## Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

HEALTH PLAN TRUE Individual Silver \$3,500 (Limited Cost Sharing) | North Dakota | Alaska Native/American Indian

## Coverage Period Beginning on or after: 01/01/2024

Coverage for: Individual + Family | Plan Type: HMO | Non-Grandfathered

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, sanfordhealthplan.com/sbcfinder or by calling 1-800-752-5863 (toll free) | TTY/TDD: 1-877-652-1844 (toll-free). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-752-5863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$3,500 individual / \$7,000 family.  No <u>out of network</u> coverage. <u>Copays</u> do not apply to <u>deductible</u> .	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$9,100 individual / \$18,200 family.  No <u>out-of-network</u> coverage.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <b>www.sanfordhealthplan.com</b> or call 1-800-752-5863 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a provider in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a provider for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance-billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the in-network specialist you choose without a referral.

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies. For mental health and substance use disorder conditions, visit limits do not apply.

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-</u> <u>Network Provider</u> (You will pay more)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	\$45 <u>copay</u> / office visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care	Chiropractic visit	No charge	\$45 <u>copay</u> / office visit	Not covered	Office visit copay applies to the office visit charge and manual manipulation only. All other eligible modalities and therapies are subject to deductible / coinsurance.  Cost sharing waived at non-IHCP with IHCP referral.  Limited to 20 visits per calendar year.
provider's office or clinic Specialis	Specialist visit	No charge	\$65 copay / office visit \$45 copay / office visit for mental health and substance use primary diagnoses	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't part of the preventive health guidelines. Ask your provider if these services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	\$45 <u>copay</u>	Not covered	Certain services may be subject to <u>deductible</u> / <u>coinsurance</u> . For full details, refer to your <u>plan</u> document. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Imaging (CT/PET scans, MRIs)	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.  Prior authorization may be required.

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-</u> <u>Network Provider</u> (You will pay more)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need	Generic drugs less than \$6	No charge	\$0 copay / prescription	Not covered	Covers up to a 30-day supply. Generic cost is based on
drugs to treat your illness or	Generic drugs greater or equal to \$6	No charge	\$30 <u>copay</u> / prescription	Not covered	total drug cost per 30-day supply. Brand name drugs with generic equivalents or biosimilar alternatives
condition  More information	Preferred brand drugs	No charge	\$40 <u>copay</u> / prescription	Not covered	require additional cost share. Difference in cost does not apply to deductible or out-of-pocket limit. There are no
about prescription	Non-preferred brand drugs	No charge	\$150 <u>copay</u> / prescription	Not covered	limitations or restrictions for use of manufacturer coupons if used in conjunction with our current benefit
drug coverage is available at	Generic specialty drugs	No charge	\$30 <u>copay</u> / prescription	Not covered	offering. If the cost of the prescription falls under the copay amount, you will pay the least. Refer to your
sanfordhealthpla n.com/	Preferred <u>specialty</u> <u>drugs</u>	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	<u>Formulary</u> to determine which benefit applies to your medication. Cost <u>sharing</u> waived at non-IHCP with
pharmacy	Non-preferred specialty drugs	No charge	65% <u>coinsurance</u> after <u>deductible</u>	Not covered	IHCP <u>referral</u> .
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Certain outpatient services may require authorization (pre-approval) by the Plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. Cost sharing waived at non-IHCP with IHCP referral.
surgery	Physician/ surgeon fees	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No charge	\$60 copay / office visit \$45 copay / office visit for mental health and substance use primary diagnoses	\$60 copay / office visit \$45 copay / office visit for mental health and substance use primary diagnoses	Additional services may be subject to <u>deductible</u> / <u>coinsurance</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-</u> <u>Network Provider</u> (You will pay more)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a	Facility fee (e.g., hospital room)	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior authorization required. Cost sharing waived at non-IHCP with IHCP referral.	
hospital stay	tay	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.		
If you need mental health, behavioral	Outpatient services	No charge	\$45 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
health, or substance abuse services	Inpatient services	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior authorization required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Office visits	No charge	No charge	Not covered	Cost sharing does not apply to routine prenatal and postnatal-care and certain preventive services.	
If you are pregnant	Childbirth/ delivery professional services	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Depending on the type of services <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP	
	Childbirth/ delivery facility services	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	with IHCP referral.	

