

COVERAGE FOR ALL STAGES OF LIFE.



We're the **one** for you.



Individual Health Care Coverage
from DAKOTACARE®



DAKOTACARE®

THE HEALTH CARE PLAN OF THE SOUTH DAKOTA MEDICAL ASSOCIATION



INDIVIDUAL HEALTH COVERAGE AS INDIVIDUAL AS YOU / FREE QUOTE AT DAKOTACARE.COM

SUMMARY OF BENEFITS

South Dakota's Own

In 1986, the physicians of South Dakota came together to create **DAKOTACARE** because they believed a health plan should be more than just insurance. They wanted to create a plan that would be locally owned and operated, easy to use and work to improve the lives of the people it covered.

Over two decades later, **DAKOTACARE** is still looking out for South Dakotans by offering an individual coverage plan that has freedom of choice with the most extensive network of providers in the state (100% of the hospitals and 98% of physicians and pharmacies), and a prescription drug benefit. To locate a **DAKOTACARE** provider, facility or pharmacy, visit www.dakotacareproviders.com.

DAKOTACARE's mission has always been to provide the highest quality health care coverage with the ultimate freedom of choice. Our promise is and always will be to help our members live better and healthier lives.



DAKOTACAREONE

For more than 25 years, **DAKOTACARE** has been a leader in providing high quality, easy to use health care coverage for South Dakotans. **DAKOTACAREONE** follows in that same great tradition.

Prescription Drug Benefit – **DAKOTACAREONE** plans, excluding government approved HSA Plans (i.e.: **BLACK** Plan), have a prescription drug benefit with ZERO deductibles and low copays for prescription medications. (View the **DAKOTACAREONE** Individual Prescription Drug Formulary for a list of covered medications at www.dakotacareformulary.com.)

Flexible Plan Options – You choose the plan level with the coverage you need. All options give you access to the most extensive provider network in the state with every hospital and 98% of physicians and pharmacies participating in our plan.

Office Copay Options – **DAKOTACAREONE** plan options allow you to choose which copayment option best fits your coverage needs. Choose a universal copay (one fee covers your office visit, same day lab work, etc.) or a copay that just covers your office visit. **DAKOTACAREONE** also has deductible plan options without office visit copayments.

Annual and Monthly Deductible Options - You choose from our range of annual or monthly deductibles. A traditional, annual deductible accumulates your health care dollars spent throughout the plan year. With a monthly deductible, an individual who needs medical care within a given month meets a small monthly fixed amount which resets the next month. A monthly deductible can be a more affordable option for some individuals. The plan you choose offers the same coverage, whether you decide on an annual or monthly deductible.



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Maternity Benefit – The **DAKOTACAREONE** maternity benefit (on **BLUE** and **GREEN** plans) provide prenatal care, delivery and postpartum follow-up for covered policyholder and spouse. Maternity copays apply and coverage for dependants available on **BLUE** Plan. (Maternity services will only be considered for reimbursement if conception occurs after the effective date of the Policy, as documented by a Physician and/or medical records.)

DAKOTACARE Access – **DAKOTACARE** Access is provided to all **DAKOTACAREONE** members. This secure online program allows you to view claim status, and update and manage your health plan information 24 hours a day, seven days a week from any Internet connection at www.myDAKOTACARE.com.

Optional **DAKOTACAREONE** Coverage

Value Plus – As a **DAKOTACAREONE** Member, you are eligible for discounted rates on vision services, travel assistance, identity theft restoration and weight loss management. When members visit an approved Value Plus network provider, they receive discounted rates on services and supplies for themselves, their spouse and children. There are no limitations on how often a member may use the Value Plus discounts. The fee to add this benefit to your coverage is \$1.95 per member, per month. For more information, visit www.dakotacarevalueplus.com.

Supplemental Accident – You can never predict if or when you might be seriously hurt in an accident. **DAKOTACAREONE** Supplemental Accident insurance provides members with additional coverage for accidents.



Prescription Drug Benefit

DAKOTACAREONE plans have prescription drug coverage, and with 98% of South Dakota pharmacies and more than 65,000 pharmacies participating nationwide, getting your medication is easier than ever.

