost Sharing Deductibles	apy) \$1,900 \$1,300
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u> Deductibles Copayments	d work) \$12,700 \$4,750 \$40	Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost In this example, Joe would pay: Cost Sharing Deductibles Copayments	\$7,400 \$10 \$2,600	Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical there Total Example Cost In this example, Mia would pay: Cost Sharing Deductibles Copayments	apy) \$1,900 \$1,300 \$400
Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and bloo</i> <u>Specialist</u> visit (<i>anesthesia</i>) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u> Deductibles Copayments Coinsurance	d work) \$12,700 \$4,750 \$40	Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose m Total Example Cost In this example, Joe would pay: Cost Sharing Deductibles Copayments Coinsurance	\$7,400 \$10 \$2,600	Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera) Total Example Cost In this example, Mia would pay: Cost Sharing Deductibles Copayments Coinsurance	apy) \$1,900 \$1,300 \$400

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	in 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	Spanish: 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.	Hmong: 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).
English: 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).	Cushite: 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