

Sanford Health Plan - New Plan Design State: SD Benefits 2009

	<u> </u>	In-Network Coverage
Plan facts	Member services	(800) 752-5863 Annual enrollment information: (800) 752-5863
	Member services hours Web address	Mon-Fri: 7:30 AM-5:00 PM CT www.sanfordhealthplan.com
	Product name	Sanford Health Plan
Your medical	Annual deductible	\$100 (individual) / \$200 (family max)*
expenses	Out-of-pocket maximum (includes deductible) Office visits	\$2,000 (individual) / \$4,000 (family max) per calendar year* Covered at 90% after deductible*
	Maternity care prenatal office visits	Covered at 90% after deductible*
	Inpatient hospitalization	Covered at 90% after deductible*
	Outpatient surgical care	Covered at 90% after deductible*
	Outpatient lab and X-ray	Covered at 90% after deductible*
	Emergency room care	\$50 copay/visit (waived if admitted)
	Urgent care facility	Covered at 90% after deductible*
Your prescription drug expenses	Retail	\$10 copay (generic), \$20 copay (preferred brand), \$40 copay (non-preferred brand) per prescription up to 30-day supply
	Mail order	\$30 copay (generic), \$60 copay (preferred brand), \$120 copay (non-preferred brand) per prescription up to 90-day supply*
Preventive care	Routine physical and GYN exam	Covered at 100%, no deductible*
	Routine vision exam	Covered at 100%, no deductible. Limit 1 exam per 24 months*
	Well-child care and immunizations	Covered at 100%, no deductible*
	Routine mammography	Covered at 100%, no deductible*
Mental health	Inpatient	Covered at 90% after deductible*
	Outpatient	Covered at 90% after deductible*
Substance abuse	Inpatient detoxification	Covered at 90% after deductible. Limit 30 days per year combined with inpatient rehab*
	Inpatient rehabilitation	Covered at 90% after deductible. Limit 30 days per year combined with inpatient detox*
	Outpatient detoxification	Covered at 90% after deductible. Limit 52 visits per year combined with outpatient rehab*
	Outpatient rehabilitation	Covered at 90% after deductible. Limit 52 visits per year combined with outpatient detox*
Other professional care	Outpatient physical/speech/ occupational therapy	Covered at 90% after deductible. Limit 60 visits per year for physical, speech and occuptional therapy combined*
	Chiropractic care Infertility	Covered at 90% after deductible. Limit 20 visits per year* Diagnosis: Covered at 90% after deductible. Treatment/Artificial
		Insemination/In vitro: Not covered. Contact plan for details*
Out-of-network coverage	Out-of-network non- emergency care	Not covered
Key facts	NCQA status:	Excellent Domestic partner coverage available: Yes
	PCP referral required for specialist:	No Domestic partner children coverage avail.: Yes
	Lifetime maximum benefit: NA*	
	Provider network: See	website for details

^{*} Indicates a benefit change

The information contained in this summary is for comparative purposes and does not include all benefits, limitations, and exclusions.