



An Individual Sanford Health Plan Product

\$1,000 Plan

Summary of Payment

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

Please remember that all benefits are subject to the definitions, limitations, and exclusions in this policy and are payable only when we determine they are Medically Necessary.

The following definitions are used in your Summary of Payment:

“In-Network Provider” means Covered Services that are either received:

- a. from a Participating Provider;
- b. in an Emergency Medical Condition or an urgent care situation;
- c. when the Member does not have appropriate access (as defined in Section 2) to a Participating Provider; or
- d. when a Participating Provider has recommended, and the Plan has authorized the referral to, a Non-Participating Provider.

“Out-of-Network Provider” means Covered Services that do not fit the definition of In Network Coverage set forth above. Specifically, Out-of-Network Coverage means Covered Services that are received:

- a. from Non-Participating Providers when appropriate access to a Participating Provider is available;
- b. when the Plan has not authorized the referral to a Non-Participating Provider; or
- c. for a non-emergency or non-urgent care situation.

For more information on Out-of-Network coverage, please refer to Section 4(g) in your Policy.

\$1,000 Plan		
Benefit Description	In-Network Provider	Out-of-Network Provider
1. Physician Selection	Providers who contract with Sanford Health Plan. Refer to Sanford Health Plan’s Provider Directory at www.sanfordhealthplan.com or call 1-800-752-5863 to request a copy.	Providers who do not contract with Sanford Health Plan.
2. Deductible. <i>Covered office visits copays do not apply towards the deductible.</i> <div style="text-align: right;">Individual</div> <div style="text-align: right;">Individual + One</div> <i>The deductible amounts paid on behalf of either covered family member will apply towards the Individual + One deductible.</i> <div style="text-align: right;">Family</div> <i>The deductible amounts paid on behalf of any combination of covered family members will apply towards the Family deductible.</i>	\$1,000 \$2,000 \$3,000	\$2,000 \$4,000 \$6,000
3. Maximum Out-of-Pocket. <i>Includes deductible and coinsurance amounts, copay amounts do not apply. The Plan will pay 100% of eligible charges after the Out-of-Pocket Maximum is met.</i> <div style="text-align: right;">Individual</div> <div style="text-align: right;">Individual + One</div> <div style="text-align: right;">Family</div>	\$2,000 \$4,000 \$6,000	\$4,000 \$8,000 \$12,000
4. Coinsurance. <i>Amount paid after the deductible has been met.</i>	15%	25%
5. Lifetime Maximum	\$2 Million	

6.	Office Visits. <i>Covers office visit services only, does not include lab, x-ray or other ancillary charges.</i>	\$15 copay per office visit	25% coinsurance
7.	X-Ray and Lab Tests During an office visit Sent out to an independent lab facility At outpatient or hospital facility	15% coinsurance 15% coinsurance 15% coinsurance	25% coinsurance 25% coinsurance 25% coinsurance
8.	Preventive Care. <i>Limited per Plan guidelines.</i> Immunizations Routine Adult Preventive Care Routine Well Child Care (through age 6)	No Copay \$15 Copay No Copay	25% coinsurance 25% coinsurance 25% coinsurance
9.	Self-Injectable Medications (other than those covered under the Prescription Drug Benefit)	15% coinsurance	25% coinsurance
10.	Allergy Testing and Treatment Testing Allergy Injections (One or more) Allergy Serum (Per vial)	\$15 copay per office visit \$15 copay 15% coinsurance	25% coinsurance 25% coinsurance 25% coinsurance
11.	Sterilization Services (tubals/vasectomies)	15% coinsurance	25% coinsurance
12.	Transplants. <i>Limited per Plan Guidelines.</i>	15% coinsurance	25% coinsurance
13.	Inpatient Hospitalization Services Pre-Certification <i>It is the Member's responsibility to assure that any hospital stays are pre-certified through Sanford Health Plan</i> Non-Emergency Admissions Professional Services	15% coinsurance 15% coinsurance	25% coinsurance 25% coinsurance
14.	Outpatient Surgery During an office visit At outpatient hospital At ambulatory surgery center	15% coinsurance 15% coinsurance 15% coinsurance	25% coinsurance 25% coinsurance 25% coinsurance
15.	Outpatient Hospital Services Includes diagnostic tests, lab, X-ray, pathology, pre-surgical tests, PET, MRI, CT and nuclear medicine	15% coinsurance	25% coinsurance
16.	Morbid Obesity Surgery. <i>Limited per Plan guidelines.</i>	15% coinsurance	25% coinsurance
17.	Emergency/Urgent Care Emergency Care <i>As defined by Prudent Layperson in this policy.</i> Urgent Care Office Visit Ambulance/Emergency Transportation	15% coinsurance. Member must notify plan within 48 hours of admission. \$15 copay per office visit. 15% coinsurance	15% coinsurance. Member must notify plan within 48 hours of admission. 25% coinsurance 15% coinsurance
18.	Chiropractic Care. <i>Limited to 20 visits per calendar year.</i>	15% coinsurance	25% coinsurance
19.	Outpatient Therapy. Physical, Occupational and Speech Therapy <i>Limited to 30 visits per therapy per calendar year.</i> Chemotherapy, Radiation, and IV Therapy, Dialysis Cardiac Therapy	15% coinsurance. 15% coinsurance 15% coinsurance	25% coinsurance 25% coinsurance 25% coinsurance
20.	Durable Medical Equipment/Prosthetic Devices	15% coinsurance	25% coinsurance
21.	Home Health Care. <i>Limited to 40 visits per calendar year.</i>	15% coinsurance	25% coinsurance
22.	Skilled Nursing Facility. <i>Limited to 30 days per calendar year.</i>	15% coinsurance	25% coinsurance
23.	Outpatient Private Duty Nursing	15% coinsurance	25% coinsurance
24.	Hospice Care	15% coinsurance	25% coinsurance

25. Chemical Dependency Services <p style="text-align: right;">Inpatient <i>Limited to 30 days per 6-month period 90 day lifetime maximum</i></p> <p style="text-align: right;">Outpatient <i>Limited to 30 days per 6-month period</i></p>	15% coinsurance 15% coinsurance.	25% coinsurance 25% coinsurance.
26. Mental Health Care	15% coinsurance	25% coinsurance
27. Dental Care. <i>Limited to accidental coverage only. Care must be received within 6 months of injury.</i>	15% coinsurance	25% coinsurance
Prescription Drug Benefit Drugs must be received from a Participating Pharmacy. For a list of Participating Pharmacies, visit www.sanfordhealthplan.com or call Member Services at 1-800-752-5863 to request a copy.		
	In-Network	Out-of-Network
Generic Drugs	30% coinsurance per 30 day supply	No Coverage
Formulary Brand Name Drugs	30% coinsurance per 30 day supply	No Coverage
Non-Formulary Brand Name Drugs	30% coinsurance per 30 day supply	No Coverage