

## Align powered by Sanford Health Plan

ChoiceElite (PPO) H3186-001

ChoicePlus (PPO) H3186-002



## SUMMARY OF BENEFITS

January 1, 2022 - December 31, 2022

This booklet gives you a summary of drug and health services covered by Align powered by Sanford Health Plan for ChoiceElite (PPO) and ChoicePlus (PPO). It is an overview of what we cover and what you pay. This is not a full list covered services, limitations, and exclusions. To get a complete list of services we cover, call our Customer Service department and ask for the “Evidence of Coverage.” You can also access the “Evidence of Coverage” online at our website.

### You have options with your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan, such as Align powered by Sanford Health Plan.
- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on [medicare.gov](https://www.medicare.gov)
- If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048

### Sections in this booklet

- Things to Know About Align powered by Sanford Health Plan
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

This document is available in other formats such as Braille and large print. This document may be available in a non-English language. For additional information, call Customer Service at the number shown in the next section.

### THINGS TO KNOW ABOUT

Align powered by Sanford Health Plan has two available PPO plan options, ChoiceElite and ChoicePlus. You can use in-network and out-of-network providers, but you will typically pay more for care received out-of-network. Both of these plans include prescription drug coverage.

Align ChoiceElite and Align ChoicePlus are PPO Plans with a Medicare contract. Enrollment in plans depends on contract renewal.

- **Primary Care Physician (PCP)** – We encourage you to choose a primary care physician. Your health is better supported when we know who your doctor is.

- **Referrals** – Align ChoiceElite and Align ChoicePlus do not require a referral to see a specialist.
- **Prior Authorizations** – Align ChoiceElite and Align ChoicePlus offer Direct Access for Sanford providers. This means your Sanford doctor does not have to get approval before you receive services. We depend on their expertise to drive your healthcare options. Restrictions may apply.

### Who can join?

To join Align ChoiceElite or Align ChoicePlus, you must be entitled to Medicare Part A and enrolled in Medicare Part B, and live in our service area. You still need to pay your Part B premium.

Our service area for Align ChoiceElite or Align ChoicePlus includes these counties in each state:

**Minnesota:** Becker, Clay, Norman, Otter Tail, Rock, Wilkin

**South Dakota:** Lake, Lincoln, McCook, Minnehaha, Moody, Turner

**North Dakota:** Barnes, Burleigh, Cass, McLean, Morton, Ransom, Richland, Steele, Traill

### Have questions? We can help.

Contact Information and Hours of Operation	
Non-Members	
October 1 - March 31 (888) 535-4831 (TTY: 711) 8:00 a.m. to 5:00 p.m., Monday - Friday	April 1 - September 30 (888) 535-4831 (TTY: 711) 8:00 a.m. to 5:00 p.m., Monday - Friday
Our website: <a href="http://www.align.sanfordhealthplan.com">www.align.sanfordhealthplan.com</a>	
Members	
October 1 - March 31 (888) 278-6485 (TTY: (888) 279-1549) 8:00 a.m. to 8:00 p.m., 7 days a week	April 1 - September 30 (888) 278-6485 (TTY: (888) 279-1549) 8:00 a.m. to 8:00 p.m., 5 days a week, Monday - Friday
If you call after business hours, you may leave a message that includes your name, phone number and the time you called, and a representative will return your call no later than one business day after you leave a message. Customer Service also has free language interpreter services available for non-English speakers.	

### Which doctors, hospitals, and pharmacies can I use?

**Align ChoiceElite** and **Align ChoicePlus** have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network. You can choose to see either in-network or out-of-network providers. You will pay less for covered services through an in-network provider. Please note out-of-network/non-contracted providers are under no obligation to treat **Align ChoiceElite** or **Align ChoicePlus** members, except in emergency situations.

- You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.
- You can see our plan's provider directory at our website [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com).
- You can see our plan's pharmacy directory at our website [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com).
- Or, call us and we will send you a copy of the provider and pharmacy directories. The pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

## **What do we cover?**

Like all Medicare health plans, we cover everything that Original Medicare covers, and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.
- Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

We cover prescription drugs.

