SANF SIMMARY of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

HEALTH PLAN Simplicity Individual Expanded Bronze \$7,000 (Limited Cost Sharing) | North Dakota | Alaska Native/American Indian

Coverage Period Beginning on or after: 01/01/2022

Coverage for: Individual + Family | Plan Type: PPO | 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, 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> \$7,000 individual / \$14,000 family. For <u>out-of-network providers</u> \$14,000 individual / \$28,000 family. <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 f</u> or this <u>plan</u> ? | For <u>network providers</u> \$8,700 individual / \$17,400 family. For <u>out-of-network providers</u> \$17,400 individual / \$34,800 family. <u>Copays</u> do not apply to <u>deductible</u> . | 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 (unless balanced billing is prohibited), 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: Broad | | HP-2849 QHP COI: HP-0346 |

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. Sanford Preferred Providers: Sanford Health Practitioners and/or Facilities. With Sanford Preferred Providers, you will pay Tier-1 In-Network Benefits. Affiliated Providers: All other In-Network Practitioners and/or Facilities. With Affiliated Providers, you will pay Tier-2 In-Network Benefits.

| | Services You May Need | What You Will Pay | | | | |
|--------------------------------|---|---|--|---|--|--|
| Common Medical Event | | <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 | |
| | Primary care visit to treat an injury or illness | Sanford Preferred: \$50 <u>Copay</u> / Office Visit Affiliated: \$70 <u>Copay</u> / Office Visit | No charge | \$90 <u>copay</u> / office visit | <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 | Sanford Preferred: \$50 <u>Copay</u> / Office Visit Affiliated: \$50 <u>Copay</u> / Office Visit | No charge | \$90 <u>copay</u> / office visit | 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. | |
| provider's office or clinic | <u>Specialist</u> visit | Sanford Preferred: 40% <u>coinsurance</u> after <u>deductible</u> Affiliated: 60% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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 | 60% <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) | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <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) | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <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 You Will Pay | | | | |
|--|---|--|---|---|---|--|
| Common Medical Event | Services You May Need | <u>Network provider</u> (You will pay the least) | Indian <u>Health</u> <u>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 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. Brand name drugs with generic equivalents require additional cost share. Difference in cost | |
| treat your illness or condition More information about | Preferred brand drugs | 50% <u>coinsurance</u> after <u>deductible</u> | No charge | Not covered | does not apply to <u>deductible</u> or <u>out-of-pocket limit</u> . If the cost of the prescription falls under the copay amount, you will pay the least. There are no limitations or restrictions | |
| prescription drug coverage is available at | Non-preferred brand drugs | 50% <u>coinsurance</u> after <u>deductible</u> | No charge | Not covered | for use of manufacturer coupons if used in conjunction with our current benefit offering. Refer to your <u>Formulary</u> to | |
| sanfordhealthplan.com/ pharmacy | Specialty drugs | 50% <u>coinsurance</u> after <u>deductible</u> | No charge | Not covered | determine which benefit applies to your medication. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-</u> <u>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) | Sanford Preferred: 50% coinsurance after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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-networ</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 | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <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 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>). | |
| If you need immediate medical attention | 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>). | |
| | <u>Urgent care</u> | \$60 <u>copay</u> / office visit | No charge | \$60 <u>copay</u> / office 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</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>). | |

| | | What You Will Pay | | | | |
|--|---|---|---|---|--|--|
| Common Medical Event | Services You May Need | <u>Network provider</u> (You will pay the least) | Indian <u>Health</u> <u>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 | |
| lf you have a hospital stay | Facility fee (e.g., hospital room) | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <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>). | |
| | Physician/surgeon fees | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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 health, or substance abuse services | Outpatient services | Sanford Preferred: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services Affiliated: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | No charge | \$90 <u>copay</u> / office visit and 60% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | <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>). | |
| | Inpatient services | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <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 | 60% <u>coinsurance</u> after <u>deductible</u> | Cost sharing does not apply to routine prenatal and | |
| | Childbirth/delivery professional services | Sanford Preferred: 50% coinsurance after deductible Affiliated: 50% coinsurance after deductible | No charge | 60% <u>coinsurance</u> after <u>deductible</u> | postnatal-care and certain <u>preventive services</u> . Depending 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). <u>Cost</u> | |
| | Childbirth/delivery facility services | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <u>coinsurance</u> after <u>deductible</u> | sharing waived at non-IHCP with IHCP referral. If an out-of- network provider charges more than the allowed amount, you may have to pay the difference (balance billing). | |

