



To learn about what Original Medicare covers and what it costs, read through your "Medicare & You" handbook. Or, visit [medicare.gov](https://www.medicare.gov) to view it online. Don't have one? Call **800-MEDICARE (800-633-4227)** to get yours. They're available 24 hours a day, seven days a week. (TTY **877-486-2048**).

Your information is protected. For information on how HealthPartners manages and protects Health Information and Personal Information that you give us, how we will use and share that information, and how you may exercise your rights with regard to your Personal Information and Health Information, visit healthpartners.com/public/privacy.

HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.

For accommodations of persons with special needs at meetings, call **800-247-7015** (TTY: **711**).

This information is not a complete description of benefits. Call **800-247-7015** (TTY: **711**) for more information.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a registered trademark of ASH. Contact your health plan or Silver&Fit for more information. You can also refer to the Silver&Fit website. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

This booklet doesn't list everything we cover, or every limitation or exclusion. For a full list of covered services, call us or check the Evidence of Coverage (EOC) at healthpartners.com/eoc19. For a printed copy of the EOC, call us at the numbers on page 8.

Other providers are available in our network.



8170 33rd Ave S
Bloomington MN, 55425

You're just getting started

PARTNER WITH A MEDICARE PLAN THAT KEEPS YOU DOING WHAT YOU LOVE

HealthPartners® Sanford (Cost) 2019 Summary of Benefits
Jan. 1, 2019 – Dec. 31, 2019

- HealthPartners® Sanford Basic (Cost)
- HealthPartners® Sanford Vital (Cost)
- HealthPartners® Sanford Active (Cost)
- HealthPartners® Sanford Ultimate (Cost)

TIPS FOR COMPARING YOUR OPTIONS:

It's important to choose a Medicare plan that fits your lifestyle and budget. Here are a few questions I tell people to ask themselves as they shop around:

- What doctors can I see?
- Do I need referrals to see specialists?
- Am I covered when I travel?
- What are the extra benefits and perks?

Make sure you like the answers to these before you choose your plan!



Sara Wagner

Sara Wagner
HealthPartners Medicare Sales Manager

Start your next adventure

With a partnership that's here for you

You're likely familiar with Sanford Health, a local integrated health system. But you might not know much about us. HealthPartners is a Minnesota-based non-profit health organization. We have a few things in common. We both have a long history as integrated health systems, and a shared mission to improve the health of people within the communities we serve.

We're partnering together to offer the same personal support with Medicare plan options in North Dakota and South Dakota. With a HealthPartners Sanford Medicare plan, you're getting the best of both companies – Sanford Health's network of trusted providers, among others, and the Medicare expertise of HealthPartners.

Where to get care

Whether you live in North Dakota or South Dakota, you'll have a network of top providers so you can get the care you need. Plus, you'll never need a referral to see specialists.

The HealthPartners Sanford network includes many local care systems. Here are just a few:

- Sanford Medical Center - Bismarck, ND
- Sanford Medical Center - Fargo, ND
- Sanford Medical Center - Sioux Falls, SD
- Sanford Health Jamestown Clinic - Jamestown, ND
- Sanford Health Watertown - Watertown, SD

TIP:
When you use the providers in our network, you may pay less for covered services. You can also use providers that aren't in our network, but you may end up paying more. Search providers at healthpartners.com/dakotadoc19.

BENEFIT	SANFORD BASIC
Monthly premium (You must continue to pay your Medicare Part B premium)	\$35.70
Deductible	None
Maximum out-of-pocket (This is the most you'll pay out of pocket for the year, not including prescription medicines)	None
Inpatient hospital coverage (Cost per benefit period)	\$600
Outpatient hospital coverage ¹ • Observation and non-surgical services • Outpatient surgery	20% 20%
Doctor visits (Primary care and specialists)	20%
Preventive care (Cancer screenings, mammograms, colonoscopies, Welcome to Medicare visit and the Annual Wellness Visit)	\$0
Emergency care (In U.S.)	\$100
Urgently needed services (In U.S.)	20%
Diagnostic services/Labs/Imaging (In U.S.) (Costs for these services may vary based on place of service) • Diagnostic radiology (e.g.: MRI, CT, PET) • Labs • Diagnostic tests and procedures • X-rays/therapeutic radiology	20% \$0 20% 20%
Hearing services • Routine exam • Diagnostic exam	Not covered 20%
Dental services Medicare-covered non-routine dental (Check your Evidence of Coverage for details)	20%
Vision services • Routine exam • Diagnostic exam	Not covered 20%
Mental health services • Individual therapy visit • Group therapy visit • Inpatient visit (Per benefit period)	20% 20% \$600
Skilled nursing facility ¹ (Cost per benefit period)	Days 1-20: \$0 Days 21-100: \$130 per day
Physical therapy	20%
Ambulance (Air and ground in U.S.)	20%
Transportation	Not covered
Medicare Part B drugs ¹ (Chemotherapy and other Part B drugs)	20%

¹ Prior authorization may be required for certain services.

