



YOUR PREMIUMS GO FURTHER

A GUIDE FOR EMPLOYERS



TABLE OF CONTENTS

IN THIS GUIDE

SECTION 1: Your premiums go further with Sanford Health Plan	1
SECTION 2: Focused on the health of your employees	2
SECTION 3: More value-added services	4
SECTION 4: Additional partnerships	5

SECTION 1



YOUR PREMIUMS GO FURTHER WITH SANFORD HEALTH PLAN A GUIDE FOR EMPLOYERS

At Sanford Health Plan, health insurance is about more than premiums, deductibles and copays. It's about getting you the right plan designed to fit you and employees at a rate that fits your budget. Our value-added services give you access to a variety of resources that go well beyond coverage.

Corporate wellness program

Your business plays an important role in the health and well-being of your employees. Our corporate wellness team at Sanford Health Plan can help your team get the resources they need to live healthier lives, which can help your employees thrive both at work and at home.

Health and well-being screening

To identify which resources may be best suited to the needs of your business and employees, our wellness team can partner with you to provide health and wellness screenings during 15-minute, one-on-one sessions. Screenings include a series of biometrics and a well-being assessment.

As an employer, you'll receive a report of the data and results with:

- A pulse on the health and well-being of your employees
- The areas you could focus on to improve overall employee well-being

For example, if your employees struggle with back and neck pain, a wellness coach can help you implement worksite education and ergonomic assessments as well as connect you to an occupational medicine specialist.

We're here to help.

With Sanford Health Plan, you receive local agent expertise and service every step of the way. Let us answer your questions and provide a quote for coverage. Call (888) 535-4831 or visit sanfordhealthplan.com today.

SECTION 2



FOCUSED ON THE HEALTH OF YOUR EMPLOYEES

As part of our corporate wellness program, you and your employees can receive support from our variety of value-added wellness services, including:



Preventive care

Maintain your health with preventive care and screenings available at little to no cost when using an in-network provider. Preventive services include wellness exams, immunizations and screenings.



Fitness reimbursements

Be rewarded for your healthy lifestyle with a fitness reimbursement. You can save up to \$20 on your monthly membership fee when you visit 12 times a month. To view a list of participating fitness centers, visit nihca.org.



Nurse case management

If you have chronic conditions or complex medical needs, you can visit with a registered nurse for assistance or answers to any questions you may have.



Nutrition consulting

On your journey to healthy living, see a registered dietitian to determine how to best lose weight, meet your nutritional needs and manage chronic conditions through diet. You can also join live cooking classes online.



Tobacco cessation

Get support in kicking a tobacco habit for good. You can receive one-on-one coaching to examine your nicotine triggers and habits and explore options for quitting, including no-cost cessation medication and counseling.



Behavioral health assistance

For behavioral health services when life leaves you feeling overwhelmed, your health insurance coverage can connect you to help.



Exercise consults

Discover how exercise can help you manage a specific health condition or improve your overall health by meeting with a wellness educator. You'll receive personalized guidance to safely and effectively accomplish your fitness goals.



Wellness coaching

With help from a wellness coach, set goals to maximize your personal and professional potential.



Wellness portal

Store and track important health data and get extra support on your health journey with access to an online wellness portal.

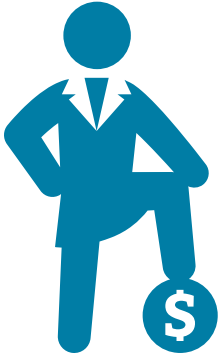


Resiliency consultation

Take control of your stress and learn how to become more resilient during a consultation with a wellness coach.



SECTION 3



MORE VALUE-ADDED SERVICES

Beyond wellness resources, you can receive discounts from retailers, COBRA administrative support, virtual care and more with your coverage.

COBRA administration

We can assist you with COBRA (Consolidated Omnibus Budget Reconciliation Act) administration so you can spend less time managing paperwork, billing and notices.

COBRA administration requires the following compliance components:

- Providing timely notice of COBRA eligibility, enrollment forms, duration of coverage and terms of payment after a qualifying event
- Supplying appropriate notices if premiums are not received

24/7 virtual care

To receive care when you need it, you have access to 24-hour virtual care. Using your mobile device, you can connect with a provider within minutes, saving you time from having to travel to the nearest clinic.

+Perks

Receive discounts from local and national retailers on products and services in a variety of categories. Through +Perks, you can inspire your employees to love where they work and attract new talent with meaningful rewards.

Categories include:



Apparel



Entertainment



Auto



Health and wellness



Dental



Restaurants

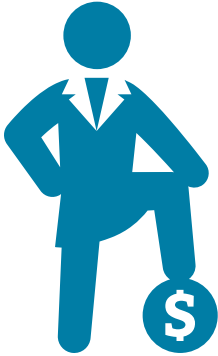


Electronics



Vision

SECTION 4



ADDITIONAL PARTNERSHIPS

As part of an integrated system, you also have opportunities to partner with Sanford Health services. For example, if you would like to give your employees the option of receiving a flu shot at work, you can partner with Sanford Health Plan to bring a flu shot clinic to your location.

Diabetes management

With coverage from Sanford Health Plan, you can get support for managing your diabetes through Livongo, a health program known for helping people with diabetes live happier, healthier lives. Livongo is offered at no cost to members and covered dependents.

Not all insurance plans are eligible. Please contact the plan administrator to learn more.

Tyto Care

To enhance your video visit experience, Tyto Care is an innovative technology that puts the exam tools in your hands, allowing a Sanford Health provider to get accurate results in real time from the comfort of your own home. For more information, visit sanfordhealthplan.com/virtualcare.

As you shop for health insurance plans, explore value-added services to ensure you receive the additional benefits you need to do more with your coverage.

Call (888) 535-4831 to learn more.



Sanford Health Plan highly recommends that you speak with a licensed agent for customized assistance as you shop for small business health insurance. Find an agent at sanfordhealthplan.com/agents or call (888) 535-4831. You can also request a quote at sanfordhealthplan.com.

SANFORD[®]
HEALTH PLAN