

Tier 1

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).
- Services you receive at the approved facility three days prior to a Tier 1 service and 30 days after the service (excludes bariatrics) are wrapped up into one bill for you. You will not receive multiple bills.
- Out-of-Network coinsurance of 35% and Out-of-Network Maximums apply if you do not utilize a DAKOTACARE provider.
- The complete list of Tier 1 services, facilities, providers and frequently asked questions is available at <http://benefits.sd.gov/tier1.aspx>.

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 	<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 	<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 	<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 	<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 	<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

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TIER 1 FACILITIES, SERVICES AND PROVIDERS		
Sanford	Avera	Sioux Falls Specialty Hospital
<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</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 Hernia Repair Gallbladder
<ul style="list-style-type: none"> Must be a Sanford provider 	<ul style="list-style-type: none"> Must be an Avera provider 	SFSH Tier 1 Providers Mark Milone, Chandar Singaram, Don Wingert, Dave Strand, Bradley Thaemert, Scott Baker, Mike Person, Michael Bauer

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