

North Dakota
Public Employees
Retirement System
Dakota Plan Health Benefits

North Dakota Public Employees Retirement System Health Plan

New Insurance Carrier Update

Retiree Information Meetings

SANFORD[®]
HEALTH PLAN

WHAT YOU NEED TO KNOW

NEW INSURANCE CARRIER

- Sanford Health Plan is the NDPERS health insurance carrier beginning July 1, 2015.
- NDPERS members will not experience any changes in coverage or plan design.
- Our goal is for every member to keep their existing provider.
- NDPERS will continue to administer enrollment and eligibility as it has in the past.

SELECTION PROCESS OVERVIEW

- The Sanford Health Plan contract award followed a seven-month review and bidding process pursuant to NDCC 54-52.1.
- Sanford Health Plan's bid for a fully insured plan was less than the bid submitted by Blue Cross Blue Shield for a comparable plan.

NO CHANGES IN PLAN DESIGN AND COVERAGE

- Your plan design and coverage is not changing.
- Your copay, deductible and coinsurance amounts are not changing.
- Any future premium rate changes will follow the normal NDPERS notification process.

NO CHANGES IN INCENTIVES AND ALLOWANCES

- The \$250 in wellness incentives, including the Health Club credit, will continue as part of Sanford Health Plan's bWell program. You will learn more about the bWell program in the coming weeks.

PHARMACY COVERAGE

Non-Medicare Retirees

- Your current prescription coverage will remain the same.
- You can continue using your same pharmacy.
- Sanford Health Plan works with 60,000 pharmacies nationwide.

Medicare Retirees

- Your Medicare Part D prescription drug plan will remain unchanged and continue to be administered through MedicareBlue Rx through December 31, 2015.
- You will need to continue to use your MedicareBlue Rx ID card through December 31, 2015. A new prescription drug plan card for the new carrier will be mailed to you prior to January 1, 2016.

A SEAMLESS TRANSITION

- You do not need to re-enroll for coverage as the result of this insurance carrier change.
- This is not an opportunity to enroll if you currently do not have NDPERS coverage.
- Any deductibles and coinsurance you have incurred prior to July 1 will be carried over.

MAKE SURE YOUR ADDRESS IS UP TO DATE

- With our change in health insurance carrier, we want to make sure you are receiving the information you need in a timely manner. Please make sure NDPERS has your current home address and email on file.

MORE TO COME

1. Your ID Card

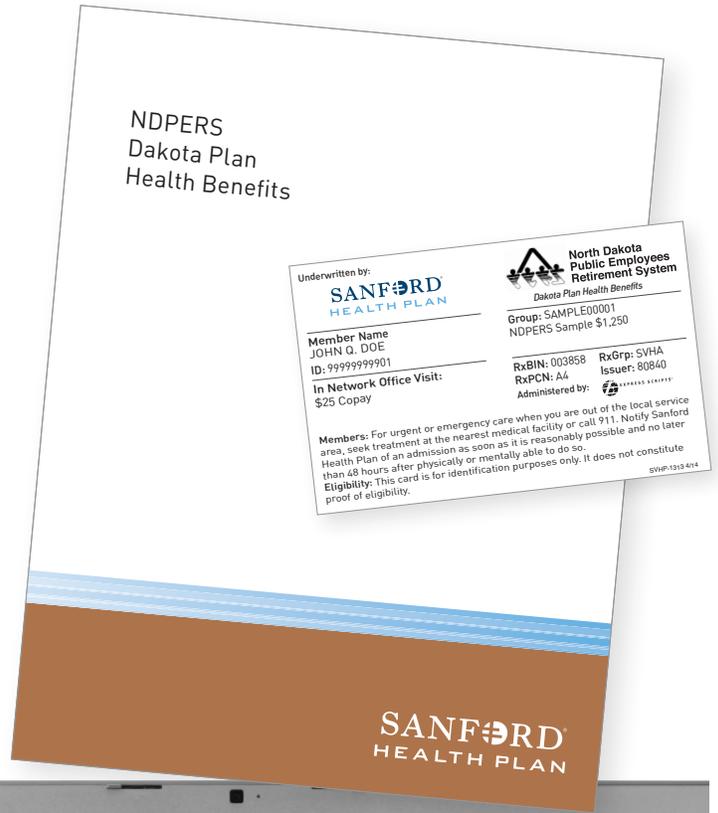
You will receive your updated ID card in the mail in June. Make sure your address is current on your NDPERS account!

2. Your Member Materials

You will receive a Sanford Health Plan member handbook, as well as a copy of your current policy and summary of benefits and coverage, in June. Reminder: Your plan design and coverage is not changing.

3. mySanfordHealthPlan Account

After July 1, set up a mySanfordHealthPlan account for added conveniences and enrollment in electronic statements. This will also be your portal for the bWell incentive and rewards program.



mySanfordHealthPlan

**SIMPLIFY
YOUR LIFE.**
Access your
benefit
information
**anytime,
anywhere.**



FREQUENTLY ASKED QUESTIONS

CARRIER SELECTION PROCESS

- 1) What is the process in selecting the carrier for the health insurance plan?**

The group health insurance plan, as well as all NDPERS group insurance products, are required to follow a bid process as provided in NDCC 54-52.1. The NDCC gives the authority to the NDPERS board to select a carrier to provide the services of the plan.
- 2) How long is the award to Sanford Health Plan?**

The award is for the biennium July 1, 2015 through June 30, 2017, with the potential for renewal at the end of that time period.

