



Buyer's Guide

align

The logo for 'align' features a stylized '@' symbol on the left, composed of a white circle with a red line that starts at the top, curves around the left side, and ends at the bottom. The word 'align' is written in a clean, white, sans-serif font to the right of the '@' symbol.

powered by
SANFORD HEALTH PLAN




Do more with Medicare

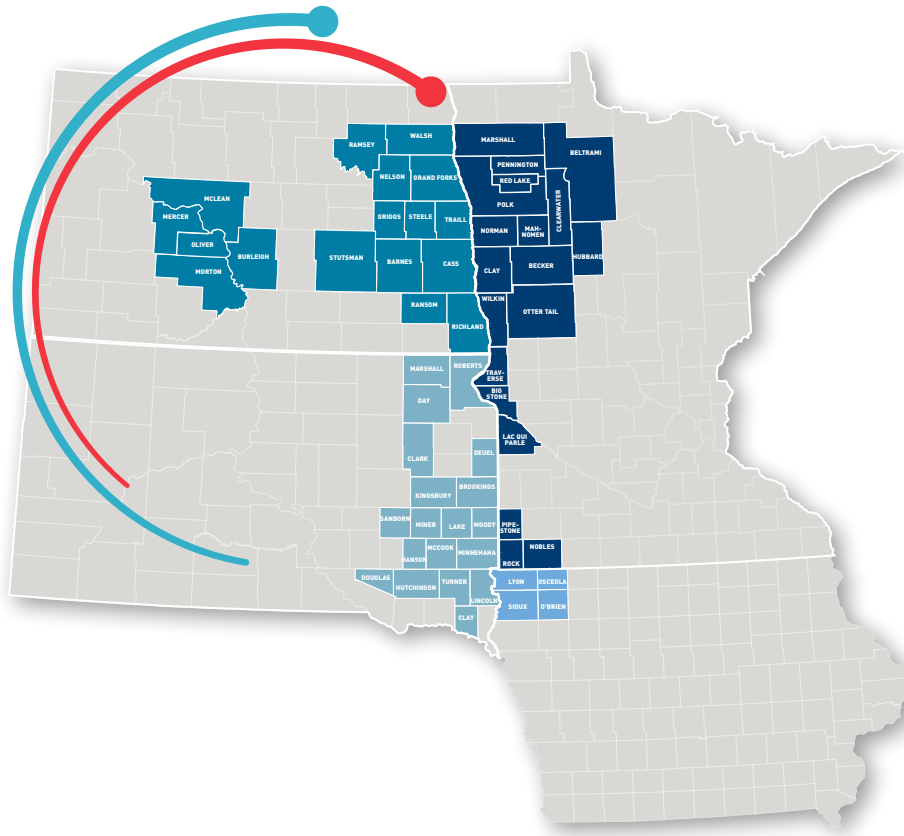
We understand that you need more than what Original Medicare provides. That's why Align powered by Sanford Health Plan gives you the comprehensive coverage you need along with benefits that help you live your healthiest life.



- Monthly premiums
- Primary copay
- Medical deductibles

BENEFITS COMPARISON CHECKLIST

	 <small>SANFORD HEALTH PLAN</small>	Original Medicare
Medicare Part A	✓	✓
Medicare Part B	✓	✓
\$0 premiums	✓	
\$0 primary care copays	✓	
\$0 medical deductibles	✓	
Prescription drug coverage	✓	
Dental, hearing and vision	✓	
Worldwide travel	✓	
Fitness membership	✓	
Health navigator services	✓	



Eligibility and enrollment

You are eligible to enroll in Align powered by Sanford Health Plan if you have Medicare Parts A and B and live in the service area. Enrollment in Align powered by Sanford Health Plan is available to residents in the following counties in Minnesota, South Dakota and North Dakota.

Iowa counties:

Lyon, O'Brien, Osceola and Sioux

Minnesota counties:

Becker, Beltrami, Big Stone, Clay, Clearwater, Hubbard, Lac Qui Parle, Mahnomen, Marshall, Nobles, Norman, Otter Tail, Pennington, Pipestone, Polk, Red Lake, Rock, Traverse and Wilkin

North Dakota counties:

Barnes, Burleigh, Cass, Grand Forks, Griggs, McLean, Mercer, Morton, Nelson, Oliver, Ransom, Richland, Steele, Stutsman Traill and Walsh

South Dakota counties:

Brookings, Clark, Clay, Day, Deuel, Douglas, Hanson, Hutchinson, Kingsbury, Lake, Lincoln, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn and Turner

Want to compare plans online? Visit align.sanfordhealthplan.com

The basics of Medicare

When am I eligible?

Original Medicare includes Part A and Part B. You are eligible for both if you are 65 or older, have certain disabilities or have end-stage renal disease (permanent kidney failure requiring dialysis or transplant).

Do I have to apply for Part A and Part B?

If you apply to receive Social Security benefits, you will be automatically enrolled in Medicare.

If you have not applied for Social Security yet, you can contact the Social Security Administration to enroll in Medicare benefits. You can do this starting three months before your 65th birthday.

