

# THRIVING

WINTER 2024

with Align powered by Sanford Health Plan

Have you used your new Healthy Benefits+ flex card yet?

What to know about our new **DRUG TIER**

**BONE HEALTH**

Tips to protect yourself from **WINTER SLIPS, TRIPS AND FALLS**

Mastering the basics of **MEDICARE**

How case management provides extra support

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SANFORD HEALTH PLAN

[align.sanfordhealthplan.com](http://align.sanfordhealthplan.com)

# Have you used your Healthy Benefits+™ flex card yet?

The Healthy Benefits+ flex card is a plan benefit for all Align powered by Sanford Health Plan members. Use your flex card to conveniently access your allowance for over-the-counter products and dental, hearing and vision expenses.

## The flex card works just like a prepaid debit card and contains:

- A quarterly allowance for over-the-counter products, such as acetaminophen, ibuprofen and vitamins.
- An annual allowance for out-of-pocket expenses related to dental, hearing and vision.



Spend your over-the-counter allowance in-store at retailers like Walmart, Walgreens or Lewis Drug\*, over the phone or online. View our complete list of in-network retailers online at [healthybenefitsplus.com/sanfordhealthplan](https://healthybenefitsplus.com/sanfordhealthplan). Spend your dental, hearing and vision allowance anywhere Visa is accepted and the primary business is dental, hearing or vision. Choose an in-network provider to have your dollars go further.

## GET STARTED



Call **(855) 256-4620 (TTY:711)**



Visit [healthybenefitsplus.com/sanfordhealthplan](https://healthybenefitsplus.com/sanfordhealthplan)



Download the mobile app by searching for Healthy Benefits Plus in your app store

## Need help? Contact the Healthy Benefits+ care coordination team.

Call **(833) 818-8918 (TTY: 711)** to reach customer service or to use interactive voice response. You can activate your card, check your benefits balance or request a replacement card.

*\*Not all locations are included in the Healthy Benefits+ network.*



### **Need a personal health assistant?**

Our health navigators provide personalized guidance to help you navigate the health care system. A navigator can assist you with finding a doctor, scheduling appointments and more as part of your Medicare Advantage coverage.

**To request a health navigator, call (888) 475-3485 (TTY: 711).**

## Welcome members

Welcome to the first issue of Thriving with Align powered by Sanford Health Plan!

At Sanford Health Plan, we're here to be a resource for the latest information about the health-related issues affecting your life. It's one of the ways we're committed to helping you stay as healthy as possible, so you can thrive in all areas of your life.

In this issue, you'll learn about our new benefits flex card, extra support options from case management, health navigators, tips for walking on slippery snow or ice, and ways to boost your bone health. I hope you find these topics useful, relevant and informative. If you would like more information, have questions, or need assistance, don't hesitate to contact us. Our contact information is listed on the back cover.

Our team sincerely cares about you and your health, and we're ready to partner with you on your health and wellness journey. Thank you for staying engaged with your health and your insurance plan!

### **Kevin Faber, MD**

Vice President &  
Chief Medical Officer  
Sanford Health Plan



# What to know about our new drug tier

New this year, we've added a Tier 6 for select care drugs. This new tier creates affordable options for select medications used to treat chronic conditions, such as high blood pressure, high cholesterol, diabetes and osteoporosis. Medications reclassified to Tier 6 can be filled at any in-network pharmacy for a \$0 copay after your deductible is met.

To see if your medications have moved to Tier 6, or to check for available in-network pharmacies near you, view our formulary at **[align.sanfordhealthplan.com](http://align.sanfordhealthplan.com)**. You can also call our pharmacy customer service at **(844) 642-9090 (TTY: 711)** to speak with an agent.

## Tips to lower your prescription costs

Looking for ways to lower your out-of-pocket costs for medications? You can save money by filling your prescriptions at preferred in-network retail pharmacies. When you choose a preferred pharmacy in our network, you can enjoy lower copays for medications in Formulary Tiers 1, 2 and 3.

### Our preferred in-network pharmacies include:

- Sanford Health retail pharmacy locations
- Thrifty White Pharmacy
- Seip Drug
- Optum Home Delivery Pharmacy
- Lewis Drug
- Gateway Pharmacy
- CVS

To find a preferred in-network retail pharmacy near you, view our pharmacy directory online at **[align.sanfordhealthplan.com/pharmacy-and-drug-coverage](http://align.sanfordhealthplan.com/pharmacy-and-drug-coverage)**. You can also call our pharmacy customer service at **(844) 642-9090 (TTY: 711)** to speak with an agent.



**Don't want to leave home?** Take advantage of our preferred mail-order pharmacy program and have your prescriptions mailed to you.

### How to request Optum Home Delivery Pharmacy

- Visit **[align.sanfordhealthplan.com/pharmacy-and-drug-coverage](http://align.sanfordhealthplan.com/pharmacy-and-drug-coverage)**
- Then select "Understand Your Coverage" and scroll down to Forms to access the home delivery mail order form.



