

## Important Information about Your Benefits.

# Tier 1

The South Dakota State Employee Benefits Program continues to look for ways to save both members and the plan money. Tier 1 is a way for you to save money on certain services performed at approved Tier 1 facilities. We created preferred relationships with specific providers and facilities, to offer you and your family the best cost associated with these services.

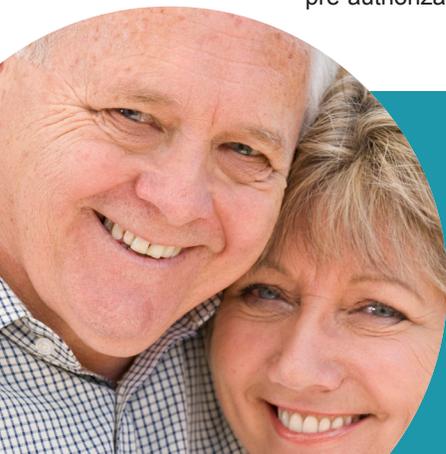
### Understanding Tier 1

Tier 1 is a benefit for you and all covered members of the health plan that will reduce the cost associated with certain services including cardiac, orthopedic, bariatric, renal care and gastroenterology. Tier 1 is based on the service, facility and provider. 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.

The complete list of Tier 1 services, facilities, providers and frequently asked questions is available at <http://benefits.sd.gov/tier1rc.aspx>. Tier 1 is available on all new eligible services effective April 14, 2014.

Services you receive at the approved Tier 1 facility three days prior and 30 days after the service are included in one bill. You will not receive multiple bills.

All Tier 1 services require pre-authorization by Health Management Partners (HMP). HMP will assist you with the pre-authorization process. If you have questions, call HMP at 866.330.9886.



## What's Inside?

|                                       |       |
|---------------------------------------|-------|
| Tier 1                                | PG. 2 |
| Primary Care Clinics in Sioux Falls   | PG. 3 |
| Fully Insured ING Life Insurance Plan | PG. 3 |
| Contact Information                   | PG. 4 |

# Tier 1 continued

## Savings

If you have a Tier 1 service performed at an approved Tier 1 facility by an approved provider, you will have a lower out-of-pocket maximum. The out-of-pocket maximum is the most you will pay for services during a fiscal year.

If you have a Tier 1 service at a Non-Tier 1 facility or by a Non-Tier 1 provider, you will have a higher out-of-pocket maximum. The out-of-pocket maximum is determined by which health plan you are currently enrolled in.

## It's Your Choice

You can choose to utilize a Tier 1 facility or Non-Tier 1 facility. If you want to have a Tier 1 service at a Non-Tier 1 facility, you can but you will pay the higher out-of-pocket maximum. DAKOTACARE can help you understand how the health plan covers Tier 1 services. If you have questions, call DAKOTACARE customer service at 800.831.0785.

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"> <li>• \$500 per person Deductible</li> <li>• 25% Coinsurance</li> <li>• \$2,500 Out-of-pocket maximum</li> </ul> | <ul style="list-style-type: none"> <li>• \$500 per person Deductible</li> <li>• 25% Coinsurance Network Provider</li> <li>• 35% Coinsurance Out-of-Network Provider</li> <li>• \$5,000 Out-of-pocket maximum</li> </ul> | <ul style="list-style-type: none"> <li>• \$1,000 per person Deductible</li> <li>• 25% Coinsurance</li> <li>• \$3,500 Out-of-pocket maximum</li> </ul> | <ul style="list-style-type: none"> <li>• \$1,000 per person Deductible</li> <li>• 25% Coinsurance Network Provider</li> <li>• 35% Coinsurance Out-of-Network Provider</li> <li>• \$5,000 Out-of-pocket maximum</li> </ul> | <ul style="list-style-type: none"> <li>• \$1,800 per person Deductible</li> <li>• 25% Coinsurance</li> <li>• \$3,600 Out-of-pocket maximum single</li> <li>• \$7,200 Out-of-pocket maximum family</li> </ul> | <ul style="list-style-type: none"> <li>• \$1,800 per person Deductible</li> <li>• 25% Coinsurance Network Provider</li> <li>• 35% Coinsurance Out-of-Network Provider</li> <li>• \$5,400 Out-of-pocket maximum single</li> <li>• \$10,800 Out-of-pocket maximum family</li> </ul> |

\* 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.

| TIER 1 FACILITIES, SERVICES AND PROVIDERS FOR FY14   |   |  |
|--|---|--|
| Sanford  | Avera   | Sioux Falls Specialty Hospital   |
| <ul style="list-style-type: none"> <li>• Cardiac</li> <li>• Orthopedic</li> <li>• Bariatric</li> </ul> | <ul style="list-style-type: none"> <li>• Renal Care</li> </ul>                | <ul style="list-style-type: none"> <li>• Gastroenterology</li> </ul>             |
| <ul style="list-style-type: none"> <li>• Must be a Sanford provider</li> </ul>                         | <ul style="list-style-type: none"> <li>• Must be an Avera provider</li> </ul> | <ul style="list-style-type: none"> <li>• Must be an approved provider</li> </ul> |

To view the complete listing of facilities, services and providers; visit <http://benefits.sd.gov/tier1rc.aspx>.

## Primary Care Clinics in Sioux Falls

The state has partnered with Sanford to provide select services for a reduced cost at the state sponsored Primary Care Clinics as part of a pilot program. Covered members can receive select services at the Primary Care Clinics in Sioux Falls for a \$10 per visit charge\*.