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-</u> <u>Network Provider</u> (You will pay more)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior authorization required. Limited to 40 visits per calendar year. Cost sharing waived at non-IHCP with IHCP referral.
If you need help	Rehabilitation services	No charge	\$45 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> <u>deductible</u>	Not covered	Office visit <u>copay</u> covers evaluation. Limited to 30 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
recovering or have other special health needs	Habilitation services	No charge	\$45 <u>copay</u> / office visit Other Outpatient Services 50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Office visit <u>copay</u> covers evaluation. Limited to 30 visits per calendar year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior authorization required. Limited to 30 days in any consecutive 12-month period. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-</u> <u>Network Provider</u> (You will pay more)	Out-of-network provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	No charge	Not covered	Limited to 1 visit per calendar year. Benefit ends at the end of the month when the member turns 19. Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's glasses	No charge	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Limited to 1 frame every other year. Lenses or contact lenses limited to 1 item annually. Benefit ends at the end of the month when the member turns 19 Cost sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	No charge	No charge	Not covered	Limited to 2 routine check-up visits per calendar year. Preventive, emergency, and routine coverage available for members up to age 19. See your plan document for eligible services. Certain dental services may require authorization (pre-approval) by the plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com.  Cost sharing waived at non-IHCP with IHCP referral.

#### **Excluded Services & Other Covered Services:**

Services Your Plan Generally D	oes NOT Cover (Check your policy or <u>plan</u> document for	r more information and a list of any other excluded services.)
Abortion	<ul><li>Dental care (Adult)</li></ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>
Acupuncture	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
Cosmetic surgery	<ul> <li>Long-term care</li> </ul>	<ul> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitati	ions may apply to these services. This isn't a comp	lete list. Please see your <u>plan</u> document.)
Bariatric Surgery	<ul> <li>Hearing aids</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
Chiropractic Care		<ul> <li>Routine foot care</li> </ul>

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights:</u> There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Appeals & Grievances at 1-800-752-5863 or contact the North Dakota Insurance Department at 1-800-247-0560.

## Does this <u>plan</u> provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this <u>plan</u> meet Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-752-5863 (toll-free).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-752-5863 (toll-free).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-752-5863 (toll-free).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-752-5863 (toll-free).

———To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section. ———

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,500
Copayments	\$10
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,570

## **Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

## This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*) <u>Diagnostic tests</u> (*blood work*)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$1,500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

## **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$3,500
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,100
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

# 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, call (800) 752-5863 (TTY: 711)

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 (800) 752-5863 (TTY: 711).

Arabic -

خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن 752-5863 (800) (رقم هاتف الصم والبكم: 711)

**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 (800) 752-5863 (TTY: 711)。

**Cushite (Oromo)** – XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 752-5863 (TTY: 711).

**German** – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (800) 752-5863 (TTY: 711).

**Hmong** - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 752-5863 (TTY: 711).

Karen - ဟ်သူဉ်ဟ်သး- နမ့်ကတိုး ကညီ ကျိဉ်အယိ, နမာန့်၊ ကျိဉ်အတာ်မာစားလာ တလာဉ်ဘူဉ်လာဉ်စုံး နီတမီးဘဉ်သုံ့နှဉ်လီး. ကိုး (800) 752-5863 (TTY: 711).

**Korean** - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (800) 752-5863 (TTY: 711) 번으로 전화해 주십시오.

Laotian - ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານ ພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ (800) 752-5863 (TTY: 711).

**French** - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (800) 752-5863 (TTY: 711).

**Russian** - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (800) 752-5863 (телетайп: 711).

**Spanish** - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 752-5863 (TTY: 711).

**Tagalog** - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (800) 752-5863 (TTY: 711).

**Thai** - เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือ ทางภาษาได**้** ฟรี โทร (800) 752-5863 (TTY: 711).

**Vietnamese** – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (800) 752-5863 (TTY: 711).