Coverage Period Beginning on or after: 01/01/2023

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, visit sanfordhealthplan.com/sbcfinder or call 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 deductible?	For network providers \$1,750 individual / \$3,500 family. For out-of-network providers \$3,500 individual / \$7,000 family. Copays do not apply to deductible.	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 deductible?	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 services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network providers \$8,450 individual / \$16,900 family. For out-of-network providers \$16,900 individual / \$33,800 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 out-of-pocket limit?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan 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 provider</u> ?	Yes. See www.sanfordhealthplan.com or call 1-800-752-5863 for a list of network providers.	You will pay the least if you use a provider in the Sanford Preferred network . You pay more if you use a provider in the Affiliated network. You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider 's charge and what your plan pays (balance-billing). Be aware, your network provider might use an out-of-network provider 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 <u>specialist</u> you choose without a <u>referral</u> .

Provider Network: Broad

Previous: HP-5315

HP-5315 | QHP | COI: HP-4466



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

	What You Will Pay		Pay		
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$15 copay / office visit Affiliated: \$35 copay / office visit	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost 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).
If you visit a health care provider's	Chiropractic visit	Sanford Preferred or Affiliated: \$15 copay / office visit	No charge	45% <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> . <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 or clinic Specialist visi	Specialist visit	Sanford Preferred: \$25 copay / office visit Affiliated: \$45 copay / office visit	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost 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).
	Preventive care/screening/immunization	No charge	No charge	45% <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 Imagin	Diagnostic test (x-ray, blood work)	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required for Imaging services. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-
	Imaging (CT/PET scans, MRIs)	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

	What You Will Pay			Pay		
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition	Generic drugs less than \$6 Generic drugs greater or equal to \$6	\$0 copay / prescription \$20 copay / 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 does not apply to <u>deductible</u> or <u>out-of-pocket limit</u> . There are no limitations or restrictions for use of manufacturer	
More information about prescription drug coverage is	Preferred brand drugs	\$40 copay / prescription	No charge	Not covered	coupons if used in conjunction with our current benefit offering. If the cost of the prescription falls under the copay amount, you will pay the least. Refer to your Formulary to determine which benefit	
available at sanfordhealthplan.co m/pharmacy	Non-preferred brand drugs	\$100 copay / prescription	No charge	Not covered applies to your medication. Cost sharing waived at non-IHCP referral. If an out-of-network provider charges me	applies to your medication. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the	
	Specialty drugs	\$250 <u>copay</u> / prescription	No charge	Not covered	allowed amount, you may have to pay the difference (balance billing).	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <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 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 or Affiliated: 30% coinsurance after deductible	No charge	45% coinsurance after deductible	Cost 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).	
If you need	Emergency room care Emergency medical transportation	30% coinsurance after deductible 30% coinsurance after deductible	No charge No charge	30% coinsurance after deductible 30% coinsurance after deductible	Cost 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).	
immediate medical attention	<u>Urgent care</u>	\$20 <u>copay</u> / office visit	No charge	\$20 <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 amount</u> , you may have to pay the difference (<u>balance billing</u>).	

	What You Will Pay			Pay		
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a	Facility fee (e.g., hospital room)	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <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>).	
hospital stay	Physician/surgeon fees	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost 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).	
If you need mental health, behavioral health, or substance	Outpatient services	Sanford Preferred or Affiliated: \$15 copay / office visit	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Other outpatient services are subject to 30% coinsurance after deductible. Cost sharing waived at non-IHCP with IHCP referra	
abuse services	Inpatient services	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</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 billing</u>).	
	Office visits	No charge	No charge	45% <u>coinsurance</u> after deductible		
If you are pregnant	Childbirth/delivery professional services	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply to routine prenatal and postnatal-care and certain preventive services. Depending on the type of services copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e.	
	Childbirth/delivery facility services	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	ultrasound). Cost 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).	

