SANF Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services HEALTH PLAN Simplicity Small Group Expanded Bronze \$6,000 | Minnesota Coverage Period Be

Coverage Period Beginning on or after: 01/01/2024

Coverage for: Individual + Family | Plan Type: PPO | Non-Grandfathered

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <u>www.sanfordhealthplan.com/sbcfinder</u> or call 1-800-752-5863 (*toll free*) | TTY/TDD: 711. For general definitions of common terms, such as <u>allowed amount, balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$6,000 individual / \$12,000 family For <u>out-of-network providers</u> \$12,000 individual / \$24,000 family <u>Copays</u> do not apply to <u>deductible.</u>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$9,450 individual / \$18,900 family For <u>out-of-network providers</u> \$18,900 individual / \$37,800 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 <u>out-of-</u> pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges (unless balanced billing is prohibited), and health care this <u>plan</u> doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider?</u>	Yes. See <u>www.sanfordhealthplan.com</u> or call 1-800-752-5863 for a list of <u>network providers</u>	You will pay the least if you use a provider in the Sanford Preferred <u>network</u> . You pay more if you use a provider in the Affiliated network. You will pay the most if you use an <u>out-of-network</u> <u>provider</u> , and you might receive a bill from a provider for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the in-network <u>specialist</u> you choose without a <u>referral.</u>

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met if a <u>deductible</u> applies. Sanford Preferred Providers: Sanford Health Practitioners and/or Facilities. With Sanford Preferred Providers, you will pay Tier-1 In-Network Benefits. Affiliated Providers: All other In-Network Practitioners and/or facilities. With Affiliated Providers, you will pay Tier-2 In-Network Benefits.

		What You Will Pay			
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	Sanford Preferred: \$40 <u>copay</u> / office visit Affiliated: \$60 <u>copay</u> / office visit	\$80 <u>copay</u> / office visit	None	
If you visit a health	Chiropractic visit	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit	\$80 <u>copay</u> / office visit	Office visit <u>copay</u> applies to the office visit charge and manual manipulation only. All other eligible modalities and therapies are subject to <u>deductible</u> / <u>coinsurance</u> .	
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	Sanford Preferred: 30% <u>coinsurance</u> after <u>deductible</u> Affiliated: 55% <u>coinsurance</u> after <u>deductible</u>	60% <u>coinsurance</u> after <u>deductible</u>	None	
	Preventive care / screening / immunization	No charge	60% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that aren't part of the <u>preventive</u> health guidelines. Ask your <u>provider</u> if these services you need are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Sanford Preferred or Affiliated: \$40 copay	60% <u>coinsurance</u> after <u>deductible</u>	Certain services may be subject to <u>deductible</u> / <u>coinsurance</u> . For full details, refer to your <u>plan</u> document.	
If you have a test	Imaging (CT/PET scans, MRIs)	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required.	
	Generic drugs less than \$6	\$0 <u>copay</u> / prescription	Not covered	Covers up to a 30-day supply. Brand name drugs with generic	
If you need drugs to treat your illness or	Generic drugs greater or equal to \$6	\$40 <u>copay</u> / prescription	Not Covered	equivalents or biosimilar alternatives require additional cost share. Difference in cost does not apply to <u>deductible</u> or <u>out</u>	
condition More information about prescription drug coverage is available at	Preferred brand drugs	40% coinsurance after deductible	Not covered	<u>pocket limit</u> . If the cost of the prescription falls under the copay amount, you will pay the least. <u>Copays</u> do not apply	
	Non-preferred brand drugs	40% coinsurance after deductible	Not covered	to <u>deductible</u> . There are no limitations or restrictions for use of	
	Generic specialty drugs	\$40 copay / prescription	Not covered	manufacturer coupons if used in conjunction with our current	
www.sanfordhealthplan.	Preferred specialty drugs	40% coinsurance after deductible	Not covered	benefit offering. Refer to your <u>Formulary</u> to determine which benefit applies to your medication. The <u>Formulary</u> is reviewed	
com/pharmacy	Non-preferred <u>specialty</u> drugs	60% coinsurance after deductible	Not covered	regularly, and medications may be added or removed throughout the year.	

		What You Will Pa	ay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Certain outpatient services may require authorization (pre- approval) by the Plan. For a list of services, see the Prior Authorization list at <u>www.sanfordhealthplan.com</u>	
surgery	Physician / surgeon fees	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	None	
	Emergency room care	40% coinsurance after deductible	40% <u>coinsurance</u> after <u>deductible</u>	None	
If you need immediate medical attention	Emergency medical transportation	40% coinsurance after deductible	40% <u>coinsurance</u> after <u>deductible</u>	None	
	Urgent care	\$55 <u>copay</u> / office visit	\$55 <u>copay</u> / office visit	Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> .	
If you have a hospital	Facility fee (e.g., hospital room)	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required.	
stay	Physician / surgeon fees	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 40% <u>coinsurance</u> after <u>deductible</u>	\$80 <u>copay</u> / office visit Other Outpatient Services 60% <u>coinsurance</u> after <u>deductible</u>	None	
	Inpatient services	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required.	
If you are pregnant	Office visits	No charge	60% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply to routine prenatal and postnatal-care and certain preventive services.	
	Childbirth / delivery professional services	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Depending on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include	
	Childbirth / delivery facility services	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	tests and services described elsewhere in the SBC (i.e. ultrasound).	