- We cover Part B drugs such as chemotherapy and some drugs administered by your provider.
- Our plans also include a comprehensive Prescription Drug Plan (PDP).
- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website or, call us and we will send you a copy of the formulary.
- The formulary may change at any time. You will receive notice when necessary.

## SUMMARY OF BENEFITS:

January 1, 2022 – December 21, 2022

Align ChoiceElite			Align ChoicePlus		
Monthly Plan Premium	\$60		\$0		
	Member must continue to pay Medicare Part B premium				
Deductibles					
Medical	\$0		\$0		
Prescription Drugs	\$200 per year for Tiers 3, 4, 5		\$300 per year for Tiers 3, 4, 5		
Maximum Out-of-Pocket Responsibility (does not include costs related to prescription drugs)	Yearly limit(s) in this plan:		Yearly limit(s) in this plan:		
	• \$3,000 combined In- Network & Out-of- Network services		• \$5,500 combined In- Network & Out-of- Network services		
	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your Medicare Part B premium, your plan premium, and any cost-sharing for your Part D prescription drugs.				
Medical Coverage					
Inpatient Hospital Coverage	In-Network: \$200 per stay Out-of-network: Standard Medicare cost share		In-Network: \$450 per stay Out-of-network: Standard Medicare cost share		
	Authorization rules may apply				

Align ChoiceElite			Align ChoicePlus		
Outpatient Hospital Coverage	In-Network: \$150/visit Out-of-Network: 20% coinsurance		In-Network: \$200/visit Out-of-Network: 20% coinsurance		
	Authorization rules may apply				
Doctor Visits					
Primary Care Physician (PCP)	In-Network: \$0 copay Out-of-Network: \$10 copay		In-Network: \$0 copay Out-of-Network: \$10 copay		
Specialist	In-Network: \$0 copay Out-of-Network: \$20 copay		In-Network: \$0 copay Out-of-Network: \$20 copay		
Preventive Care	In-Network and Out-of-Network \$0		In-Network and Out-of-Network \$0		
	Our plans cover many preventive services, including:				
	<ul style="list-style-type: none"><li>• Abdominal aortic aneurysm screening</li><li>• Alcohol misuse counseling</li><li>• Bone mass measurement</li><li>• Breast cancer screening (mammogram)</li><li>• Cardiovascular disease (behavioral therapy)</li><li>• Cardiovascular screenings</li><li>• Cervical and vaginal cancer screening</li><li>• Lung cancer screening (low dose computed tomography (LDCT))</li><li>• Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy)</li><li>• Depression screening</li><li>• Diabetes screenings</li><li>• HIV screening</li><li>• Medical nutrition therapy services</li></ul>		<ul style="list-style-type: none"><li>• Obesity screening and counseling</li><li>• Prostate cancer screenings (PSA)</li><li>• Sexually transmitted infections screening and counseling</li><li>• Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li><li>• Flu shots, pneumococcal shots,</li><li>• Hepatitis B shots (limitations may apply)</li><li>• “Welcome to Medicare” preventive visit (one-time)</li><li>• Yearly “Wellness” visit</li><li>• Any additional preventive services approved by Medicare during the contract year will be covered.</li></ul> <b>Authorization rules may apply</b>		

Align ChoiceElite			Align ChoicePlus		
Emergency Care	\$90 copay		\$90 copay		
	Your copay is waived if you are admitted to the hospital within 3 days or held overnight for observation.				
Urgently Needed Services	\$30 copay		\$35 copay		
	Your copay is waived if you are admitted to the hospital within 3 days or held overnight for observation.				
Diagnostic Services/Labs/Imaging					
Diagnostic Radiology Services (such as MRIs, CT scans)	In-Network: \$140 copay Out-of-Network: 20% coinsurance		In-Network: \$325 copay Out-of-Network: 20% coinsurance		
	Authorization rules may apply				
Diagnostic Tests and Procedures	In-Network: \$0 copay Out-of-Network: \$10 copay		In-Network: \$0 copay Out-of-Network: \$10 copay		
	Authorization rules may apply				
Lab Services	In-Network: \$0 Out-of-Network: \$10 copay		In-Network: \$0 Out-of-Network: \$10 copay		
	Authorization rules may apply				
Outpatient X-rays	In-Network: \$15 copay Out-of-Network: \$30 copay		In-Network: \$15 copay Out-of-Network: \$30 copay		
	Authorization rules may apply				

