

How Tier 1 Works

- 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.
- If you have a Tier 1 service at a Tier 1 facility by an approved Tier 1 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 want to have a Tier 1 service at a Non-Tier 1 facility or by a Non-Tier 1 provider, you will pay a higher out-of-pocket maximum. Non-Tier 1 facilities and providers must be in the DAKOTACARE network.
- Tier 1 services require pre-authorization by Health Management Partners (HMP).
- Out-of-Network coinsurance of 35% and Out-of-Network maximums apply if you do not utilize a DAKOTACARE provider.

| TIER 1 SERVICES, FACILITIES AND PROVIDERS | | |
|---|--|--|
| Services | Facilities | Providers |
| Cardiac <ul style="list-style-type: none"> Heart Bypass Surgery Cardiac Catheterization Balloon Angioplasty Pacemakers | Cardiac <ul style="list-style-type: none"> Sanford Rapid City Regional | Cardiac <ul style="list-style-type: none"> Must be a Sanford provider Must be a DAKOTACARE network provider |
| Orthopedic <ul style="list-style-type: none"> Back & Neck Surgery (including spinal fusion) Total Knee Replacement Total Hip Replacement | Orthopedic <ul style="list-style-type: none"> Sanford Avera St. Mary's in Pierre Rapid City Regional Spearfish Regional (excludes back & neck surgery) | Orthopedic <ul style="list-style-type: none"> Must be a Sanford provider Must be an Avera provider Must be a DAKOTACARE network provider Must be a DAKOTACARE network provider |
| Bariatric <ul style="list-style-type: none"> 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 | Bariatric <ul style="list-style-type: none"> Sanford | Bariatric <ul style="list-style-type: none"> Must be a Sanford provider |
| Renal Care <ul style="list-style-type: none"> Kidney Transplant Dialysis | Renal Care <ul style="list-style-type: none"> Avera | Renal Care <ul style="list-style-type: none"> Must be an Avera provider |
| Gastroenterology <ul style="list-style-type: none"> Colonoscopies (does not apply to preventive colonoscopies) Upper GI and/or Endoscopies Hernia Repair Gallbladder | Gastroenterology <ul style="list-style-type: none"> Sioux Falls Specialty Hospital (SFSH) Avera St. Mary's in Pierre Rapid City Regional Spearfish Regional | Gastroenterology <ul style="list-style-type: none"> SFSH Tier 1 Providers include: Mark Milone, Chandar Singaram, Don Wingert, Dave Strand, Bradley Thaemert, Scott Baker, Mike Person, Michael Bauer Must be an Avera provider Must be a DAKOTACARE network provider Must be a DAKOTACARE network provider |

| COVERAGE FOR TIER 1* | | | | | |
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| \$750 Deductible Plan | | \$1,250 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"> \$750 per person Deductible 25% Coinsurance \$3,250 Out-of-Pocket maximum \$8,125 Out-of-Pocket maximum per family of three or more | <ul style="list-style-type: none"> \$750 per person Deductible 25% Coinsurance \$5,350 Out-of-Pocket maximum \$10,200 Out-of-Pocket maximum per family of three or more | <ul style="list-style-type: none"> \$1,250 per person Deductible 25% Coinsurance \$4,250 Out-of-Pocket maximum \$10,200 Out-of-Pocket maximum per family of three or more | <ul style="list-style-type: none"> \$1,250 per person Deductible 25% Coinsurance \$5,350 Out-of-Pocket maximum \$10,200 Out-of-Pocket maximum per family of three or more | <ul style="list-style-type: none"> \$1,800 per person Deductible \$3,600 family Deductible 25% Coinsurance \$4,350 Out-of-Pocket maximum single \$10,200 Out-of-Pocket maximum per family of three or more | <ul style="list-style-type: none"> \$1,800 per person Deductible \$3,600 family Deductible 25% Coinsurance \$5,350 Out-of-Pocket maximum single \$10,200 Out-of-Pocket maximum per family of three or more |

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