BENEFITS

- 1) Do I need a referral to see an in-network specialty physician?**

No.
- 2) Will my premium be changing?**

Consistent with established practice, NDPERS will provide written notice of the premium rate changes that will take effect on July 1, 2015. For active employees, the notice is sent to the employers. Retirees and COBRA participants will receive notification in writing at their home address on file at NDPERS. These letters are typically sent by the end of May.
- 3) Will any costs that I have incurred this year carry-over or be credited to Sanford Health Plan?**

Yes. All cost-sharing from January 1, 2015 – June 30, 2015 will be credited to Sanford Health Plan. This includes your copays, deductible and coinsurance amounts.
- 4) Will I have to re-enroll for coverage due to the carrier change?**

No.

- 5) Will I see any changes to my copays, deductible or coinsurance when NDPERS changes to Sanford Health Plan?**

No, there will be no changes to these cost sharing amounts. The Request for Proposal specified that bidders must submit a proposal based on the current plan design. This plan design is customized for the NDPERS group and will differ from other employer group plans administered or made available by Sanford Health Plan.

For Dakota Retiree Plan members (Medicare), your supplement plan design will be the same as your current plan.

- 6) Is anything changing with my prescription drug coverage?**

The drug benefit design will remain the same and you can continue to use your current pharmacy.

For our Dakota Retiree Plan members (Medicare), your Medicare Part D prescription drug plan will remain unchanged and continue to be administered through MedicareBlue Rx through December 31, 2015.

DAKOTA RETIREE PLAN (MEDICARE) MEMBERS WILL CONTINUE TO USE MEDICARE-PARTICIPATING PROVIDERS



Non-Medicare Retirees Only

SANFORD HEALTH PLAN PROVIDER NETWORK

Sanford Health Plan has a national network of 700,000 providers, ensuring all members have provider access, even those living or traveling outside of the service area. There are over 18,000 providers across the Sanford Health Plan service area, including:

- Sanford Health providers
- Independent providers
- Providers with other system affiliations, such as Altru, St. Alexius, Essentia Health, Mid-Dakota Clinic, etc.
- University Medical Centers, Mayo Clinic and other facilities around the country
- All Transplant Centers of Excellence

NOTE: Essentia and Trinity Health are in Sanford Health Plan's network; however, they will not appear in the online directory until the credentialing process is complete.

FREQUENTLY ASKED QUESTIONS (NON-MEDICARE RETIREES) PROVIDER NETWORK

1) Will I be required to seek services only from Sanford Health doctors and hospitals when my insurance changes to Sanford Health Plan on July 1?

No. The Sanford Health Plan network of over 18,000 providers includes Sanford Health practitioners and providers as well as providers with other system affiliations and those in independent practice. Sanford Health Plan also has nationwide networks to ensure all members have provider access, even those living or traveling outside of the service area. An online, searchable provider directory is available at www.sanfordhealthplan.com/ndpers.

2) Are out-of-state providers covered for members and their dependents?

Yes. There are 700,000 participating providers in Sanford Health Plan's national network. If your provider is not currently part of the network, submit a Provider Nomination Form and Sanford will contact them. For emergency and urgent care, overseas and in the U.S., you are always covered at the in-network level.

3) What if I don't see my provider in the directory?

We understand that the relationship with your provider is very important. Sanford Health Plan is in the process of replicating the current PPO network. They are offering contracts to the providers in North Dakota who participate in NDPERS, but are not currently in their network. Sanford Health Plan has already contracted with more than 97 percent of the providers participating in NDPERS.

Sanford Health Plan's searchable online provider directory is updated daily. We anticipate that this will be completed by July 1, 2015. Please note, Essentia and Trinity Health will not appear in the online directory until the credentialing process is complete.

If you don't see your provider in our directory, you can nominate your provider to be in our network. Visit www.sanfordhealthplan.com/ndpers to complete and submit a Provider Nomination Form.

4) Are Mayo, Essentia and Trinity in the network?

Yes. Please note Essentia and Trinity will not appear in the online provider directory until the credentialing process is complete.

5) **Does Sanford Health Plan require preauthorization? What is the preapproval process?**

Prior to accessing certain services and higher levels of care, Sanford Health Plan has a process in place for advance notification (prior authorization). Examples of services that require pre-authorization include overnight hospital stays, gastric bypass surgery, rhinoplasty, breast reduction, etc. In many instances, a provider will do this on your behalf.

Please note, you can regularly see specialists in the Sanford Health Plan network without prior authorization or a referral. The pre-approval process only applies to very specific services and is designed to improve the experience and health outcomes for members seeking those services.

Sanford Health Plan has committed to honoring services and treatment plans for NDPERS members that received prior approval and preauthorization from BCBSND prior to July 1, 2015.

TRANSITION OF CARE

1) **I already have an appointment or covered procedure scheduled after July 1, 2015. Is there anything I need to do?**

If the provider or facility is already in the Sanford Health Plan network, no further action is required by you. We will honor any authorizations, treatment programs or referrals that were approved by the previous insurance company.

If you don't see your provider in our directory, you can nominate your provider to be in our network. Visit www.sanfordhealthplan.com/ndpers to complete and submit a Provider Nomination Form.



2) **Can you describe the transition of care process for members?**

Sanford Health Plan will obtain previous preauthorization forms from BCBSND prior to the transition. Sanford Health Plan has committed to honoring services and treatment plans for NDPERS members that received prior approval and preauthorization from BCBSND prior to July 1, 2015.

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