Align ChoiceElite			Align ChoicePlus
Hearing Benefits			
Routine Exam— up to one per year	In-Network: \$0 copay Out-of-Network: 50% coinsurance	In-Network: \$0 copay Out-of-Network: 50% coinsurance	
Hearing Aids	\$1,000 annual hearing aid allowance	\$1,000 annual hearing aid allowance	
	There is no coverage for hearing aids from out-of-network providers.		
Dental Services			
Dental Services	In-Network: \$0 copay \$600 comprehensive allowance	In-Network: \$0 copay \$400 comprehensive allowance	
	Cleaning (for up to 2 per year; prophylaxis only - does not include periodontal cleaning) Dental X-ray(s) (for up to 2 per year) Oral Exam (for up to 2 per year).		
Vision Services			
Routine Eye Exam (up to 1 per year)	In-Network: \$0 copay Out-of-Network: 50% coinsurance	In-Network: \$0 copay Out-of-Network: 50% coinsurance	
Eyewear (For Covered Eyewear, you pay any balance in excess of the limit)	In-Network and Out-of-Network: Our plan pays up to \$200 annually for covered eyewear	In-Network and Out-of-Network: Our plan pays up to \$100 annually for covered eyewear	
Mental Health Services			
Mental Health Specialty Services	In-Network: \$15 copay Out-of-Network: \$30 copay	In-Network: \$20 copay Out-of-Network: \$30 copay	
Inpatient Psychiatric	In-Network: \$200 per stay Out-of-network: Standard Medicare cost share	In-Network: \$450 per stay Out-of-network: Standard Medicare cost share	
	Authorization rules may apply		

	Align ChoiceElite	Align ChoicePlus
<b>Other Services</b>		
<b>Skilled Nursing Facility (SNF)</b>	<p>Our plan covers up to 100 days in a SNF</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>You pay nothing per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 42</li> <li>You pay nothing per day for days 43 through 100</li> </ul> <p>Out-of-Network:</p> <ul style="list-style-type: none"> <li>You pay nothing per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 100</li> </ul>	<p>Our plan covers up to 100 days in a SNF</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>You pay nothing per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 42</li> <li>You pay nothing per day for days 43 through 100</li> </ul> <p>Out-of-Network:</p> <ul style="list-style-type: none"> <li>You pay nothing per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 100</li> </ul>
	<b>Authorization rules may apply</b>	
	<p>In-Network: \$30 copay</p> <p>Out-of-Network: \$50 copay</p>	<p>In-Network: \$40 copay</p> <p>Out-of-Network: \$50 copay</p>
<b>Physical &amp; Speech Therapy</b>		
<b>Occupational Therapy</b>	<p>In-Network: \$30 copay</p> <p>Out-of-Network: \$40 copay</p>	<p>In-Network: \$40 copay</p> <p>Out-of-Network: \$40 copay</p>
<b>Ambulance (ground &amp; air)</b>	<p>In-Network: \$200 copay per trip</p> <p>Out-of-Network: \$200 copay per trip</p>	<p>In-Network: \$240 copay per trip</p> <p>Out-of-Network: \$240 copay per trip</p>
	<p>If you are admitted to the hospital, you do not have to pay for the ambulance services.</p> <p><b>Authorization rules may apply</b></p>	
<b>Transportation (non-covered)</b>	Not Covered	Not Covered
<b>Medicare Part B Drugs (Including chemotherapy)</b>	In-Network and Out-of-Network: 20% coinsurance	In-Network and Out-of-Network: 20% coinsurance
	<p><b>Authorization rules may apply.</b></p> <p><b>Select Part B drugs are subject to step therapy restrictions.</b></p>	



