

Hand County

Avera Health Plans – Plan 1

September 1, 2019

Avera 1000 Plan

- \$1,000 Deductible
- 40% Coinsurance (Avera pays 60%, You pay 40%)
- \$3,500 Out-of-Pocket Maximum per Member
- Family Deductible & Coinsurance (limited to 2 times individual)
- Office Visits – (refer to Summary of Benefits and Coverage)
 - \$35 co-pay – Primary Care Physician, Chiropractic, & Urgent Care Services
 - \$75 co-pay – Specialist
- Preventive Care – in compliance with Affordable Care Act
- Pediatric Dental & Vision Benefits
- 24/7 AveraNow Services – Free to Members with Coupon Code
- GreatLIFE Fitness & Golf Membership Access
- \$15,000 Life and AD&D Insurance (reduces at age 65)
- Value Plus Program – Discounts on Vision Services, Weight Watchers, and Travel Guard
- Pharmacy Coverage: \$50 Deductible per member, or \$100 per family
 - Tier 1 – Preventive \$0
 - Tier 2 – Preferred Generics \$15
 - Tier 3 – Non-Preferred Generics \$15
 - Tier 4 – Preferred Brands \$50
 - Tier 5 – Non-Preferred Brands \$75
 - Tier 6 – Specialty Medications (Brand & Generic) 40% Coinsurance (\$150 max)

Both your doctor and pharmacist have access to the Avera Formulary and you are encouraged to discuss your prescription choice with them to find the most effective drug at the lowest price. You may access the Avera Formulary list, as well as other member benefits and the provider directory at www.AveraHealthPlans.com.

If you have questions regarding your benefits, please call Avera Customer service at 1-888-322-2115 or visit www.AveraHealthPlans.com.

Any of our Benefit Advisors will be happy to assist you with questions at:

DICE FINANCIAL SERVICES GROUP

Jacquelyn Johnson CFP®, Mike LeBrun CFP®
Kylie Odell, Julie Bell, Jesse Tolsma, & Helen Runge
1716 N. Sanborn Blvd., Mitchell, SD 57301
605-996-7171 or 1-800-658-3603
www.dicefinancial.com

This Handout outlines the main features of the plan for most in-network benefits. Please check your member handbook, Summary of Benefits & Coverage or Master Contract for actual benefits, limitations, and exclusions. This document is for illustrative purposes only.

Hand County

Avera Health Plans – Plan 2

September 1, 2019

Avera 2000 Plan

- \$2,000 Deductible
- 30% Coinsurance (Avera pays 70%, You pay 30%)
- \$4,500 Out-of-Pocket Maximum per Member
- Family Deductible & Coinsurance (limited to 2 times individual)
- Office Visits – (refer to Summary of Benefits and Coverage)
 - \$25 co-pay – Primary Care Physician, Chiropractic, & Urgent Care Services
 - \$50 co-pay – Specialist
- Preventive Care – in compliance with Affordable Care Act
- Pediatric Dental & Vision Benefits
- 24/7 AveraNow Services – Free to Members with Coupon Code
- GreatLIFE Fitness & Golf Membership Access
- \$15,000 Life and AD&D Insurance (reduces at age 65)
- Value Plus Program – Discounts on Vision Services, Weight Watchers, and Travel Guard
- Pharmacy Coverage: \$50 Deductible per member, or \$100 per family
 - Tier 1 – Preventive \$0
 - Tier 2 – Preferred Generics \$15
 - Tier 3 – Non-Preferred Generics \$15
 - Tier 4 – Preferred Brands \$50
 - Tier 5 – Non-Preferred Brands \$75
 - Tier 6 – Specialty Medications (Brand & Generic) 30% Coinsurance (\$250 max)

Both your doctor and pharmacist have access to the Avera Formulary and you are encouraged to discuss your prescription choice with them to find the most effective drug at the lowest price. You may access the Avera Formulary list, as well as other member benefits and the provider directory at www.AveraHealthPlans.com.

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Avera Health Plans – Plan 3

September 1, 2019

Avera 4000 Plan - High Deductible Health Plan / H.S.A. Qualified Plan

- \$4,000 Deductible
- 0% Coinsurance
- \$4,000 Out-of-Pocket Maximum per Member
- Family Deductible & Coinsurance (limited to 2 times individual)
- Office Visits – Subject to Deductible
- Preventive Care – in compliance with Affordable Care Act
- Pediatric Dental & Vision Benefits
- 24/7 AveraNow Services – Available to Members with Coupon Code
- GreatLIFE Fitness & Golf Membership Access
- \$15,000 Life and AD&D Insurance (reduces at age 65)
- Value Plus Program – Discounts on Vision Services, Weight Watchers, and Travel Guard
- Pharmacy Coverage – Subject to Deductible

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Avera Employee Assistance Program

Avera Employee Assistance Program provides counseling sessions for employees, spouses and dependent children at no cost to you.