		What You Will Pa	ay		
Common Medical Event	Services You May Need	<u>Network provider</u> (You will pay the least)	<u>Out-of-network</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Prior authorization required. Limited to 120 visits per calendar year.	
	Rehabilitation services	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 40% <u>coinsurance</u> after <u>deductible</u>	\$80 <u>copay</u> / office visit Other Outpatient Services 60% <u>coinsurance</u> after <u>deductible</u>	Office visit copay covers evaluation.	
If you need help recovering or have other special health needs	Habilitation services	Sanford Preferred or Affiliated: \$40 <u>copay</u> / office visit Other Outpatient Services 40% <u>coinsurance</u> after <u>deductible</u>	\$80 <u>copay</u> / office visit Other Outpatient Services 60% <u>coinsurance</u> after <u>deductible</u>	Office visit copay covers evaluation.	
	Skilled nursing care	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after deductible	Prior authorization required. Limited to 120 days per episode in any consecutive 12-month period.	
	Durable medical equipment	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Prior authorization may be required.	
	Hospice services	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	None	
	Children's eye exam	No charge	60% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 visit per calendar year. Benefit ends at the end of the month when the member turns 19.	
If your child needs dental or eye care	Children's glasses	Sanford Preferred or Affiliated: 40% coinsurance after deductible	60% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 frame every other year. Lenses or contact lenses limited to 1 item annually. Benefit ends at the end of the month when the member turns 19.	
	Children's dental check-up	No charge	60% <u>coinsurance</u> after <u>deductible</u>	Limited to 2 routine check-up visits per calendar year. Preventive, emergency, and routine coverage available for members up to age 19. See your plan document for eligible services. Certain dental services may require authorization (pre-approval) by the plan. For a list of services, see the Prior Authorization list at <u>www.sanfordhealthplan.com</u> .	

Excluded Services & Other Covered	d 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 Acupuncture Cosmetic surgery	 Dental care (Adult) Infertility treatment Long-term care 	 Non-emergency care when traveling outside the U.S. Weight loss programs
Other Covered Services (Limitation	s 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 eye care (Adult)
		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: Minnesota Department of Health at 1-651-201-5100/1-800-657-3916, or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through MNsure. For more information about MNsure, visit https://www.mnsure.org or call 1-855-366-7873.

Your <u>Grievance</u> and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Appeals & Grievances at 1-800-752-5863 or contact the Minnesota Department of Health at 1-651-201-5100/1-800-657-3916.

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): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-800-752-5863 (*toll-free*).

————To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section. ———

About these Coverage Examples:



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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,000 30% 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,000 30% 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsuranc</u> Other <u>coinsurance</u> 	30%
This EXAMPLE event includes service Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	es	This EXAMPLE event includes service Primary care physician office visits (includes as education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose m	uding	This EXAMPLE event includes Emergency room care (including supplies) Diagnostic test (x-ray) Durable medical equipment (crut Rehabilitation services (physical	medical tches)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$6,000	Deductibles	\$100	Deductibles	\$2,100
Copayments	\$0	Copayments	\$1,000	Copayments	\$200
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	

The total Peg would pay is	\$6,070		The total Joe would pay is
Limits or exclusions \$60			Limits or exclusions
What Ish t covered			What Ish too

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

Limits or exclusions

The total Mia would pay is

\$0

\$2,300

\$20

\$1,120

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: http://www.hhs.gov/ocr/office/file/index.html.

Help in Other Languages

For help in any language other than English, call (800) 752-5863 (TTY: 711).

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

Amharic - ማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶችማስታወሻ: የሚና7ሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ (800) 752-5863 (መስማት ስተሳናቸው: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).

Hmong – LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 752-5863 (TTY: 711).

Karen - ဟ်သူဉ်ဟ်သး- နမ္)ကတိ၊ ကညီ ကျိာ်အယိ, နမၤန့) ကျိာ်အတာမၤစၢၤလ၊ တလၢစ်ဘူဉ်လၢစ်စ္၊ နီတမံးဘဉ်သံ့နှဉ်လီ၊. ကိုး (800) 752-5863 (TTY: 711). **Korean** - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 752-5863 (TTY: 711) 번으로 전화해 주십시오.

Laotian – ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານ ພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ (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, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 752-5863 (TTY: 711).

Thai – เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือ ทางภาษาได้ฟรี 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).