Does Original Medicare cover everything?

Original Medicare does not cover everything. As a result, most people choose to purchase additional coverage, such as a supplement or Medicare Advantage plan, to help cover out-of-pocket costs. Some of these plans also include prescription drug coverage, which is not included in Original Medicare.

Medicare Advantage plans are unique because they allow people to receive their Medicare benefits through a private insurance company. MA plans are also able to provide additional supplemental benefits that Original Medicare does not pay for, such as vision, hearing and dental.

When can I enroll?

You can enroll in a Medicare Advantage plan during certain times of the year or when certain situations apply. **These include:**

Initial Enrollment Period (IEP)

This is the seven-month window around your 65th birthday. It begins three months before you turn 65, the month of your birthday and the three months that follow. The IEP also includes the 25th month you have collected disability benefits.

Annual Election Period (AEP)

Every year from Oct. 15 to Dec. 7 you can join, switch or drop your plan. This is a common time of year to pick a new Medicare Advantage Plan or prescription drug plan for the upcoming calendar year.



Special Enrollment Period (SEP)

If certain life events occur, you can make changes to your Medicare Advantage prescription drug coverage during a special enrollment period. These special situations include:

- If you lose your employer coverage
- If you move to a new service area
- If you receive an Extra Help subsidy for your prescription drugs



Medicare Advantage Open Enrollment Period (MA OEP)

Each year from Jan. 1 through March 31, those who already have a Medicare Advantage plan can switch to another MA plan or to Original Medicare.

All-in-one care and coverage

With Align powered by Sanford Health Plan, you get the benefits of Original Medicare plus more in one complete plan.



Healthy Benefits+™ flex card

The Healthy Benefits+ flex card includes a quarterly allowance for over-the-counter (OTC) products and an annual allowance for dental, hearing and vision expenses. Redeem your allowance at almost 800 in-network retailers in North Dakota, South Dakota, Iowa and Minnesota, including Lewis Drug, Walgreens and Walmart. You can also purchase items from home using a catalog or through the Healthy Benefits+ member portal.

For more flexibility, spend your annual allowance to see any dental, vision or hearing provider you choose (in- or out-of-network) to cover your expenses. However, if you choose an in-network provider, your dollar will go further.

The Healthy Benefits+ flex card is as easy to use as a credit card wherever Visa® is accepted.

Use your Healthy Benefits+ flex card to purchase over-the-counter products and pay for dental, hearing and vision services.



Over-the-counter benefits

Our plans come with over-the-counter benefits each quarter for products such as aspirin and cold and flu medicine. Use your OTC allowance on your Healthy Benefits+ flex card to purchase or order the OTC products you need, saving you time and money.



Dental benefits

Maintain your oral health with \$0 cleanings and exams twice per year and \$0 X-rays once per year. You can use your annual dental allowance on your Healthy Benefits+ flex card for other comprehensive services, such as fillings or crowns.



Hearing benefits

With NationsHearing®, you have a covered annual hearing aid exam through the NationsHearing® network. Use your hearing and vision annual allowance on your Healthy Benefits+ flex card for other hearing expenses, such as hearing aids.



Vision benefits

VSP Vision Care provides you with a covered annual routine exam, standard lenses, and an additional up to \$200 allowance for frames or contacts each year through a VSP Advantage Network Provider. Use your Healthy Benefits+ flex card hearing and vision annual allowance for other vision expenses.



Fitness membership

With access to the Silver&Fit® fitness program, you can learn how to improve your health using a variety of tools.

The Silver&Fit program has Something for Everyone®:

- A standard gym membership and a discounted premium membership that can be used at thousands of fitness centers
- A home fitness option that allows access to on-demand videos
- Group fitness classes at many fitness centers

Get connected

Silver&Fit also offers easy ways to track your progress with a wearable device and app.



Health navigator services

A health navigator acts as your personal health assistant. Our team is here to answer questions and connect you to the right resources when you need them. They can help you find a doctor, schedule your appointments, and even provide trusted partners to accompany you to appointments. Health navigator services are confidential and provided at no additional cost.



Travel

No matter where you are in the United States, urgent care and emergency services are always covered at the same cost-share you have at home. With our visitor travel benefit, you can travel up to six consecutive months a year in the United States and receive in-network benefits from select providers. Worldwide emergency care reimbursement is included outside of the United States.



Meal services

Because better health begins with the food we eat, eligible members can choose meals that fit their individual needs using Mom's Meals®. This meal program ensures members get the nutrition they need when they need it, whether they're recovering from a hospital stay. Members must meet eligibility requirements.

What eligible members receive:

- Health-specific menus
- Meals delivered to their home
- Meals that can be refrigerated for up to 14 days from delivery
- Up to 56 meals/28 days following an inpatient hospitalization.

Easy meal options – just heat, eat and enjoy within minutes!