SANFORD VITAL	SANFORD ACTIVE	SANFORD ULTIMATE
\$39.70	\$73.30	\$159
None	None	None
\$3,400	\$3,000	\$3,000
\$400	\$200	\$100
\$0 \$150	\$0 \$100	\$0 \$50
Primary: \$15 Specialists: \$40	\$15	\$0
\$0	\$0	\$0
\$100	\$75	\$50
\$40	\$30	\$0
20% \$0 \$0 10%	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0
\$0 \$40	\$0 \$15	\$0 \$0
\$0	\$0	\$0
\$0 \$40	\$0 \$15	\$0 \$0
\$40 \$20 \$400	\$15 \$7.50 \$200	\$0 \$0 \$100
Days 1–20: \$0 Days 21–100: \$100 per day	Days 1–20: \$0 Days 21–100: \$100 per day	Days 1–100: \$0
\$40	\$15	\$0
20%	\$100	\$0
Not covered	Not covered	Not covered
0%–20%	0%–20%	0%–20%

Additional benefits

BENEFIT	SANFORD BASIC	SANFORD VITAL	SANFORD ACTIVE	SANFORD ULTIMATE
Chiropractic care	20%	\$15	\$15	\$0
Acupuncture	Not covered	\$35	\$15	\$0
virtuwell®	\$0	\$0	\$0	\$0
Emergency and urgently needed services outside the U.S. (Including ground ambulance only)	Not covered	20%	20%	20%
Foot care (Medically necessary podiatry services)	20%	\$40	\$15	\$0
Medical equipment/supplies¹ (Durable medical equipment, prosthetics, diabetes supplies)	20%	20%	20%	20%
Fitness benefit (See page 5 for details)	Not covered	\$0	\$0	\$0

¹ Prior authorization may be required for certain services.

Get more than great health care

Here's a look at some of the extra perks, benefits and support you'll get as a HealthPartners Medicare member – all at no additional cost to you.

Go travel – you're covered

You'll have in-network coverage up to nine months out of the year when you travel out of the service area in the U.S. Plus, worldwide emergency and urgently needed care with most plans.

And if something unexpected happens while you're more than 100 miles from home or in a foreign country, you'll have Assist America®* on your side. Call 24/7 nationwide and worldwide to talk to experienced clinicians who can help determine your need for medical care, or coordinate post-stabilization transportation to the nearest facility or your home. Learn more at [assistamerica.com](https://www.assistamerica.com).

Unlimited 24/7 online care

Visit virtuwell from any computer anywhere in the U.S. or right from your phone. You'll get a personalized treatment plan from a nurse practitioner and, if needed, a prescription sent right to your pharmacy. Learn more at [virtuwell.com](https://www.virtuwell.com).

Ways to stay fit

With the Silver&Fit® Exercise & Healthy Aging Program, you can choose from a gym membership or Home Fitness kits. Learn more at [silverandfit.com](https://www.silverandfit.com).

Support to be tobacco free

You'll get additional counseling sessions in person, online or over the phone.

Quick advice from our team of experts

Don't spend time searching the Web for answers. As a member, you'll have a personal support team as your trusted resource.

Get help with:

- Knowing when to see a doctor, questions about medicines you're taking or home treatments
- Health care and benefits questions, or choosing a treatment option
- Finding a mental or chemical health professional in your network

*Assist America services are only available during the first 90 consecutive days that you're away from your home and all arrangements must be made through Assist America.