Select services are listed at <http://benefits.sd.gov/pcc.aspx>.

**Primary Care Clinics are located at the following Sioux Falls locations:**



|  |                       |              |
|--|-----------------------|--------------|
| 26th & Sycamore Family Medicine<br>Pediatricians on staff. | 4405 E. 26th St.      | 605.328.9000 |
| 41st & Sertoma Family Medicine                             | 7220 W. 41st St.      | 605.328.9600 |
| 69th & Minnesota Family Medicine                           | 6110 S. Minnesota Ave | 605.328.5800 |

Primary Care Clinic hours are 7:30 a.m. to 5 p.m. Monday thru Friday. Bring your ID card to your appointment and identify yourself as a member of the South Dakota State Employee Health Plan. The \$10 per visit charge\* only applies to covered members who have the South Dakota State Employee Health Plan as their primary insurance. You can choose the clinic and provider of your choice but the \$10 per visit charge\* only applies to the three Primary Care Clinics in Sioux Falls.

If you receive a service that is not on the select services list, you are responsible for normal plan benefits (deductible and coinsurance). The \$10 per visit charge\* does not apply to your deductible or out-of-pocket maximum.

***\*This does not apply to members on the HSA plan. If you are on the HSA plan, please see the chart below.***

|                                  |  |   |
|----------------------------------|--|---|
| \$1,800 Deductible Plan with HSA | Prior to satisfying the deductible, \$50 per visit charge. | After the deductible is satisfied, there is a \$12.50 per visit charge. |
|----------------------------------|--|---|

**If you have questions, please call DAKOTACARE at 800.831.0785.**

## Fully Insured ING Life Insurance Plan

The State partnered with ING to provide members a fully insured Life Insurance Plan. The ING Life Insurance Plan replaced your current State Life Insurance Plan.

Detailed information about the ING Life Insurance Plan is available at <http://benefits.sd.gov>, choose Retiree, scroll over Benefits, choose Flexible Benefits and then choose Life Insurance or call **Risty Benefits at 866.237.9411**.

## FY15 Annual Enrollment: May 1-14, 2014

Watch your mail in late April for FY15 Annual Enrollment materials including the decision guide, confirmation statements and enrollment forms.

# Contact Information

|   | CONTACT   | ONLINE   | PHONE/FAX   |
|---|---|--|---|
| <b>Benefits Program</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Health Plan Questions</li> <li>• Enrollment Questions</li> </ul>   | Bureau of Human Resources<br>500 East Capitol<br>Pierre, SD 57501-5070          | benefitswebsite@state.sd.us<br><a href="http://benefits.sd.gov">http://benefits.sd.gov</a>   | 877.573.7347, option 2<br>605.773.3148<br>Fax: 605.773.6840 |
| <b>Latitude Wellness Programs</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Health Assessment</li> <li>• Health Screenings</li> <li>• Latitude Wellness Program</li> </ul>                                 | Health Management Partners<br>2301 West Russell Street<br>Sioux Falls, SD 57105 | latitude@state.sd.us<br><a href="http://benefits.sd.gov">http://benefits.sd.gov</a> and choose Latitude Wellness Portal  | 866.330.9886 or<br>605.333.9886                             |
| <b>DAKOTACARE</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Coverage Questions</li> <li>• Provider Network</li> <li>• Claims Processing</li> </ul>   | DAKOTACARE<br>P.O. Box 7406<br>Sioux Falls, SD 57117-7406                       | <a href="http://www.DAKOTACARE.com">www.DAKOTACARE.com</a><br>DAKOTACARE Flex Online<br><a href="http://www.dakotacareflexonline.com">www.dakotacareflexonline.com</a><br>DAKOTACARE Access<br><a href="http://secure.healthx.com/stsd.asp">http://secure.healthx.com/stsd.asp</a> | 800.831.0785<br>Fax: 605.336.0270<br>(Attn: Claims)         |
| <b>Health Management Partners</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Case Management</li> <li>• Condition Management</li> <li>• Medical Pre-authorizations</li> <li>• Medical Management</li> </ul> | Health Management Partners<br>2301 West Russell Street<br>Sioux Falls, SD 57105 | <a href="http://www.hmpsd.com">www.hmpsd.com</a>   | 866.330.9886 or<br>605.333.9886<br>Fax: 605.731.1905        |
| <b>Ameritas</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Dental</li> <li>• Vision</li> </ul>  | Ameritas Group Claims<br>PO Box 82520<br>Lincoln, NE 68501                      | group@ameritas.com<br><a href="http://www.ameritasgroup.com/stateSD">www.ameritasgroup.com/stateSD</a>   | 800.487.5553<br>Fax: 402.467.7336                           |
| <b>Risty Benefits, Inc.</b>   |   |  |   |
| <ul style="list-style-type: none"> <li>• Life and AD&amp;D</li> </ul>   | Risty Benefits, Inc.<br>311 S. Phillips Ave, Ste 201<br>Sioux Falls, SD 57109   | help@ristybenefits.com<br><a href="http://www.southdakotaflexbenefits.com">www.southdakotaflexbenefits.com</a>   | 866.237.9411  |

## Update Your Email Address

The South Dakota State Employee Benefits Program sends communication electronically. If you need to update your email address or if you did not receive this Benefits Bulletin electronically, send your email address to [retireecobra@state.sd.us](mailto:retireecobra@state.sd.us).