Connected coverage and care

As a Sanford Health Plan member, you receive more than just coverage – you also receive access to high-quality health care through Sanford Health. By bringing coverage and care together, we're removing obstacles, simplifying prior authorization processing, and providing personalized care and assistance at every step of your journey. You benefit from tailored healthcare guidance from health guides, comprehensive management for chronic conditions from care managers, and assistance with insurance coverage from health navigators.

How we support your whole-person health:

- Behavioral and mental support
- Care management
- Nutrition consultations
- Pharmacy assistance
- Preventive screenings
- Wellness visits

How to enroll

Connect with an agent

Call us toll-free at **(888) 605-9277 (TTY: 711)** from 8 a.m. to 8 p.m. local time, Monday through Friday. A licensed agent will answer your call.

Enroll on our website

Visit align.sanfordhealthplan.com to enroll online.

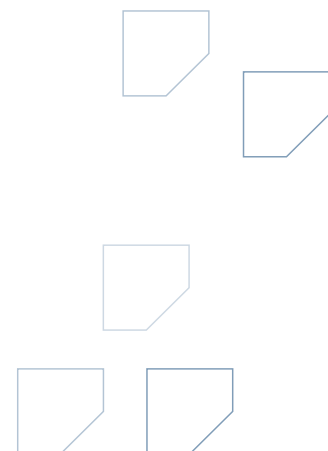
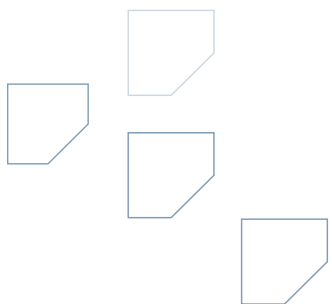
Fill out a paper application

Complete and sign the paper application. Then, mail your application to:

Sanford Health Plan
P.O. Box 91110
Sioux Falls SD 57109

Still not sure?

Attend an in-person or virtual workshop to learn more about if a Medicare Advantage plan may be right for you and get your questions answered. Visit align.sanfordhealthplan.com/events to search for workshops in your area.





What to expect after you enroll

Once you have submitted your application, you will receive:

An acknowledgment and confirmation letter

This letter confirms that your application has been received and confirms Medicare's approval of your enrollment in Align powered by Sanford Health Plan.

Member packet

This packet contains a guide and important materials. Keep this packet handy for future reference.

ID card

This ID card serves as your proof of insurance. Your ID card will be mailed to you separately before your plan's effective date.

Healthy Benefits+ flex card

This card contains your benefit allowances. Your flex card will be mailed to you. You will also receive an over-the-counter catalog separately.

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, please call us:
 - Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549)
 - Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549)
 - Our customer service lines are available 8 a.m. to 8 p.m. CST, 7 days a week, October 1-March 31 except on Christmas and Thanksgiving, and Monday through Friday all other dates except on federal holidays.

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 Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Arabic - ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (844) 637-4760: Great Plains Medicare Advantage (رقم هاتف الصم والبكم: (888) 279-1549) (888) 278-6485: Align Medicare Advantage (رقم هاتف الصم والبكم: (888) 279-1549).

Amharic - ማስታወሻ: የሚናገሩት ቋንቋ ካማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶቹ፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ደደው- Great Plains Medicare Advantage: (844) 637-4760 (መስማት ስተሳናቸው: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (መስማት ስተሳናቸው: (888) 279-1549).

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 Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549)。

Cushite (Oromo) - XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

German - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Hmong - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Karen - ၵပ်သျှင်တံသး- နမ့ၢ်ကတိၤ ကညိၣ် ကျိၣ်အသိၣ်, နမၤန့ၢ် ကျိၣ်အတၢ်မၤတၢ်လၢ တလၢကတိၣ်လၢကတိၣ် နိတံၢ်ဘျၣ်သ့ၣ်လီၤ. ကိး Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549) 번으로 전화해 주십시오.

Laotian - ໄປັດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

French - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Great Plains Medicare Advantage: (844) 637-4760 (ATS: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (ATS: (888) 279-1549).

Russian - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните Great Plains Medicare Advantage: (844) 637-4760 (телетайп: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (телетайп: (888) 279-1549).

Spanish - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Tagalog - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Thai - เรียบน: ถ้ าคณพูดภาษาไทยคุณสมารถใ้ บริการช่วยเหลือทางภาษาได้ ฟรี โทร Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).

Vietnamese - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Great Plains Medicare Advantage: (844) 637-4760 (TTY: (888) 279-1549); Align Medicare Advantage: (888) 278-6485 (TTY: (888) 279-1549).





Contact us

Call us toll-free at **(888) 605-9277 (TTY: 711)** to enroll or for assistance. A licensed agent will answer your call from 8 a.m. to 8 p.m. local time, Monday through Friday.

align.sanfordhealthplan.com

Align powered by Sanford Health Plan is a HMO, PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. 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, or any other classification protected under the law. This information is not a complete list of benefits. Call (888) 605-9277 (TTY: 711) for more information. If you need language services or information given in a different format please call (888) 278-6485 (TTY: (888) 279-1549). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (888) 278-6485 (TTY: (888) 279-1549). 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 (888) 278-6485 (TTY: (888) 279-1549).

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