Align ChoiceElite		Align ChoicePlus
Fitness Programs		
Gym Membership (Silver & Fit)	Standard Network: \$0 Premium Network: Discounted Rate	Standard Network: \$0 Premium Network: Discounted Rate
Meal Benefit		
Mom's Meals	<u>162 Meals</u> : 2 meals a day for 12 weeks (chronic condition)	<u>162 Meals</u> : 2 meals a day for 12 weeks (chronic condition)
	<u>56 Meals</u> : 2 meals a day for 4 weeks (inpatient stay)	<u>56 Meals</u> : 2 meals a day for 4 weeks (inpatient stay)
	Available for specific chronic conditions or after inpatient stay	
Over the Counter Benefit		
Over the Counter (OTC) Benefit	In Network: \$60 quarterly allowance	In Network: \$40 quarterly allowance
	Members must obtain OTC from plan authorized vendor. Members may order OTC items from vendor via mail, phone or website. Members may access their OTC benefit through a program that delivers to their home.	

## PRESCRIPTION DRUG BENEFITS

Align Choice Elite			Align Choice Plus		
Deductible	\$200 per year for Tiers 3, 4, 5		\$300 per year for Tiers 3, 4, 5		
	Waived for Tier 1 and Tier 2 drugs				
Initial Coverage	After you pay your yearly deductible, you pay the following until your total yearly drug costs reach \$4,430. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.				
Tier 1 = Preferred Generic Tier 2 = Generic Tier 3 = Preferred Brand Tier 4 = Non-Preferred Brand Tier 5 = Specialty Tier			Note: Cost-sharing may differ relative to the pharmacy’s status as preferred or standard, mail-order, Long Term Care (LTC) or home infusion, and 30 days, 60 days or 90 days supply.		
Retail Cost Sharing					
<ul style="list-style-type: none"><li>Cost sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.</li><li>This plan requires prior authorization and has quantity limit restrictions for certain drugs. Please refer to the formulary to determine if your drugs are subject to any limitations. You can see the most complete and current information about which drugs are covered on our website.</li><li>You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You may search for network providers and pharmacies on our website at <a href="http://align.sanfordhealthplan.com">align.sanfordhealthplan.com</a>, or call us and we will send you a copy of the provider and pharmacy directories.</li></ul>					

# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative.

## Contact Us: 1-(888) 535-4831 (TTY: 711)

Representatives available 8:00 a.m. to 5:00 p.m. Monday through Friday.

## Understanding the Benefits

<input type="checkbox"/>	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit <a href="http://align.sanfordhealthplan.com">align.sanfordhealthplan.com</a> or call 1-(888) 535-4831 (TTY: 711) 8 a.m. – 5 p.m. Monday through Friday to view or request a copy of the EOC.
<input type="checkbox"/>	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
<input type="checkbox"/>	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

## Understanding Important Rules

<input type="checkbox"/>	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
<input type="checkbox"/>	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
<input type="checkbox"/>	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

## 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:
  - 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
  - Information written in other languages

If you need these services, please call (888) 278-6485 | TTY (888) 279-1549. Hours of operation are 8 a.m. to 8 p.m. CST, 7 days a week October 1 – March 31, and Monday through Friday all other dates.

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 (877) 473-0911 | TTY: 711, fax (605) 328-6812, or e-mail [SHPcompliance@sanfordhealth.org](mailto:SHPcompliance@sanfordhealth.org). 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 <b>1-888-278-6485</b>   TTY: (888) 279-1549.
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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 1-888-278-6485.

**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 1-888-278-6485.

**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 1-888-278-6485 tiin bilbilaa.



**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、1-888-278-6485 までお電話ください。

**Tagalog:** Kung ikaw, o ang iyong tinutulungan, 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 1-888-278-6485.

**Nepali:** यदि तपाईं आफ्ना लादि आफैं आवेनिको काम िि, वा कसैलाई मद्दत िि हुनुहुन्छ, Sanford Health Plan बारे प्रश्नहरू छन् भने आफ्नो मातृभाषामा दन : शुल्क सहायता वा जानकारी पाउने अधिकार छ । िोभाषे ( इन्टरप्रेटर ) सँ कुरा िनुपरे 1-888-278-6485 मा फोन िनुहोस् ।

**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 1-888-278-6485.

**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: (888) 278-6485 (toll-free) | TTY: (888) 279-1549