Enrolling is a breeze

Sign up in one of the following ways:

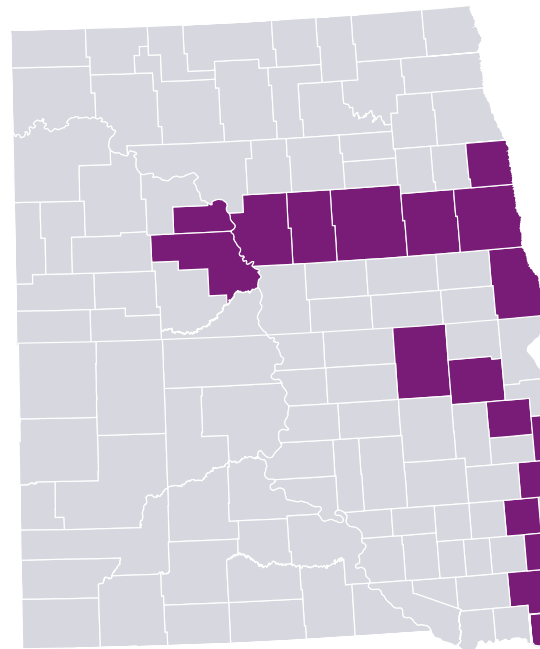
- Visit healthpartners.com/enrollndsd19
- Call us at **877-240-8311**
- Fill out and send in the paper application using the prepaid envelope in your enrollment kit.
Or, you can fax it to us at **952-853-8746**.

Completed enrollment forms we receive by the last day of the month are generally effective for the first day of the next calendar month.

After you've enrolled, a member of our Member Services team will call to confirm your enrollment. They'll also review the Sanford plan rules to help you get to know your new plan. Plus, you'll get a welcome packet with your member ID card and other helpful materials.

You can join if you:

- Have Medicare Parts A and B or Part B only
- Live in the service area
- Don't have end-stage renal disease (there are exceptions)



The Sanford service area includes:

- | | | |
|---------------|---------------|--------------|
| Barnes, ND | Day, SD | Oliver, ND |
| Brookings, SD | Deuel, SD | Richland, ND |
| Brown, SD | Kidder, ND | Stutsman, ND |
| Burleigh, ND | Lake, SD | Traill, ND |
| Cass, ND | Lincoln, SD | Turner, SD |
| Clay, SD | Minnehaha, SD | |
| Codington, SD | Morton, ND | |

You can enroll at any time. However, there may be limitations. Call us or visit [medicare.gov](https://www.medicare.gov) for more information.

Here are the most common Medicare enrollment periods:

The Initial Enrollment Period (IEP)



The Annual Election Period (AEP)



The Special Enrollment Period (SEP) is for special life events.



Looking for more info?

Come to an informational meeting

Call or visit healthpartners.com/mymeetings to find a meeting near you.

Give us a call – we're here to help

800-247-7015 (TTY: **711**)

Oct. 1 through March 31:
8 a.m. to 8 p.m. CT, seven days a week

April 1 through Sept. 30:
8 a.m. to 8 p.m. CT, Monday through Friday

Visit online

healthpartners.com/ndsd

Email

medicaresales@healthpartners.com

Talk to your broker

Follow us



Words to know

Annual election period: When you can join or switch your Medicare plan.

Benefit period: Begins the day you're admitted as an inpatient in a hospital or skilled nursing facility (SNF) and ends when you haven't received inpatient hospital care (or care in a SNF) for 60 days in a row.

Coinsurance: The percentage of the total bill you pay when you use a medical service or drug.

Copay or copayment: What you pay when you use a medical service or drug; usually a flat dollar amount, like \$15.

Medicare Cost plan: A type of Medicare plan that lets you use benefits outside the plan's network or service area, and covered services within those benefits are paid for by Original Medicare. The HealthPartners Sanford plan is a Medicare Cost plan.

Network: Doctors, hospitals, pharmacies and other health care providers who have contracted with your health plan. Typically, plan members get the lowest cost for services when using network providers.

Premium: What you pay each month for your health or prescription drug plan.

Preventive care: Tests and screenings that can help you avoid illness or improve your health. This includes blood pressure, diabetes and cancer screenings, some vaccines and more.

Provider: Any organization, institution or individual that supplies health care services.

Service area: The defined geographic region where a health plan accepts members and where the plan's services are provided.

Check out our blog

Written by some of our own Medicare experts, this educational blog is a helpful tool to help you plan for Medicare. Learn about eligibility, Medicare basics and more.

Visit healthpartners.com/blog.

Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **800-247-7015** (TTY: **711**).

Understanding the benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit healthpartners.com/eoc19 or call **800-247-7015** (TTY: **711**) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2019.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