| | | What You Will Pay | | | | |
|---|------------------------------|---|---|---|--|--|
| Common Medical Event | Services You May Need | <u>Network provider</u> (You will pay the least) | Indian <u>Health</u> <u>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 help recovering or have other special health needs | Home health care | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>). | |
| | Rehabilitation services | Sanford Preferred: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services Affiliated: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | No charge | \$90 <u>copay</u> / office visit and 60% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | 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 | Sanford Preferred: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services Affiliated: \$50 <u>copay</u> / office visit and 50% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | No charge | \$90 <u>copay</u> / office visit and 60% <u>coinsurance</u> after <u>deductible</u> for other outpatient services | 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 | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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 | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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 | Sanford Preferred: 50% <u>coinsurance</u> after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <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>). | |

| | Services You May Need | What You Will Pay | | | |
|---|----------------------------|--|--|---|---|
| Common Medical Event | | <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 |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge | 60% <u>coinsurance</u> after <u>deductible</u> | Limited to 1 visit per calendar year. Benefit ends at the end of the month when the 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>). |
| | Children's glasses | Sanford Preferred: 50% coinsurance after <u>deductible</u> Affiliated: 50% <u>coinsurance</u> after <u>deductible</u> | No charge | 60% <u>coinsurance</u> after <u>deductible</u> | Limited to 1 frame every other year. Lenses or contact lenses limited to 1 item annually. Benefit ends at the end of the month when the 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>). |
| | Children's dental check-up | No charge | No charge | 60% <u>coinsurance</u> after <u>deductible</u> | Limited to 2 routine check-up 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 | l Services: | |
|--|---|--|
| Services Your <u>Plan</u> Generally Does | NOT Cover (Check your policy or plan 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 (Limitation | s may apply to these services. This isn't a complete list. Please s | 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) | |

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 on how 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.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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:



Limits or exclusions

The total Peg would pay is

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 Ba l (9 months of in-network pre-natal hospital delivery) | | Managing Joe's type 2 I (a year of routine in-network ca controlled condition) | re of a well- | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|--|---|--|---|--|---|
| The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$7,000 <u>Coinsurance</u> 50% 50% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$7,000 <u>Coinsurance</u> 50% 50% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$7,000 <u>Coinsurance</u> 50% 50% |
| This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>) | | This EXAMPLE event includes services like: Primary care physician office visits (including disease education) <u>Diagnostic tests</u> (blood work) Prescription drugs Durable medical equipment (glucose meter) | | This EXAMPLE event includes services like:Emergency room care (including medicalsupplies)Diagnostic test (x-ray)Durable medical equipment (crutches)Rehabilitation services (physical therapy) | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| Cost Sharing | | Cost Sharing | | Cost Sharing | |
| Deductibles | \$7,000 | Deductibles | \$3,200 | Deductibles | \$2,300 |
| Copayments | \$10 | Copayments \$900 | | Copayments | \$300 |
| Coinsurance \$700 | | Coinsurance | \$0 | Coinsurance | \$0 |
| What isn't covered | | What isn't covered | | What isn't covered | |

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

\$20

\$4,120

Limits or exclusions

The total Mia would pay is

\$0

\$2,600

Limits or exclusions

The total Joe would pay is

\$60

\$7,770

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:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact Sanford Health Plan at (800) 752-5863 | TTY: 711.

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 the Civil Rights Coordinator at 300 Cherapa Place #201, Sioux Falls, SD 57103, call (800) 325-9402 | TTY: 711, fax (605) 328-6812, or e-mail <u>compliancehotline@sanfordhealth.org</u>. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: US Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, TTY/TDD (800) 537-7697. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

Free help in other languages

For help in any language other than English, please call **1-800-752-5863** | TTY: 711.

If you have any questions, for example, about your benefits, a document, or how Sanford Health Plan pays for your care, please call us.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Sanford Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-927-2969.

Hmong: Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Sanford Health Plan, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-844-923-3519.

Cushite: Isin yookan namni biraa isin deeggartan Sanford Health Plan irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-844-927-2968 tiin bilbilaa.

<u>Vietnamese</u>: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Sanford Health Plan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình hoàn toàn miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-927-2973.

Chinese (Mandarin): 如果您,或您正在幫助的人,有關於 Sanford Health Plan 方面的問題,您有權利免費以您的母語得到幫助和訊息。想要跟一位翻譯員通話,請致電 1-844-923-3524。

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Sanford Health Plan haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-923-3517 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Sanford Health Plan, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-844-927-2967.

Laotian: ຖ້າທ່ານ, ຫຼືຄົນທ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມ ຄຳຖາມກ່ຽວກັບ Sanford Health Plan, ທ່ານມ ສິດທ ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທ ່ເປັນພາສາຂອງທ່ານບໍ່ມ ຄ່າໃຊ້ຈ່າຍ.

ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-752-5863.

