

Tier 1

The chart below shows the difference in cost between Tier 1, Non-Tier 1 and Out-of-Network based on your health plan.

COVERAGE FOR TIER 1					
\$500 Deductible Plan		\$1,000 Deductible Plan		\$1,800 Deductible Plan with HSA	
Tier 1*	Non-Tier 1	Tier 1*	Non-Tier 1	Tier 1*	Non-Tier 1
<ul style="list-style-type: none"> • \$500 per person Deductible • 25% Coinsurance • \$2,500 Out-of-pocket maximum 	<ul style="list-style-type: none"> • \$500 per person Deductible • 25% Coinsurance Network Provider • 35% Coinsurance Out-of-Network Provider • \$5,000 Out-of-pocket maximum 	<ul style="list-style-type: none"> • \$1,000 per person Deductible • 25% Coinsurance • \$3,500 Out-of-pocket maximum 	<ul style="list-style-type: none"> • \$1,000 per person Deductible • 25% Coinsurance Network Provider • 35% Coinsurance Out-of-Network Provider • \$5,000 Out-of-pocket maximum 	<ul style="list-style-type: none"> • \$1,800 per person Deductible • 25% Coinsurance • \$3,600 Out-of-pocket maximum single • \$7,200 Out-of-pocket maximum family 	<ul style="list-style-type: none"> • \$1,800 per person Deductible • 25% Coinsurance Network Provider • 35% Coinsurance Out-of-Network Provider • \$5,400 Out-of-pocket maximum single • \$10,800 Out-of-pocket maximum family

*To receive the highest level of benefit, you must have a Tier 1 service performed at an approved Tier 1 facility by an approved Tier 1 provider.

DAKOTACARE can help you understand how the health plan covers Tier 1 services. If you have questions, call DAKOTACARE customer service at 877.573.7347, option 1.

TIER 1 FACILITIES, SERVICES AND PROVIDERS FOR FY14			
Sanford	Avera	Sioux Falls Specialty Hospital	Multiple locations statewide
<u>Cardiac</u> Heart Bypass Surgery Cardiac Catheterization Balloon Angioplasty Pacemakers <u>Orthopedic</u> Back & Neck Surgery (including spinal fusion) Total Knee Replacement Total Hip Replacement <u>Bariatric services</u> Weight Reduction Surgery Lap-band, Gastric Sleeve, and Roux-en-Y Must be enrolled and approved through the Bariatric Management program with Health Management Partners	<u>Renal care</u> Kidney Transplants Dialysis	<u>Gastroenterology</u> Colonoscopies (does not apply to preventive colonoscopies) Upper GI and/or Endoscopies (does not apply to preventive Upper GI) Hernia Repair Gallbladder	MRI/CT/PET
<ul style="list-style-type: none"> • Must be a Sanford provider 	<ul style="list-style-type: none"> • Must be an Avera provider 	<ul style="list-style-type: none"> • Must be an approved provider 	<ul style="list-style-type: none"> • Must be an approved provider

To view the complete listing of facilities, services and providers; visit <http://benefits.sd.gov/tier1.aspx>.