Issues we can assist with:

ADHD	Eating disorders
Alcohol/other drug problems	Gambling
Anger	Codependency
Anxiety	Grief/loss
Balancing work and home life	Job/career changes
Blended families	Marriage/couples counseling
Coping with change	Parent/child conflicts
Coworker/supervisor conflict	Physical/sexual abuse
Depression	Stress/time management
Divorce	Work-related stress



605-322-4069 • 800-527-9394 • AveraEAP.org

Free and Confidential Assistance

We will not share any information regarding your counseling with your employer. Using our services will not affect your current job or future opportunities.

How it Works

- 1 Call Avera EAP at 605-322-4069 or 800-527-9394.
- 2 Give your name, phone number and employer.
- 3 Make an appointment that fits your schedule.

Avera 



GET STARTED WITH AN HSA TODAY

1 Select an HSA-qualified health plan

Enroll in an HSA-qualified plan. These plans typically cost less than traditional plans and provide tax saving opportunities. HealthEquity will set up your account and supply a HealthEquity Visa® Health Account Card¹ to conveniently pay for eligible expenses.

2 Add money to your HSA

Fund your HSA through pre-tax payroll deductions or transfer money into your account through the HealthEquity member portal. To take full advantage of tax savings and to build a reserve for the future, it is suggested that you maximize your contributions as set by the IRS:

HSA eligibility

To make tax-free² contributions to an HSA, the IRS requires that:

- you are covered by an HSA-qualified health plan.
- you have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSAs).
- you cannot be claimed as a dependent on another person's tax return.

HSA CONTRIBUTION LIMITS

2018 **INDIVIDUAL**
\$3,450

2019 **INDIVIDUAL**
\$3,500

2018 **FAMILY**
\$6,900

2019 **FAMILY**
\$7,000

At age 55, an additional
\$1,000 is allowed annually.

¹This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

²HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

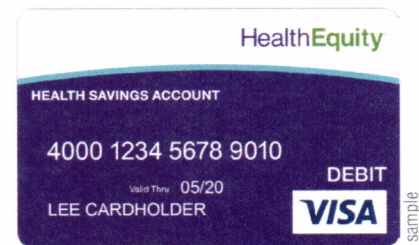
3 Watch your HSA grow

Your federally-insured HSA earns tax-free¹ interest. Maximize your tax-free earning potential by investing HSA funds using the convenient online investment tool.²

4 Use your HSA for qualified medical expenses

HSA funds can be used for a variety of qualified medical, dental and vision expenses, including:

- Acupuncture
- Birth control
- Chiropractor
- Contact lenses
- Dental treatment
- Prescription eyeglasses
- Fertility enhancement
- Hearing aids
- Lab work
- Medical supplies
- Physical exams
- Prescriptions
- Orthodontia
- Radiology
- Stop-smoking programs
- Surgery (non-cosmetic)
- Therapy
- and more...



You will receive a HealthEquity debit card³ for easy access to your funds.



For an expanded list of qualified medical expenses, visit:
HealthEquity.com/qme

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not federally-insured or guaranteed by HealthEquity. HealthEquity does not provide financial advice.

³ This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

HAND COUNTY

Avera Health Plans

Effective September 1, 2019

I wish to enroll in the following health insurance plan:

_____ **Plan #1** - Avera \$1,000 Deductible 60/40 \$2,500 Coinsurance
\$3,500 Out-of-Pocket Maximum

____ Employee Only ____ Emp+Spouse ____ Emp+Child(ren) ____ Family

_____ **Plan #2** - Avera \$2,000 Deductible 70/30 \$2,500 Coinsurance
\$4,500 Out-of-Pocket Maximum

____ Employee Only ____ Emp+Spouse ____ Emp+Child(ren) ____ Family

_____ **Plan #3** - Avera HSA \$4,000 Deductible 100/0 \$0 Coinsurance
\$4,000 Out-of-Pocket Maximum

____ Employee Only ____ Emp+Spouse ____ Emp+Child(ren) ____ Family

_____ **Waive Health Insurance** (must complete waiver form)

Employee Name (Print) _____

Signature _____ Date _____