Arabic:

نا ناك كىچىل و أ ىدل صنخش ەدعاست قائساً صوصخب Sanford Health Plan ، كيىلە قىحلا ت امولعملاو ةير ورضلا كنغلب نىم نود ةيما قالك. شدحىتلل عم مجرتم ل صنا ب 3511-923-844. ي، لوصحلا ىلع قدعاسملا

Karen:

တာ်ကွဲးနီဉ်အဝဲဆံးနှဉ်အိဉ်ဒီးတာ်ကိုတာ်ကိုးလားစာရှဒ်ဉ်တဖဉ်နှဉ်လီး.တာ်ကွဲးနီဉ်အဝဲဆံးအိဉ်ဒီးတာ်ကဲ့တာ်ကိုး လားစာရှဒ်ဉ်ဘဉ်ယးဒီးနင်္လာပတံထီဉ်မှတမ့ာ်တာ်ကျက်ဘာစီဖျို Sanford Health Plan

န္ ဉ်လီး.ယုက္စာ်မှာ်နံးမှာ်သီအခ်ိဉ်သွဉ်လ၊တာ်ကွဲးနီဉ်အံးတက္နာ်.ဘဉ်သွဉ်သွဉ်နကဘဉ်ဟံနွှာ်မူဒါလ၊မှာ်နံးမှ ာ်သီလ၊တစ်ဆာတာ်ယာ်လ၊နကဟာ်ယာ်နတားအိဉ်ဆူဉ်အိဉ်ချုတဉ်ကျ၊ဉ်ဘာမှတမှာ်တာ်မ၊စားလ၊နကဘဉ်ဟ့ဉ်အ ပွားနှဉ်လီး.နအိဉ်ဇီးတာ်ခွဲးတာ်ယာ်လ၊နကဇီးနှာ်ဘဉ်တာ်မ၊စားဇီးတာ်ဂ္ဂါတာ်ကျိုးလ၊နကျိာ်ဧဉ်နဲ့လ၊တလိဉ်ဟ္ဉ်ခ်အ ပွားဘဉ်နှဉ်လီး.ကီး 1-844-923-3522တက္န်.

Amharic:

እርስዎ፣ ወይም እርስዎ የሚያጣዙት ባለሰብ፣ ስለ Sanford Health Plan ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ ይደውሉ። 1-800-752-5863

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Sanford Health Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-923-3523로 오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Sanford Health Plan, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-844-923-3516.

<u>Serbo-Croatian</u>: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Sanford Health Plan, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da

biste razgovarali sa prevodiocem, nazovite 1-800-752-5863.

<u>Cambodian, Mon-Khmer</u>: ប្រសិនបររ៉ុែក ឬនវណាមុន កំដ**ែលអ្នកកំពុង**ើេដួយ មួនសុណ**្ឌ រអ**់ពី Sanford Health Plan ប**េ រុមកម្**នសិេធិេល្លលដនួយនិងព័រែ្សមួន

បៅកនុងភាស
រស់អ្នក បទោយមិនអនុស់ប្ទាក់ ។ ២៩មែបនេះយាយជាមួយអនុតាករប្រ សូម 1-844-923-3512។

Bantu: Nimba wewe canke umuntu uriko urafasha afise ibibazo vyerekeye Sanford Health Plan, utegerezwa kugira uburenganzira bwo kuronka ubufasha n'amakuru arambuye mu rurimi gwawe ataco utanze canke kurihira. Hamagara 1-800-752-5863 uhamagara umusobanuzi.

<u>Swahili</u>: Kama wewe, au mtu unaye mpa usaidizi ana maswali kuhusu Sanford Health Plan, Una haki ya kupata habari hii na msaada kwa lugha yako bila gharama. Kuzungumza na mkalimani, piga nambari hii: 1-844-927-2970.

Japanese: ご本人様、またはお客様の身の回りの方でも、Sanford Health Plan についてご質問がございましたら、ご希望の言語でサ ポートを受けたり、情報を入手したりすることができます。料金 はかかりません。通訳とお話される場合、1-844-923-3521 までお電話ください。

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Sanford Health Plan, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-800-752-5863.

 Nepali:
 यदि तपाईं आफ्ना लादि आफें आवेिनको काम िै, वा कसैलाई मद्दत

 िै हुनुहुन्छ, Sanford Health Plan बारे प्रश्नहरू छन् भने आफ्नो मातृभाषामा

 दन : शुल्क सहायता वा जानकारी पाउने अदिकार छ । िोभाषे (इन्टरप्रेटर)

 सँि कुरा िनुुपरे 1-844-927-2961 मा फोन िनुुहोस् ।

Norwegian: Hvis du, eller noen du hjelper, har spørsmål om Sanford Health Plan, har du rett til å få hjelp og informasjon på ditt språk uten kostnad. For å snakke med en tolk, ring 1-800-752-5863.

Help understanding your health insurance is free. If you would like something 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: 711

North Dakota Medicaid Expansion:

Please call (855) 305-5060 (toll-free) | TTY: 711