North Dakota
Public Employees
Retirement System

Dakota Plan Health Benefits

North Dakota Public Employees Retirement System Health Plan

New Insurance Carrier Update

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 DISRUPTIONS IN PHARMACY COVERAGE

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

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.
- Annual preventive screening allowances will continue.
- The High-deductible Health Plan with an HSA (Health Savings Account) will continue.

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.

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

More than 97 percent of North Dakota providers participating in NDPERS are already a part of the Sanford Health Plan network. Sanford Health Plan is offering contracts to 100 percent of NDPERS Preferred Provider Organizations (PPO), with the goal of fully matching the NDPERS PPO network within the next 12 months.

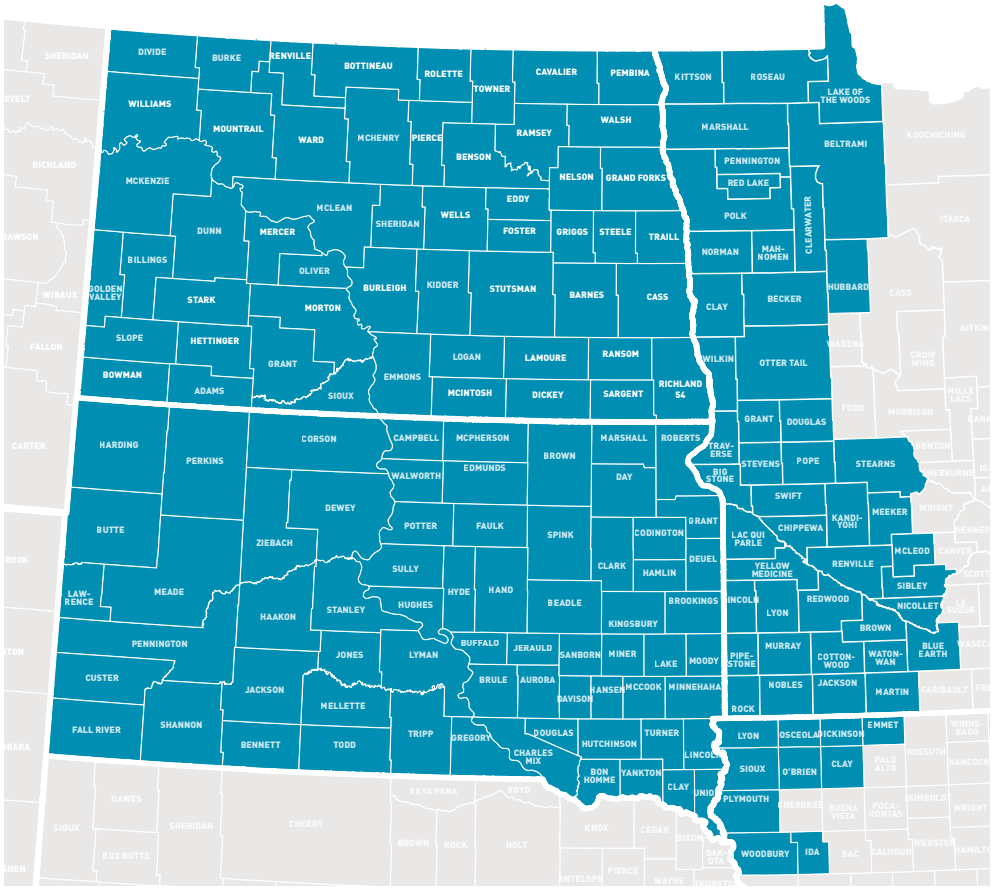
Dakota Retiree Plan members will continue to use Medicare-participating providers. College students of NDPERS members who reside out of state will continue to be covered.

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.

SANFORD HEALTH PLAN SERVICE AREA

Search the network by going to: sanfordhealthplan.com/ndpers

If you do not see your provider in the directory submit a "Provider Nomination Form" online.

