

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 and Providers
<u>Cardiac</u> Heart Bypass Surgery, Cardiac Catheterization, Balloon Angioplasty, Pacemakers	<u>Cardiac</u> Sanford-Must be a Sanford provider Rapid City Regional-Must be a DAKOTACARE network provider
<u>Orthopedic</u> Back & Neck Surgery (including spinal fusion), Total Knee Replacement, Total Hip Replacement	<u>Orthopedic</u> Sanford-Must be a Sanford provider Avera St. Mary's in Pierre-Must be an Avera provider Rapid City Regional-Must be a DAKOTACARE network provider Spearfish Regional (excludes back & neck surgery)-Must be a DAKOTACARE network provider Black Hills Surgical Hospital-Tier 1 providers include: Robert Ingraham, MD; Stuart Rice, MD; Tim Watt, MD; Jonathan Wilson, MD; Clark Duchene, MD; Stephen Eckrich, MD; Stuart Fromm, MD; Steven Giuseffi, MD; Michael Kadrmaz, MD; David Lang, MD; Jeff Marrs, MD; Samuel (Luke) Mortimer, MD; Low Papendick MD; Mark Ryzewicz, MD; Rand Schleusener, MD; and Robert Woodruff, MD
<u>Bariatric</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>Bariatric</u> Sanford-Must be a Sanford provider Black Hills Surgical Hospital-Tier 1 providers include: David Fromm, MD
<u>Renal Care</u> Kidney Transplant and Dialysis	<u>Renal Care</u> Avera-Must be an Avera provider
<u>Gastroenterology</u> Colonoscopies (does not apply to preventive colonoscopies), Upper GI and/or Endoscopies, Hernia Repair, Gallbladder	<u>Gastroenterology</u> Sioux Falls Specialty Hospital (SFSH)-Tier 1 providers include: Mark Milone, Chandar Singaram, Don Wingert, Dave Strand, Bradley Thaemert, Scott Baker, Mike Person, Michael Bauer Avera St. Mary's in Pierre-Must be an Avera provider Rapid City Regional -Must be a DAKOTACARE network provider Spearfish Regional-Must be a DAKOTACARE network provider Black Hills Surgical Hospital-Tier 1 providers include: David Fromm, MD and Lee Trotter, DO

COVERAGE FOR TIER 1*					
\$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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