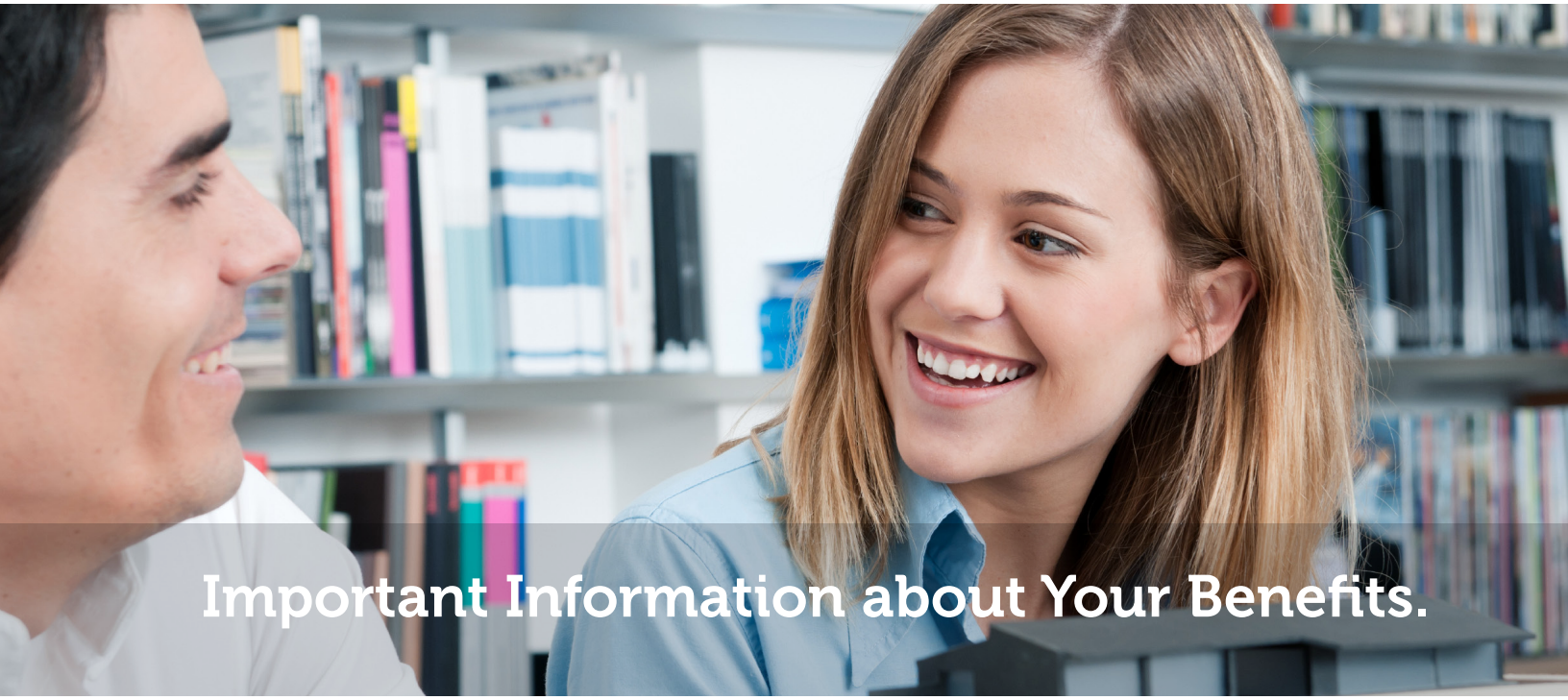
SOUTH DAKOTA
state employee
benefits program
learn. act. thrive.

Benefits Bulletin

April 2014 • Issue 1



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/tier1.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
• $500 per person Deductible • 25% Coinsurance • $2,500 Out-of-pocket maximum	• $500 per person Deductible • 25% Coinsurance Network Provider • 35% Coinsurance Out-of-Network Provider • $5,000 Out-of-pocket maximum	• $1,000 per person Deductible • 25% Coinsurance • $3,500 Out-of-pocket maximum	• $1,000 per person Deductible • 25% Coinsurance Network Provider • 35% Coinsurance Out-of-Network Provider • $5,000 Out-of-pocket maximum	• $1,800 per person Deductible • 25% Coinsurance • $3,600 Out-of-pocket maximum single • $7,200 Out-of-pocket maximum family	• $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.

TIER 1 FACILITIES, SERVICES AND PROVIDERS FOR FY14		
Sanford	Avera	Sioux Falls Specialty Hospital
• Cardiac • Orthopedic • Bariatric	• Renal Care	• Gastroenterology
• Must be a Sanford provider	• Must be an Avera provider	• Must be an approved provider

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

To view your current life insurance coverage, visit http://benefits.sd.gov, choose Active Employee, scroll over Forms/Documents, choose Forms/Documents, and choose Confirmation Statement/Current Coverage.

After logging in, choose Benefits Confirmation Statement FY2014. If you wish to make changes, choose Life Enrollment.

The ING Life Insurance Plan is portable meaning members can continue the policy on their own when they end employment with the state.

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

Contact Information

	CONTACT	ONLINE	PHONE/FAX
Benefits Program			
• Health Plan Questions • Enrollment Questions	Bureau of Human Resources 500 East Capitol Pierre, SD 57501-5070	benefitswebsite@state.sd.us http://benefits.sd.gov	877.573.7347, option 2 605.773.3148 Fax: 605.773.6840
Latitude Wellness Programs			
• Health Assessment • Health Screenings • Latitude Wellness Program	Health Management Partners 2301 West Russell Street Sioux Falls, SD 57105	latitude@state.sd.us http://benefits.sd.gov and choose Latitude Wellness Portal	866.330.9886 or 605.333.9886
DAKOTACARE			
• Coverage Questions • Provider Network • Flexible Spending Accounts • Claims Processing	DAKOTACARE P.O. Box 7406 Sioux Falls, SD 57117-7406	www.DAKOTACARE.com DAKOTACARE Flex Online www.dakotacareflexonline.com DAKOTACARE Access http://secure.healthx.com/stsd.asp	800.831.0785 Fax: 605.336.0270 (Attn: Claims)
Health Management Partners			
• Case Management • Condition Management • Medical Pre-authorizations • Medical Management • Our Healthy Baby	Health Management Partners 2301 West Russell Street Sioux Falls, SD 57105	www.hmpsd.com	866.330.9886 or 605.333.9886 Fax: 605.731.1905
Ameritas			
• Dental • Vision	Ameritas Group Claims PO Box 82520 Lincoln, NE 68501	group@ameritas.com www.ameritasgroup.com/stateSD	800.487.5553 Fax: 402.467.7336
Risty Benefits, Inc.			
• Hospital Indemnity • Major Injury Protection • Short Term Disability • Life and AD&D Insurance • Long Term Care	Risty Benefits, Inc. 311 S. Phillips Ave, Ste 201 Sioux Falls, SD 57109	help@ristybenefits.com www.southdakotaflexbenefits.com	866.237.9411
Latitude Employee Assistance Program (LEAP)			
• Family Issues • Aging • Alcohol/Drugs • Depression • Anxiety • Grief • Managing Stress • Relationships • Parenting • Abuse • Workplace • Legal	APS 7125 Columbia Gateway Dr. Suite 250 Columbia, MD 21046	www.apshelplink.com company code: southdakota 24 hours a day, 7 days a week	800.713.6288