

 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, <https://member.sanfordhealthplan.org/portal/> or by calling 1-800-752-5863 (toll free) | TTY/TDD: 711 (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. For <u>out-of-network providers</u> \$7,000 individual / \$14,000 family. | 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 deductible? | Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> . | 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 services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the out-of-pocket limit for this plan? | For <u>network providers</u> \$3,500 individual / \$7,000 family. For <u>out-of-network providers</u> \$14,000 individual / \$28,000 family. | 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 out-of-pocket limit? | Premiums, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See www.sanfordhealthplan.com or call 1-800-752-5863 for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the plan's network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider'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 <u>provider</u> before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the in-network <u>specialist</u> you choose without a <u>referral</u> . |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|---|
| | | <u>Network provider</u> (You will pay the least) | <u>Out-of-network provider</u> (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| | Chiropractic visit | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| | <u>Specialist</u> visit | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| | <u>Preventive care/screening/immunization</u> | No charge | 20% <u>coinsurance</u> after <u>deductible</u> | You may have to pay for services that aren't part of the <u>preventive</u> health guidelines. Ask your <u>provider</u> if these services you need are preventive. Then check what your plan will pay for. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| | Imaging (CT/PET scans, MRIs) | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior Authorization may be required |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at sanfordhealthplan.com/pharmacy | Preventive drugs | \$5 <u>copay</u> / prescription. <u>Copay</u> does not apply to <u>deductible</u> . | Not covered | Covers up to a 30-day supply. |
| | Generic drugs (Tier 1) | No charge after <u>deductible</u> | Not covered | Brand name drugs with generic equivalents or biosimilar alternatives require additional cost share. Difference in cost does not apply to <u>deductible</u> or <u>out-of-pocket limit</u> . There are no limitations or restrictions for use of manufacturer coupons if used in conjunction with our current manufacturer benefit offering. Refer to your <u>Formulary</u> to determine which benefit applies to your medication. |
| | Preferred brand drugs (Tier 2) | No charge after <u>deductible</u> | Not covered | |
| | Non-preferred brand drugs (Tier 3) | No charge after <u>deductible</u> | Not covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|---|
| | | <u>Network provider</u> (You will pay the least) | <u>Out-of-network provider</u> (You will pay the most) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Certain outpatient services may require authorization (pre-approval) by the Plan. For a list of services, see the Prior Authorization list at sanfordhealthplan.com. |
| | Physician/surgeon fees | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| If you need immediate medical attention | <u>Emergency room care</u> | No charge after <u>deductible</u> | No charge after <u>deductible</u> | None |
| | <u>Emergency medical transportation</u> | No charge after <u>deductible</u> | No charge after <u>deductible</u> | None |
| | <u>Urgent care</u> | No charge after <u>deductible</u> | No charge after <u>deductible</u> | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior authorization required. |
| | Physician/surgeon fees | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| | Inpatient services | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior authorization required. |
| If you are pregnant | Office visits | No charge | 20% <u>coinsurance</u> after <u>deductible</u> | Cost sharing does not apply to routine prenatal and postnatal-care and certain <u>preventive services</u> . 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). |
| | Childbirth/delivery professional services | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | |
| | Childbirth/delivery facility services | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior authorization required. Limited to 120 days per calendar year. |
| | <u>Rehabilitation services</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Limited to 30 visits per calendar year. |
| | <u>Habilitation services</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Limited to 30 visits per calendar year. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------------|---|---|---|
| | | <u>Network provider</u> (You will pay the least) | <u>Out-of-network provider</u> (You will pay the most) | |
| If you need help recovering or have other special health needs | <u>Skilled nursing care</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior authorization required. Limited to 120 days in any consecutive 12-month period. |
| | <u>Durable medical equipment</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | Prior authorization may be required. |
| | <u>Hospice services</u> | No charge after <u>deductible</u> | 20% <u>coinsurance</u> after <u>deductible</u> | None |
| If your child needs dental or eye care | Children's eye exam | No charge | 20% <u>coinsurance</u> after <u>deductible</u> | Limit to 1 visit per plan year. |
| | Children's glasses | Not covered | Not covered | None |
| | Children's dental check-up | Not covered | Not covered | None |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- | | | |
|-----------------------|-------------------------|--|
| • Cosmetic surgery | • Infertility treatment | • Non-emergency care when traveling outside the U.S. |
| • Dental care (Adult) | • Long-term care | • Weight loss programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- | | | |
|---------------------|------------------------|--|
| • Acupuncture | • Hearing aids | • Routine eye care (Adult) |
| • Bariatric Surgery | • Private-duty nursing | • Routine foot care |
| • Chiropractic Care | | • Telehealth / e-visits / video visits |

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: Minnesota Department of Health at 1-651-201-5100/1-800-657-3916, or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272. Other coverage options may be available to you too, including buying individual insurance coverage through MNsure. For more information about MNsure, visit www.mnsure.org or call 1-855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Sanford Health Plan/Appeals & Grievances at 1-800-752-5863 or contact the Minnesota Department of Health 1-651-201-5100/1-800-657-3916.

Does this plan 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 plan meet Minimum Value Standards? Yes.

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, kwijigo holne' 1-800-752-5863 (*toll-free*).

—————To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 overall deductible</u> | \$3,500 |
| ■ <u>Specialist coinsurance</u> | 0% |
| ■ Hospital (facility) <u>coinsurance</u> | 0% |
| ■ <u>Other coinsurance</u> | 0% |

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: | |
| <i>Cost Sharing</i> | |
| <u>Deductibles</u> | \$3,500 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$3,560 |

Managing Joe's type 2 Diabetes

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

| | |
|--|---------|
| ■ The <u>plan's overall deductible</u> | \$3,500 |
| ■ <u>Specialist coinsurance</u> | 0% |
| ■ Hospital (facility) <u>coinsurance</u> | 0% |
| ■ <u>Other coinsurance</u> | 0% |

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
 Prescription drugs
Durable medical equipment (*glucose meter*)

| | |
|--|----------------|
| Total Example Cost | \$5,600 |
| In this example, Joe would pay: | |
| <i>Cost Sharing</i> | |
| <u>Deductibles</u> | \$3,500 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$3,520 |

Mia's Simple Fracture

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

| | |
|--|---------|
| ■ The <u>plan's overall deductible</u> | \$3,500 |
| ■ <u>Specialist coinsurance</u> | 0% |
| ■ Hospital (facility) <u>coinsurance</u> | 0% |
| ■ <u>Other coinsurance</u> | 0% |

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

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

The plan 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
(رقم هاتف الصم والبكم: 711) (800) 752-5863

Amharic - ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም
ክርዳታ ድርጅቶቻችን ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም
ክርዳታ ድርጅቶቻችን በነፃ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው
ቁጥር ይደውሉ (800) 752-5863 (መስማት ለተሳናቸው: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 - ၵာ်သုၣ်တၢ်သး- နမ့ၢ်ကတိၤ ကညိၣ် ကျိၣ်အလိၣ်, နမၤန့ၢ် ကျိၣ်အတၢ်မၤတၢ်လၢ
တၢ်လၢတၢ်သုၣ်တၢ်သး နိတမံၤဘၣ်သုၣ်န့ၢ်လီၤ. ကိး (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. ໂທສ (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: ถ้าคุณพูดภาษาไทยคุณสามารถใช้ บริการช่วยเหลือ
ทางภาษาไทยได้ 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).