



Medicare Advantage

# Align DUAL Partnership (HMO D-SNP) Buyer's Guide

[align.sanfordhealthplan.com/dual](https://align.sanfordhealthplan.com/dual)



powered by  
SANFORD HEALTH PLAN



# Do more with Medicare and Medicaid

If you have Medicare and Medicaid, you have dual eligibility and qualify for a special type of health insurance plan known as a Dual Special Needs Plan (D-SNP). Use this buyer's guide to learn about our Align DUALPartnership (HMO D-SNP) plan from Align powered by Sanford Health Plan and how it does more for you - and your health.



Our dual plan coordinates your Medicare and Medicaid benefits and gives you extra support.

**Align DUALPartnership (HMO D-SNP) includes:**



**Monthly allowance** for groceries, over-the-counter products or utility bills.



**\$0 prescriptions** for all formulary drugs.



**Vision benefits** - including routine eye exams, lenses and an annual allowance for eyewear.



**Dental allowance** for both preventive and comprehensive dental services.



**Personal care product allowance** for a broad selection of over-the-counter products and brand name hearing aids.



**Transportation assistance** includes a quarterly allowance for trips to and from the doctor or pharmacy.

**MORE BENEFITS THAN EITHER MEDICARE OR MEDICAID ALONE**

	Separate Medicare and Medicaid plans	Align DUALPartnership (HMO D-SNP)
Original Medicare = medical + hospital (Part A + B)	✓	✓
Coverage for doctor and outpatient care	✓	✓
Prescription drug coverage		✓
Care management team		✓
Dental, hearing and vision allowances		✓
Monthly allowance for healthy foods, over-the-counter products or utilities		✓
Transportation allowance		✓
Health navigator services		✓

**Want to compare plans online? Visit [align.sanfordhealthplan.com/dual](https://align.sanfordhealthplan.com/dual)**

# What is a Dual Special Needs Plan?

A Dual Special Needs Plan, commonly called D-SNP, is a health insurance plan for people with both Medicare and Medicaid. Dual plans are a type of Medicare plan that works with your Medicaid benefits. These plans allow those with disabilities, health conditions or other needs to get extra support.

## Dual plans:

- Coordinate your care between doctors, specialists and other services
- Offer benefits beyond Original Medicare Parts A & B and may have no extra costs
- Are offered through private health insurance companies, such as Sanford Health Plan

## Am I eligible for a Dual Special Needs Plan?

You are eligible for a dual plan if you have both Medicare and Medicaid.

**Medicare** is a federal health insurance program for people ages 65 and older and those with certain disabilities or conditions.

**Medicaid** is a federal and state program that provides health coverage to certain groups of people, such as low-income families, pregnant women, children, those with disabilities and individuals who receive Supplemental Security Income (SSI). People may also qualify for Medicaid if they receive special state assistance or have a disability but do not meet long-term care requirements. For more detailed Medicaid eligibility information in North Dakota, visit [hhs.nd.gov/healthcare/medicaid/eligibility](https://hhs.nd.gov/healthcare/medicaid/eligibility).

**You are eligible to enroll in the Align DUALPartnership Plan (HMO D-SNP) if you live in Burleigh, Cass or Morton counties in North Dakota.**



## When can I enroll?

If you meet eligibility requirements, you can enroll during the Medicare Annual Enrollment Period (AEP) from **October 15 to December 7**.

### You may be able to enroll outside of the AEP if you:

- If you lose your current coverage.
- If you move to a new service area.
- If you have a change in your Medicaid, Medicare Savings Program (MSP), or Extra Help eligibility status.



**If you already have both Medicare and Medicaid**, you can enroll or switch plans once per Annual Enrollment Period (AEP) or if you qualify for a Special Enrollment Period (SEP). As long as you are eligible for Medicaid, you will remain eligible for a Dual Eligible Special Needs Plan or D-SNP plan.

# All-in-one care and coverage

With Align DUALPartnership (HMO D-SNP), you get the benefits of Medicaid and Medicare plus more in one complete plan.



## Healthy Benefits+™ flex card

The Healthy Benefits+ flex card includes a monthly allowance for over-the-counter (OTC) products, healthy foods and utilities, a quarterly allowance for transportation assistance and annual allowances for dental, hearing and vision expenses. Redeem your allowance at almost 800 in-network retailers including 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.



### Over-the-counter, healthy foods and utilities

Our plan comes with a monthly allowance that can be used on over-the-counter products, healthy foods, and household utilities. OTC products can be purchased in store or online and include items like aspirin and cold and flu medicine. This monthly allowance can also be used to purchase healthy foods like produce, dairy, meat, seafood items and more. Household utilities are also included, and funds can be spent on utilities including gas, electric, water, and sewer.



### Transportation assistance

Our plan includes a quarterly transportation benefit through Healthy Benefits+. With the Healthy Benefits+ transportation benefit you can pay for expenses like vans, taxis, wheelchair-equipped vehicles, rideshare services and public transportation.



### Vision benefits

VSP® Vision Care provides you with reimbursement for eyewear or contacts each year through a VSP Advantage network provider. Use your combined vision and hearing annual allowance with your Healthy Benefits+ flex card for additional out-of-pocket costs.



### Dental coverage

Maintain your oral health by using your annual allowance on your Healthy Benefits+ flex card for preventive care as well as other comprehensive services, such as fillings or crowns.



### Hearing benefits

With NationsHearing®, you have a covered annual hearing 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.



# Do more with added features and benefits



## 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.



## 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.



## 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



# 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](mailto: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) Align Medicare Advantage (رقم هاتف الصم والبكم: (888) 278-6485) ((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** - ၵုၵ်းသုၵ်းတၢ်သး- နမ့ၢ်ကတိၤ ကညိၣ် ကျိၣ်အသိၣ်, နမၤန့ၢ် ကျိၣ်အတၢ်မၤတၢ်လၢ တလၢကတိၣ်လၢကတိၣ် နိတမံၤဘၣ်သ့န့ၣ်လီၤ. 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).





## Questions? We're here to help.

Call **(888) 605-9277 (TTY: 711)** to talk to a local, licensed agent for free and with no obligation to enroll. We're available Monday through Friday from 8 a.m. to 8 p.m. local time.

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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, or sex, or any other classification protected under the law. 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). Call (888) 605-9277 (TTY: 711) for more information and for accommodations of persons with special needs at meetings.