

Individual and family Health insurance buyer's checklist

SANFORD
HEALTH PLAN

As you start shopping for health insurance, keep these five items in mind to help you find the right plan for your needs, budget and lifestyle.



Monthly premiums

Know what you will be required to pay monthly to maintain your coverage. You'll also want to know the monthly premium cost for your spouse's and qualifying dependents' coverage.



Deductibles, copayments and coinsurance

These forms of cost-sharing only come into play when you receive medical care. You'll want to make sure they're affordable for you, both for regular medical care as well as for more serious or unexpected medical conditions.



Provider networks

Understanding your provider network is important. Does the plan have the type of specialists you may need and does it partner with leading health professionals? Take this into consideration when choosing a plan.



Prescription drug coverage

Depending on the plan, you may see differences in what prescription drugs are covered and how much your plan will pay toward them.



Member perks and discounts

With coverage from Sanford Health Plan, your benefits go beyond health insurance – with discounts for dental, vision, hearing and weight loss services. Under certain plans, we also offer no-cost virtual care and monthly gym reimbursements at participating facilities. With a plan that includes perks and discounts, you can save more and do more.

If you're ready to learn more, call **(888) 535-4831** to talk with one of our experts or request a quote at sanfordhealthplan.com/get-a-quote.