### Important Questions

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Why This Matters</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>For network providers <strong>$7,050</strong> individual / <strong>$14,100</strong> family. For out-of-network providers <strong>$14,100</strong> individual / <strong>$28,200</strong> family. <strong>Copays do not apply to deductible.</strong></td>
<td>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. <strong>Preventive care</strong> and primary care services are covered before you meet your deductible.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>For network providers <strong>$7,050</strong> individual / <strong>$14,100</strong> family. For out-of-network providers <strong>$28,200</strong> individual / <strong>$56,400</strong> family.</td>
<td>The <strong>out-of-pocket limit</strong> 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 out-of-pocket limits until the overall family out-of-pocket limit has been met.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes. See <a href="http://www.sanfordhealthplan.com">www.sanfordhealthplan.com</a> or call 1-800-752-5863 for a list of network providers.</td>
<td>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.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No.</td>
<td>You can see the in-network specialist you choose without a referral.</td>
</tr>
</tbody>
</table>

**Coverage for:** Individual + Family  
**Plan Type:** PPO  
**Non-Grandfathered**
All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Primary care visit to treat an injury or illness</td>
<td>Network provider (You will pay the least)</td>
<td>Out-of-network provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Chiropractic visit</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td><strong>If you need drugs to treat your illness or condition</strong></td>
<td>Preventive drugs</td>
<td>$5 copay / prescription. Copay does not apply to deductible.</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Generic drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Generic specialty drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Preferred specialty drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Non-preferred specialty drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

More information about **prescription drug coverage** is available at sanfordhealthplan.com/pharmacy.
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>Network provider (You will pay the least)</td>
<td>Out-of-network provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>No charge after deductible</td>
<td>No charge after deductible</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge after deductible</td>
<td>No charge after deductible</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>No charge after deductible</td>
<td>No charge after deductible</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>No charge</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>Network provider (You will pay the least)</td>
<td>Out-of-network provider (You will pay the most)</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
<td>--------------------------</td>
<td>------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td><strong>If you need help recovering or have other special health needs</strong></td>
<td>Home health care</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td><strong>If your child needs dental or eye care</strong></td>
<td>Children’s eye exam</td>
<td>No charge</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Children’s glasses</td>
<td>No charge after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>Children’s dental check-up</td>
<td>No charge</td>
<td>20% coinsurance after deductible</td>
</tr>
</tbody>
</table>
Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your Plan Generally Does NOT Cover</th>
<th>Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abortion</td>
<td>Dental care (Adult)</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>Infertility treatment</td>
</tr>
<tr>
<td>Cosmetic surgery</td>
<td>Long-term care</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Bariatric Surgery</td>
<td>Hearing aids</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td></td>
</tr>
</tbody>
</table>

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: Iowa Department of Human Services at 1-800-972-2017 or contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 & Grievances at 1-800-752-5863 or contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 1-800-752-5863 (toll-free).
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-752-5863 (toll-free).
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-752-5863 (toll-free).
Navajo (Dine): Dinekehgo shika at'ohwo nínisingo, kwiijigó holné' 1-800-752-5863 (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.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Description</th>
<th>Cost Sharing</th>
<th>What isn’t covered</th>
<th>What the plan would be responsible for</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Peg is Having a Baby</strong></td>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td><strong>Total Example Cost</strong>: $12,700</td>
<td><strong>Deductibles</strong>: $7,050</td>
<td><strong>Limits or exclusions</strong>: $60</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Copayments</strong>: $0</td>
<td><strong>The total Peg would pay is</strong>: $7,110</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Coinsurance</strong>: $0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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)

| **Managing Joe’s type 2 Diabetes** | (a year of routine in-network care of a well-controlled condition) | **Total Example Cost**: $5,600 | **Deductibles**: $5,000 | **Limits or exclusions**: $20 |
|  |  | **Copayments**: $0 | **The total Joe would pay is**: $5,020 |  |
|  |  | **Coinsurance**: $0 |  |  |

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)

| **Mia’s Simple Fracture** | (in-network emergency room visit and follow up care) | **Total Example Cost**: $2,800 | **Deductibles**: $2,800 | **Limits or exclusions**: $0 |
|  |  | **Copayments**: $0 | **The total Mia would pay is**: $2,800 |  |
|  |  | **Coinsurance**: $0 |  |  |

This EXAMPLE event includes services like:
- Emergency room care (including medical supplies)
- Diagnostic test (x-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

The plan would be responsible for the other costs of these EXAMPLE covered services.
Non-discrimination notice

Sanford Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law. Sanford Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex (including pregnancy, sexual orientation, and gender identity), or any other classification protected under the law.

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, 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, call (800) 752-5863 (TTY: 711)

If you believe that Sanford Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with the Section 504 Coordinator at:

  Mailing Address: Section 504 Coordinator  
  2301 E. 60th Street, Sioux Falls, SD 57103  
  Telephone number: (877) 473-0911 (TTY: 711)  
  Fax: (605) 312-9886  
  Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by phone, mail, fax, or email. If you need help filing a grievance, the Section 504 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

  U.S. Department of Health and Human Services  
  200 Independence Avenue, SW  
  Room 509F, HHH Building  
  Washington, D.C. 20201  
  (800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at:
Help in Other Languages
For help in any language other than English, call (800) 752-5863 (TTY: 711).

Arabic - خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم ملحوظة: إذا كنت تتحدث اللغة، فإن (800) 752-5863 (رقم هاتف الصم والبكم: 711).

Amharic - የተደረገው የሚኖርት ቁጥር ከሆነ የትርጉም ይታወቀ: የሚሟች የትርጉም ይታወች፣ በነጻ ሊያጠቃቀም ከ ይታወች (800) 752-5863 (መስማት ለተሳናቸው: 711).

Chinese - 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (800) 752-5863 (TTY: 711)。

Cushite (Oromo) - XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 752-5863 (TTY: 711).

German - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (800) 752-5863 (TTY: 711).


Karen - ကြိုတင်အား: များနေသည် ကြိုတင်အား. များနေသည် ကြိုတင်အားလာသည် ၏လည်းအပြောင်းအလဲကိုမှာ ၏လည်းအပြောင်းအလဲကို. ဆောင် (800) 752-5863 (TTY: 711).

Korean - 주의: 한국어로 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 752-5863 (TTY: 711) 번으로 전화해 주십시오.

Laotian - โปรดติดต่อ: ที่ต้องการจะหาตัวช่วยพูด ติดต่อ 800-752-5863 (TTY: 711).

French - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (800) 752-5863 (TTY: 711).

Russian - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (800) 752-5863 (телетайп: 711).

Spanish - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 752-5863 (TTY: 711).

Tagalog - PAUNAWA: Kung nagsasalita ka ng Tagalog, maari kang gumamit ng mga serbisyo ng tulungan sa wika nang walang bayad. Tumawag sa (800) 752-5863 (TTY: 711).

Thai - เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ โทร (800) 752-5863 (TTY: 711).

Vietnamese - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (800) 752-5863 (TTY: 711).