



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](https://www.sanfordhealthplan.com/sbcfinder) or call 1-800-752-5863 (toll free) | TTY/TDD: 711. 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 <u>network providers</u> \$3,700 individual / \$7,400 family. For <u>out-of-network providers</u> \$7,400 individual / \$14,800 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 plan begins to pay. If you have other family members on the plan, 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 plan 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 plan 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 out-of-pocket limit for this plan?	For <u>network providers</u> \$7,050 individual / \$14,100 family. For <u>out-of-network providers</u> \$14,100 individual / \$28,200 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 plan, 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?	<u>Premium</u> , <u>balance-billing</u> 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 <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.sanfordhealthplan.com or call 1-800-752-5863 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a provider in the plan's <u>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's</u> charge and what your plan pays (balance billing). 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 referral to see a specialist?	No.	You can see the in-network <u>specialist</u> you choose without a <u>referral</u> .

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network provider</u> (You will pay the least)	<u>Out-of-network provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
	Chiropractic visit	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Specialist</u> visit	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	35% <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)	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network provider (You will pay the least)	Out-of-network provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at sanfordhealthplan.com/pharmacy	Preventive drugs	\$5 <u>copay</u> / prescription. <u>Copay</u> does not apply to <u>deductible</u> .	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 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 <u>Formulary</u> to determine which benefit applies to your medication.
	Generic drugs	15% <u>coinsurance</u> after <u>deductible</u>	Not covered	
	Preferred brand drugs	15% <u>coinsurance</u> after <u>deductible</u>	Not covered	
	Non-preferred brand drugs	15% <u>coinsurance</u> after <u>deductible</u>	Not covered	
	<u>Specialty drugs</u>	15% <u>coinsurance</u> after <u>deductible</u>	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u> after <u>deductible</u>	35% <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 .
	Physician/surgeon fees	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	15% <u>coinsurance</u> after <u>deductible</u>	15% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u> after <u>deductible</u>	15% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Urgent care</u>	15% <u>coinsurance</u> after <u>deductible</u>	15% <u>coinsurance</u> after <u>deductible</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network provider</u> (You will pay the least)	<u>Out-of-network provider</u> (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required.
	Physician/surgeon fees	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	None
	Inpatient services	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required.
If you are pregnant	Office visits	No charge	35% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply to routine prenatal and 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).
	Childbirth/delivery professional services	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	
	Childbirth/delivery facility services	15% <u>coinsurance</u> after <u>deductible</u>	35% <u>coinsurance</u> after <u>deductible</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network provider</u> (You will pay the least)	<u>Out-of-network provider</u> (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	Prior authorization required.
	<u>Rehabilitation services</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	None
	<u>Habilitation services</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	None
	<u>Skilled nursing care</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	Prior authorization required. Limited to 90 days in any consecutive 12-month period.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	Prior authorization may be required.
	<u>Hospice services</u>	15% <u>coinsurance</u> after deductible	35% <u>coinsurance</u> after deductible	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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network provider</u> (You will pay the least)	<u>Out-of-network provider</u> (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	35% <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.
	Children's glasses	15% <u>coinsurance</u> after <u>deductible</u>	35% <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.
	Children's dental check-up	No charge	35% <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 .

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 plan document.)

- | | | |
|---------------------|----------------|------------------------|
| • Bariatric Surgery | • Hearing aids | • Private-duty nursing |
| • Chiropractic Care | | • Routine foot 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, kwijjigo 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.* —————

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, 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 <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.

Vietnamese: 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:

Sanford Health Plan,

1-800-752-5863.

Arabic:

Sanford Health Plan
1-844-923-3511

Karen:

တၢ်ကွဲးနီၣ်ဆဲးအံၤန့ၣ်ဆီၣ်ဒီးတၢ်ဝုၣ်တၢ်ဂၢၢ်လၢအရၢဒိၣ်တဖၣ်န့ၣ်လီၤ.တၢ်ကွဲးနီၣ်ဆဲးအံၤဆီၣ်ဒီးတၢ်ဝုၣ်တၢ်ဂၢၢ်လၢအရၢဒိၣ်ဘၣ်ယးဒီးန့ၣ်ပတံၤတီၣ်မ့တမ့ၢ်တၢ်ကျါၤဘၢခီၣ်ဖျါ Sanford Health Plan
န့ၣ်လီၤ.လုၤကွၢ်မ့ၢ်န့ၣ်မ့ၢ်သီၤဆီၣ်သ့ၣ်လၢတၢ်ကွဲးနီၣ်ဆဲးတက့ၢ်.ဘၣ်သ့ၣ်သ့ၣ်နကဘၣ်ဟံၣ်န့ၣ်မ့ၢ်လၢမ့ၢ်န့ၣ်မ့ၢ်
ၤသီလၢတၢ်ဆၢတဲၣ်ယၢ်လၢနကဟံၣ်ယၢ်နတၢ်ဆီၣ်ဆူၣ်ဆီၣ်ဆူၣ်တၢ်ကျါၣ်ဘၢမ့တမ့ၢ်တၢ်မၤစၢၤလၢနကဘၣ်ဟံၣ်န့ၣ်ဆူၣ်
ပူၤန့ၣ်လီၤ.နဆီၣ်ဒီးတၢ်န့းတၢ်ယၢ်လၢနကဒီးန့ၣ်ဘၣ်တၢ်မၤစၢၤဒီးတၢ်ဝုၣ်တၢ်ဂၢၢ်လၢနကၢၢ်ဒိၣ်န့ၣ်လၢတလီၣ်ဟံၣ်န့ၣ်ဆူၣ်
ပူၤဘၣ်န့ၣ်လီၤ.ကိး 1-844-923-3522ဆဲးက့ၢ်.

Amharic:

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

Korean:

Sanford Health Plan

1-844-923-3523

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.

Serbo-Croatian: 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.

Cambodian, Mon-Khmer:

Sanford

Health Plan ,

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.

Swahili: 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、情報を入力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 tinutulongan, 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:

Sanford Health Plan

1-844-927-2961

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