		Wha	t You Will F	Pay	
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% coinsurance	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	Sanford Preferred: \$15 copay / office visit	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Office visit <u>copay</u> covers evaluation. Therapies and other outpatient services are subject to 30% <u>coinsurance</u> after <u>deductible</u> .
If you need help	Habilitation services	Sanford Preferred: \$15 copay / office visit	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Cost 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).
recovering or have other special health needs	Skilled nursing care	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Limited to 90 days in any consecutive 12-month period. Cost 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).
	Durable medical equipment	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <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 or Affiliated: 30% coinsurance after deductible	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Hospice respite care limited to 15 inpatient and 15 outpatient days per lifetime. Hospice respite care must be used in increments of not more than 5 days at a time. Cost 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).

			t You Will F	Pay	
Common Medical Event	Services You May Need	Network provider (You will pay the least)	Indian Health Care Provider (IHCP)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	45% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 visit per calendar year. Benefit ends at the end of the month when then member turns 19. Cost 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).
If your child needs	Children's glasses	Sanford Preferred or Affiliated: 30% coinsurance after deductible	No charge	45% <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.
dental or eye care	Children's dental check-up	No charge	No charge	45% <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. Cost 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).

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.)			
Abortion	Dental care (Adult)	 Non-emergency care when traveling outside the U.S. 	
Acupuncture	 Infertility treatment 	 Routine eye care (Adult) 	
Cosmetic surgery	• Long-term care	 Weight loss programs 	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Bariatric Surgery	Hearing aids	 Private-duty nursing 	
Chiropractic Care	-	 Routine foot care 	

Long-term care

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Appeals & Complaints at 1-800-752-5863 or contact the South Dakota Division of Insurance at 605-773-3563.

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? Not Applicable.

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 plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,750
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$1,750
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,750
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,750	
Copayments	\$10	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,820	

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	· ,
Cost Sharing	
<u>Deductibles</u>	\$100
Copayments	\$1,100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,220

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,750
Copayments	\$100
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,950

The plan 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:
 - Qualified sign language interpreters
 - o 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 compliancehotline@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 https://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.

<u>Cushite</u>: 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 ສິດທ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທ່ເປັນພາສາຂອງທ່ານບໍ່ມ ຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-752-5863.

Arabic:

<u>Karen</u>:

တာ်ကွဲးနီဉ်အဝဲဆံးနှဉ်အိဉ်ဒီးတာ်က်တာ်ကျိုးလာအရှဒိဉ်တဖဉ်နှဉ်လီး တာ်ကွဲးနီဉ်အဝဲဆံးအိဉ်ဒီးတာ်က်တာ်ကျိုး လာအရှဒိဉ်ဘဉ်ယးဒီးနှလံာ်ပတံထိဉ်မှတမှာ်တာ်ကျက်ဘာခ်ီမျို Sanford Health Plan

န္ဉ်လီး.ယုကျွ်မုံနံးမုံသီအခ်ိဉ်သှဉ်လ၊တာ်ကွဲးနီဉ်အာံးတက္ခုံ.ဘဉ်သှဉ်နကဘဉ်ဟံနှုံမူဒါလ၊မုဂံနံးမု ဂ်သီလ၊တာ်ဆာတာ်ယာ်လ၊နကဟ်ယာ်နတာ်အိဉ်ဆူဉ်ဆိုဉ်ချုတဉ်ကျုဉ်ဘာမှတမှာ်တာ်မးစားလာနကဘဉ်ဟှဉ်အ ပူးနှဉ်လီး.နအိဉ်ဇီးတာ်ခွဲးတာ်ယာ်လာနကဇီးနှုံးဘဉ်တာ်မးစားဇီးတာ်က်တာ်ကျိုးလာနကျိုာ်စဉ်နဲ့လ၊တလိဉ်ဟုဉ်အ ပူးဘဉ်နှဉ်လီး.ကီး 1-844-923-3522တက္ခုံ.

Amharic:

እርስዎ፣ ወይም እርስዎ የሚያባዙት ባለሰብ፣ ስለ Sanford Health Plan ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት 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>: ប្រសិនបរ្មុំគ ឬនរណារួន ក់រ៉ែលអ្នកកំពុងរ៉ែដួយ ម្មុនស់ណ**្ឋ រអ**់ពី Sanford Health Plan ប**េ**,រួមកម្មនសិេធិេ េួលជំនួយនិងព័ែ្ចម្អន

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。

<u>Tagalog</u>: 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