

## Sanford Health Insurance Plan Information

The district contribution toward health insurance premiums for a full time employee is \$675. Rates for the Sanford Health Plan are as follows (your cost will be the rates below minus the district contribution):

	Signature Network (Broad)		Sanford Plus Network (Tiered)	
	Single Premium	Family Premium	Single Premium	Family Premium
Sanford \$500 Deductible	\$ 874.68	\$ 2,186.70	\$ 771.47	\$ 1,928.68
Sanford \$1500 Deductible	\$ 815.37	\$ 2,038.42	\$ 719.16	\$ 1,797.88
Sanford \$3000 Deductible H.S.A. 100%	\$ 678.47	\$ 1,696.19	\$ 598.42	\$ 1,496.05
Sanford \$3000 Deductible H.S.A. 80%	\$ 617.06	\$ 1,542.66	\$ 544.13	\$ 1,360.31

Dean Meyer is our insurance agent for the Sanford Health Plan and is available to answer questions and to help you select the plan and provider network that is right for you. He will be onsite for questions on May 24<sup>th</sup> at 3:30pm in the PHS Studio. Or you may contact him at:

Meyer Insurance Services  
 Office 701-232-7282 ext #2  
 Mobile 701-793-5443  
 Fax 701-232-7289

### **Signature Series Plan considerations:**

- These plans will cost more than the Sanford PLUS options.
- These plans offer a broader provider network and equal member cost-share for in-network benefits. For example, if you had a \$20 copay for a primary care provider visit and saw either a Sanford Health provider or an independent provider from within our network, the copay would be the same.
- If you plan on seeking a variety of in-network providers outside the Sanford Health care system, the Signature Series Plan may be the best option for you to control your in-network cost-share.
- If you have diabetes, you will likely have medical equipment that Sanford Health does not currently offer under Tier 1 cost-share. We encourage you to enroll in our Signature Series plans to minimize your maximum out-of-pocket exposure, even if most of your provider care is within the Sanford Health care system.
- If you already have planned surgical or hospital procedures scheduled that are not a part of the Sanford Health care system within the next 12 months, we encourage you to enroll in a Signature Series Plan.

**Sanford PLUS Plan considerations:**

- These plans will cost less than the Signature Series options.
- These plans offer a tiered provider network. Member cost-share for in-network benefits will vary based on the in-network provider being seen for services. For example, you may have a \$20 copay for a primary care visit with a Tier 1 Sanford Health provider, but a \$40 copay for a primary care visit with a Tier 2 independent provider from within our network.
- Tier 1 and Tier 2 providers are still considered and calculated under your in-network benefits, but the cost-share will be different depending on if Tier 1 or Tier 2 providers and facilities are used.
- These plans allow you the flexibility to access providers within Tier 1 and Tier 2 without any referrals or authorizations.
- If you seek a variety of in-network providers within the Sanford Health care system, the Sanford PLUS Plan may be the best option for you to control your in-network cost-share and also reduce your monthly premium costs.
- If you don't frequently use health care services at this time or are open to making some provider changes and mainly access the Sanford Health care system, this can be a good option for you to control your in-network cost-share and also reduce your monthly premium costs.