## How case management provides extra support when you need it most

Get started on the path to healthier living with personalized case management. Our team of case managers can help you better understand, prevent or manage a chronic or complex medical condition. We provide extra support to members who have cancer, kidney disease or who are undergoing a transplant surgery. We also provide support to members who have multiple health conditions or a complex diagnosis.

### **We provide extra care and support by:**

- Assisting members with finding the right providers
- Assessing a member's health priorities and helping them achieve positive outcomes
- Connecting members with resources for psychosocial needs
- Educating members about treatments, diagnosis and medications
- Advocating for the right care at the right time, all the time

Our comprehensive team includes coordinators, registered nurses, behavioral health specialists, social workers, physicians and pharmacists who advocate for safe and effective care.

### **How do members qualify?**

Case management support is available at no cost and provided over the phone, so extra help is only a call away. You may be notified if you qualify based on your claims or requests for health care services. You can also contact us to enroll. Call **(888) 315-0884 (TTY: 711)** Monday through Friday from 8 a.m. to 5 p.m. local time or email us at [shpcaremanagement@sanfordhealth.org](mailto:shpcaremanagement@sanfordhealth.org).

# Mastering the basics of Medicare

Reviewing the basics of Medicare from time to time is a valuable exercise, whether you've had Medicare for years or recently joined the more than 63 million Americans who currently receive Medicare benefits.

Medicare is a federal health insurance program for people age 65 and older, people under age 65 who have certain disabilities and for people of all ages with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

## What are the different parts of Medicare?

### **PART A** (hospital insurance) helps cover:

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Home health care

### **PART B** (medical insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services, including certain vaccinations and cancer screenings

### **PART C** (also known as Medicare Advantage) helps cover:

- Includes all benefits and services covered under Part A and Part B
- Offered through Medicare-approved private insurance companies
- May include extra benefits and services for an extra cost
- Usually includes Part D (prescription drug coverage)

### **PART D** (prescription drug coverage) helps cover:

- Helps cover the cost of prescription drugs
- Offered through Medicare-approved private insurance companies
- May help lower the cost of prescription drugs and protect you from higher costs in the future

If you have questions about Medicare, our team is here to help. By understanding your options, you can make informed decisions and find the best plan for your needs.

# Tips to protect yourself from winter slips, trips and falls

Winter has settled in, and this time of the year can also bring an increase in injuries caused by falls, slips and trips. If you must walk on ice or slippery snow, remember this expert advice: walk like a penguin.

## How do you walk like a penguin?

- Take small steps and walk slowly.
- Waddle to keep yourself upright.
- Keep your legs apart, your feet flat and your toes pointed slightly upward.
- Place your arms at your side and don't use them for balance.
- Keep your hands out of your pockets.

## Other tips to stay safe this winter

- Wear sturdy footwear with good traction.
- Watch where you step.
- Be extra cautious getting in and out of vehicles.

# 5 ways to BOOST YOUR BONE HEALTH

Time and lifestyle choices can have an impact on your bone health, but it's never too late to give your bones a boost.

## 1 EAT CALCIUM-RICH FOODS

Calcium is vital for bone health. Enrich your diet with calcium-rich foods such as milk, cheese and yogurt to promote bone health.

## 2 CONSIDER SUPPLEMENTS

If it's difficult to get enough calcium from your diet, ask your primary care provider about supplements. You may need to add vitamin D and calcium to your daily regimen.

## 3 STAY ACTIVE

You are less likely to break a bone if your muscles are strong. Get plenty of exercise, such as by walking and doing other weight-bearing workouts. Exercise also helps with balance and coordination, which reduces the risk of falling.

## 4 QUIT SMOKING

Smoking affects the body's ability to absorb calcium, leading to lower bone density and weaker bones. If you smoke, start taking steps to quit.

## 5 LOWER YOUR RISK FOR FALLS

Fall-proof your home by keeping it clutter-free and install good lighting.

## Factors that affect bone health

Unfortunately, there are several factors outside of your control that increase your risk of osteoporosis, which causes your bones to become weak. Risk factors include age, body size and gender. Ask your provider about your risk for osteoporosis and when to get screened.

## View providers

To see the most current list of providers, visit [align.sanfordhealthplan.com](https://align.sanfordhealthplan.com).

## Find a Specialist

If your doctor refers you to a specialist, but the specialist is not available as soon as you would like, you have options. Ask the clinic if a similar specialist is available or call Align powered by Sanford Health Plan Customer Service for assistance in finding other in network specialists at **(888) 278-6485** (TTY: **(888) 279-1549**)

## More Resources

Make the most of your health coverage, view resources and more at [align.sanfordhealthplan.com](https://align.sanfordhealthplan.com).

## CONTACT US

Call us at **(888) 278-6485**  
(TTY: **(888) 279-1549**)

Visit our website at [align.sanfordhealthplan.com](https://align.sanfordhealthplan.com)



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## YOU'RE INVITED

Align powered by Sanford Health Plan  
Member Town Hall.

Join us for coffee and refreshments at an upcoming member town hall event at a location near you February 13 through February 19. Learn more about your coverage and how to make your plan work for you.

To find a date, time and location that works best for you or to RSVP, visit [align.sanfordhealthplan.com/members](https://align.sanfordhealthplan.com/members).