With **DAKOTACAREONE** You Pay:


- \$10 copay for generic medications
 - \$35 copay for brand-name formulary medications (Excludes **WHITE** Plan)
 - 100% copay for brand-name non-formulary medications
- (Copays excluded from all government approved HSA plans. [i.e.: **BLACK** Plan])

*To see if your medication is a generic or brand-name formulary drug, visit www.dakotacarerx.com, click on the **DAKOTACAREONE** Individual Plan Drug Formulary link and follow the instructions.*



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DAKOTACAREONE Plan Summaries

FEATURES	WHITE PLAN	RED PLAN	BLUE PLAN	GREEN PLAN	BLACK PLAN (HSA)
Prescription Drug Benefit	Generic drugs: \$10 copay Brand-name formulary drugs: 100% copay Brand-name non-formulary drugs: 100% copay 	Generic drugs: \$10 copay Brand-name formulary drugs: \$35 copay Brand-name non-formulary drugs: 100% copay	Generic drugs: \$10 copay Brand-name formulary drugs: \$35 copay Brand-name non-formulary drugs: 100% copay	Generic drugs: \$10 copay Brand-name formulary drugs: \$35 copay Brand-name non-formulary drugs: 100% copay	Rx covered as part of Medical, deductible and coinsurance apply
Annual Deductibles	\$1,000 - \$10,000	\$1,000 - \$10,000	\$1,000 - \$5,000	\$500 - \$5,000	\$1,200 - \$5,500
Monthly Deductibles	\$500 - 2,000	\$500 - \$1,750	\$500 - \$1,750	N/A	N/A
Coinsurance	80/20 or 70/30 or 60/40 or 50/50	80/20 or 70/30 or 60/40 or 50/50	80/20 or 70/30 or 60/40 or 50/50	90/10 or 80/20 or 70/30 or 60/40 or 50/50	80/20 or 70/30 or 100/0
Out of Pocket (excludes deductible)	\$1,000 - \$5,000	\$1,000 - \$5,000	\$1,000 - \$5,000	\$1,000 - \$5,000	\$0 - \$5,500
Physician Office Visit	Deductible and coinsurance apply	Deductible and coinsurance apply	\$30 copay (office visit component); then 100%	\$15 universal copay - primary care physician \$30 universal copay - specialist	Deductible and coinsurance apply
Maternity*	Excluded	Excluded	\$4,000 copay - normal delivery \$8,000 copay - cesarean section delivery Coverage available for self, spouse and dependents	Deductible and coinsurance apply Coverage available for self and spouse only	Excluded
Preventive Health Services	Covered preventive health services provided by a Participating Provider are not subject to Deductible, Coinsurance or Copayment. Please visit www.dakotacare.com for a complete list.				
Chiropractic (subject to limitations)	Excluded	Excluded	\$30 copay (office visit and manipulation components); then 100% Additional services: deductible and coinsurance apply	\$15 universal copay	Excluded

* Maternity services will only be considered for reimbursement if conception occurs after the effective date of the Policy, as documented by a Physician and/or medical records.

*This information is a summary of coverage. Please see policy for actual benefits, limitations, exclusions and preauthorization requirements.
Benefits offered 7/1/2011.*

Nationwide Coverage Network

DAKOTACAREONE members have access to the largest proprietary health care network in the nation. Our members who travel outside of the state can receive services from more than 500,000 providers, 4,700 facilities and 62,000 pharmacies nationwide. We also have a national network of Centers of Excellence which provides transplant and trauma services not available in South Dakota. This extensive network provides our members with true savings and unequalled freedom of choice.

DAKOTACARE Population Health

A key component of **DAKOTACARE's** mission is to work to improve the health and lives of our members. We do this through our disease management and proactive health programs. **DAKOTACAREONE** members are provided the same great programs that our group plans access. These programs educate and help our members successfully manage a condition, reduce physician and hospital visits and keep medical costs down.



Asthma Care is designed to create a self-management plan with the help of physicians and DAKOTACARE's clinical Asthma Care staff. Educational materials, expert advice and support services are provided to assist the patient with on-going risk assessment, health monitoring and progress reports.

Heartline uses a highly developed proactive approach to assisting at-risk cardiac patients to live better, healthier lives while reducing costly patient hospitalizations, emergency visits, and invasive procedures associated with heart disease.

Diabetes Care utilizes education, monitoring and nurse/coach interaction to help members regulate insulin and blood sugar levels to keep further complications in check and hospitalizations minimal.

Prenatal Partners focuses on reducing the high medical costs associated with preventable conditions and high-risk pregnancies. The program utilizes educational materials, information via free text messages through Text4Baby and regular interaction between nurses and expecting parents to improve the probability of normal births and healthier babies.



DAKOTACARE Health Zone is a secure, online service that lets you track your family's health. Get expert advice and interactive assessments with no appointment necessary. This service is provided by **DAKOTACARE** through MerckSource, a trusted health partner. To learn more, visit www.dakotacarehealthzone.com.



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