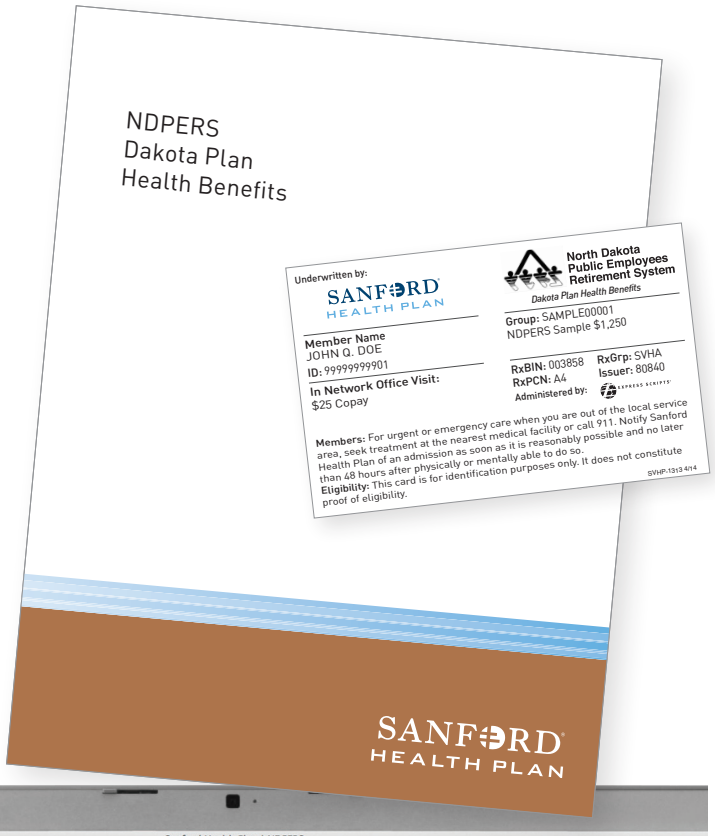


MORE TO COME

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. ***my*SanfordHealthPlan 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.



*my*SanfordHealth**Plan**

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) **Will infertility treatments and birth control be covered?**
These services will be covered the same as provided under your current plan design.

2) **Do I need a referral to see an in-network specialty physician?**
No.

3) **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.

4) **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.

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.

6) **Will I have to re-enroll for coverage due to the carrier change?**
No.

7) **Is the carrier change an opportunity to enroll in coverage if I previously waived my participation or did not enroll myself or eligible dependents when initially eligible (late enrollee)?**
No. Late enrollees will have the opportunity to enroll during the annual enrollment season in the fall with coverage effective January 1, 2016. The annual enrollment season does not apply to retiree coverage.

8) **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, your Medicare Part D prescription drug plan will remain unchanged and continue to be administered through MedicareBlue Rx through December 31, 2015.

9) **Are college students of NDPERS members who reside out of state covered?**
Yes. 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. They also have nationwide networks to ensure all members have access to a physician and medical services, even those living or traveling outside of the service area.

10) **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.

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) **Is Mayo in the network?**
Yes. Highly specialized services available only at University Medical Centers, the Mayo Clinic and other facilities around the country will continue to be covered as part of the plan. Prior to accessing this higher level of care, Sanford Health Plan has a process in place for advance notification. This process ensures members receive effective case management, improves continuity of care and avoids duplication of medical tests.

5) **Are retirees on the Dakota Retiree Plan (Medicare retirees) now required to go to a Sanford Health Plan network provider?**
No. Just as they do today, Dakota Retiree Plan members must utilize a Medicare-participating provider.

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.

CONTACT US

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About Sanford Health Plan

SANFORD® HEALTH PLAN

- Serving the Dakotas, Minnesota and Iowa for almost 20 years
- A non-profit, taxable organization
- Mission is to ensure our communities have access to affordable, quality health care
- Locations in Sioux Falls, Fargo and Bismarck
- 260 employees and over 1,000 community agents
- Accredited by the National Committee for Quality Assurance (NCQA)

NOTES: