



2026

Great Plains Medicare Advantage Handbook

- Great Plains Medicare Advantage Gold (HMO I-SNP)
- Great Plains Medicare Advantage (HMO I-SNP)

greatplainsmedicareadvantage.com

Great Plains
Medicare Advantage

WELCOME to

Great Plains
Medicare Advantage

Use this handbook to get started making the most of your benefits. Inside, you'll find steps for how to access your benefits, file a claim and more.

If you can't find what you are looking for in this handbook, please visit greatplainsmedicareadvantage.com or contact our customer service team at **(877) 492-5189 (TTY: 711)**.

You can also access all your plan information on your online member portal. Portal access and benefits begin with the start of your plan coverage on or after Jan. 1, 2026.

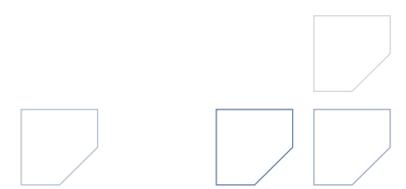
Thank you for trusting us on your health journey.





Table of contents

	PAGE
Welcome	1
We're here to help	3
Steps to get started with your plan	4
Important documents	5
Care options	6
Navigating your network	7
Pharmacy and medication benefits	8
Referrals, prior authorization and other insurance coverage FAQs	9
Stay on track with your health goals	10
Claims and payment services	12
Non-discrimination notice	13



We're here to help

Customer service

Our customer service team is only a phone call away when you have questions or need assistance.



Email memberservices@greateplainsmedicareadvantage.com



Call (877) 492-5189 (TTY: 711)



Standard hours are Monday through Friday from 8 a.m. to 8 p.m. local time. From October through March, our hours are extended to seven days a week from 8 a.m. to 8 p.m. local time.

Other departments	Questions about:	Phone number
Pharmacy	Prior authorization of prescription drug coverages and covered medication list (formulary).	(855) 800-8872
Utilization management	Prior authorization of medical services and utilization review.	(877) 492-5189
Vision impaired services	Large print materials or recorded versions of our documents are available upon request.	(877) 492-5189 (TTY: 711)
Language assistance	Free language assistance is available for those who speak a language other than English.	(877) 492-5189 (TTY: 711)

To report potential fraud, waste and abuse, send an email to shpcompliance@sanfordhealth.org or call our anonymous hotline at (877) 473-0911 (TTY: 711).

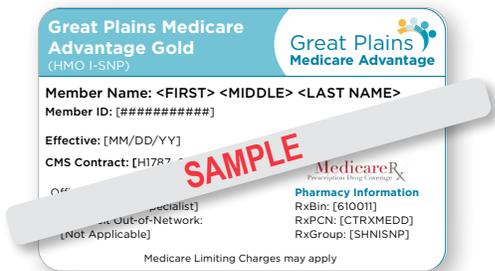
Steps to get started with your plan

1

Use your ID card: Bring your ID card to doctor's appointments and the pharmacy when you fill prescriptions. Your ID card is also available on your Member portal.

If your ID card is damaged, lost or stolen, contact our customer service team or log into your Member portal to order a new card.

Acceptance of your ID card does not ensure medical or pharmacy services will be covered under your benefits.



2

Register for your Member portal: Your portal gives you easy access to your plan information online whenever you need it. It is secure and personalized to your plan. Visit greatplainsmedicareadvantage.com to register for your portal.

3

Read your plan documents: Use your portal to read your plan documents, like your Evidence of Coverage (EOC), and review claims, balances, prior authorizations and more.

4

Choose a primary care provider: Visit greatplainsmedicareadvantage.com to search for doctors near you using our provider directory. Then, schedule your annual wellness visit.



TIP: Add your primary care provider to your member portal to personalize your health care experience.

5

Fill your prescriptions: Your formulary, a list of regular and specialty medications that are covered, not covered, or require prior authorization or step therapy is available at greatplainsmedicareadvantage.com. To learn more about your pharmacy coverage, call **(855) 800-8872 (TTY: 711)**.

Important documents

These important documents contain details about your benefits and coverage. You can easily access them at any time on your secure Member portal.



Evidence of Coverage (EOC): This is your main guide for reviewing all your benefits and provisions. It provides a complete overview and description of all benefits, exclusions, prescriptions, appeals, denials, claims, enrollment, notices, policies and more.



Summary of Benefits (SOB): Deductible and copay information, out-of-pocket limits, information about covered services, provider network, referral information, pharmacy information and costs.



Covered medication list (formulary): A list of regular and specialty medications that are covered, not covered, or require prior authorization or step therapy.



Provider Network: Visit greatplainsmedicareadvantage.com or log in to your member portal account to access the most up-to-date Provider and Pharmacy Network Directory.



Member Portal

Visit greatplainsmedicareadvantage.com to sign in or register for 24/7 access to all of your benefit information including:

- Summary of Benefits (SOB)
- Evidence of Coverage (EOC)
- Pharmacy benefit information
- Claims and Explanation of Benefits (EOB)
- Supplemental benefits
- Provider and pharmacy directory
- Referral information
- Health insurance forms
- Federal and state guidelines and notices

When you use your member portal, choose the “Go paperless” option to get email notifications instead of paper mail for your EOBs and other important documents.



Care options

You have multiple choices regarding when and where you receive care. Choosing the appropriate care setting helps you to maximize your health insurance benefits and save on out-of-pocket costs.



Care PCP

Your primary care provider (PCP) is best for routine, preventive or visits that could wait 24 to 48 hours or longer. If same-day care is needed, your PCP may be able to see you or the clinic may be able to help you find another available provider. If seeing a new provider, remember to confirm they are in-network. Be sure to make time to schedule your annual wellness exam with your primary care provider.



On-demand health services



Emergency care: Emergency medical conditions require immediate care to avoid serious harm. Emergent conditions may include severe pain, suspected heart attack or stroke, difficulty breathing, bleeding that won't stop, severe burns, seizures, poisoning or trauma. For emergency care, call 911 or visit the nearest emergency department.

If you go to an out-of-network facility in an emergency situation:

- Great Plains Medicare Advantage must be notified within 48 hours or as soon as reasonably possible following the emergency. Hospital staff typically completes this notification for you.
- Prior authorization is not necessary in a true emergency situation (even out-of-network).



Specialty care

If you need to see a specialist, you don't need a referral if the provider is in-network.

Care options (continued)



Hospital services

If you require elective or emergent inpatient (hospital) services, please notify us as soon as possible.



Emergency transportation

Ground transportation or air ambulance will be covered per your plan if deemed medically necessary and you are taken to the nearest in-network participating provider who is able to provide the necessary health care services.



Navigating your network

Great Plains Medicare Advantage members have access to our large network of primary care providers, specialists and hospital facilities across South Dakota, North Dakota and Nebraska. Our website has a provider directory available to help you find an in-network provider.

- ▶ From a participating provider in the Sanford service area
- ▶ Urgent or emergent care if you don't have access to an in-network provider

Pharmacy and medication benefits

All Great Plains Medicare Advantage plans include prescription drug coverage (Part D). Great Plains Medicare Advantage has a list (formulary) of FDA-approved brand name and generic medications that are covered under your benefit plan.

For medications to be covered, they must be:

- Prescribed or approved by a physician, physician assistant, nurse practitioner or dentist;
- Listed in the plan formulary, unless prior authorization is given by the plan;
- Provided by an in-network participating pharmacy except in the event of a medical emergency; **NOTE:** If a prescription is filled at a non-participating and/or out-of-network pharmacy, you will be responsible for the prescription drug cost in full.
- Approved by the Federal Food and Drug Administration (FDA) for use in the United States.

Some medications are noted with letters next to them to help you see which ones may have coverage requirements or limits. Your benefit plan determines how these medications may be covered for you.

ST

Step Therapy

Trial of lower-cost medication(s) is required before a higher-cost medication can be covered.

QL

Quantity Limit

Medication may be limited to a certain quantity.

PA

Prior Authorization

Your doctor is required to provide additional information to determine coverage.

A complete list of in-network pharmacies and all other pharmacy-related benefit information can be found in the directory or by contacting customer service. You can also call **(855) 800-8872 (member services at OptumRx for I-SNP)** to speak with our prescription customer service team to learn more.



Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan, also called M3P and MPPP, is a new payment option to help you manage your out-of-pocket drug costs. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year.

Visit greatplainsmedicareadvantage.com/medicare-prescription-payment-plan to review your eligibility. Have questions? Call **(877) 873-5611 (TTY: 711)**.

Referrals, prior authorization and other insurance coverage FAQs

Do I need a referral to see a specialist?

Great Plains Medicare Advantage does not require a referral to see an in-network specialty care provider. Some specialty care services may be excluded from your coverage, even if your doctor recommends them, such as acupuncture and cosmetic procedures. See your Evidence of Coverage (EOC) for additional details on non-covered services.

Do I need a prior authorization?

For some services, as noted in your Evidence of Coverage (EOC), you may be required to get prior authorization. It is best to always contact Customer Service before any planned procedures to see if a prior authorization is needed. Please contact us **at least three days before** the requested service to ensure timely processing of your request.

What if I have other health insurance?

If you are covered by another insurance policy or are eligible for Medicaid or TRICARE, you will work with the other insurance company to coordinate benefits to ensure claims are processed in a timely manner. Please complete any forms you receive or contact us, if requested, to ensure your claims are not denied.

Great Plains Medicare Advantage helps streamline your care by putting your doctor in the driver's seat to determine the best treatment plan for your needs. Restrictions may apply. For a complete list of services requiring prior authorization, call **(877) 492-5189 (TTY: 711)** to speak with our customer service team.



Stay on track with your health goals



Preventive care

We believe staying up to date with preventive health care is a key part of disease prevention. Preventive care and screenings are available at no cost, or very low cost, if using an in-network provider. Prior authorization is not necessary and services can be received once per calendar year, or as shown in the Medical Benefits Chart in your Evidence of Coverage.



Advance care planning

Advance care planning is the process of planning and deciding your future health care in case you are suddenly unable to make your own decisions because of illness or injury. Through advance care planning, you can make treatment decisions based on your goals, values and preferences. Great Plains Medicare Advantage encourages all Members to complete an advance directive. Visit sanfordhealth.org/patients-and-visitors/patient-information/advance-care-planning for more information.



Customized Care Team

You'll be assigned a personal nurse practitioner who will visit you in your care facility to provide an extra layer of care in addition to services from your primary care physician. Your nurse practitioner will provide regular on-site visits and direct member access to care coordination.

Stay on track with your health goals



Dental coverage

Because our dental benefits focus on prevention, services like cleanings, exams and x-rays are covered at 100% and we provide an annual allowance for other comprehensive services. This helps reduce out-of-pocket costs, so you pay less for the dental care you need. To find a dentist, visit providers4you.com/nationalmedicareadvantage if you live in South Dakota or Iowa, or visit deltadentalmn.org/sanford-dentists if you live in Minnesota or North Dakota. If you live in Nebraska, visit deltadentalne.org/find-a-dentist. If you have questions about your dental coverage, call **(877) 492-5189 (TTY: 711)**.



Hearing benefits

Our hearing benefits are provided through NationsHearing. If you could benefit from hearing aids, providers in our network can help you select hearing aids that best fit your lifestyle. Review your Evidence of Coverage (EOC) to determine your benefit details. Call **(877) 212-0859 (TTY: 711)** or visit gpma.nationsbenefits.com/hearing to schedule your annual hearing test or for help with your hearing benefits.



Vision benefits

Our vision benefits are provided through VSP Vision Care. With this coverage, you can get an annual routine exam and up to your plan's allowance for eyewear through a VSP Advantage network provider. Please refer to your Evidence of Coverage (EOC) for your benefit details. To use your VSP benefits, or to find an in-network doctor near you, please visit vsp.com/advantageonly or call **(844) 344-4768 (TTY: 711)**.



Claims and payment services

1

Claim

After you receive medical care, most providers will file a claim for you. However, you may need to file a claim if your provider did not file one for you. Claim forms can be found on the GPMA website, greatplainsmedicareadvantage.com or by contacting customer service.

2

Explanation of Benefits (EOB)

After your claim is received and processed according to your benefits, Great Plains Medicare Advantage will send payment to the provider and an EOB to you. The EOB explains how your insurance benefits were applied. You will receive your EOB in the mail unless you've signed up to receive electronic EOBs. Then you will receive email notification stating that a new EOB is available to view in the Member Portal. The EOB is NOT a bill or invoice.

3

Appeals

You have a right to appeal any decision made by Great Plains Medicare Advantage, which may include a review by an independent review organization, to not pay for an item or service. To file an appeal, complete an Appeal Form in the Member Portal on our website, or contact customer service to file an appeal over the phone or to have a form mailed to you.

4

Complaints

To file a complaint, contact Great Plains Medicare Advantage by phone or by mail at **Great Plains Medicare Advantage, P.O. Box 8000, Marshfield, WI 54449-8000.**

Notice of Availability

English: Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call 1-877-492-5189 (TTY: 711) or speak with your healthcare provider.

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-877-492-5189 (TTY: 711) o hable con su proveedor.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-492-5189 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-492-5189 (Người khuyết tật: 711), hoặc trao đổi với người cung cấp dịch vụ của bạn."

Amharic: ማሳሰቢያ፡- አማርኛ የሚናገሩ ከሆኑ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ አገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 1-877-492-5189 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

Oromo: HUBADHAA: Yoo afaan Oromoo dubbattu ta'e, tajaajilli gargaarsa afaanii bilisaa siniif ni argama. Gargaarsa gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. Bilbilaa 1-877-492-5189 (TTY: 711) yookiin dhiyeessaa kee waliin haasa'aa.

Arabic:

نبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-877-492-5189 (711) أو تحدث إلى مقدم الخدمة.

French: ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-492-5189 (TTY: 711) ou parlez à votre fournisseur.

Karen: ဆူ- နမ့်ကတိဝါ ထာနုလီဝဲအံၤ အယိ, တၢ်အိၣ်ဒီး ကျိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ် ဘျုၣ်လၢ်စ့ၤလၢနဂီၢ်လီၤ. တၢ်အိၣ်ဒီး တၢ်မၤစၢၤတၢ်န့ၢ်ပိးလီၤဒီး တၢ်မၤစၢၤတၢ်မၤ လၢအ ကြးအဘၣ် လၢကတၢၣ်တၢ်ဂ့ၢ်တၢ်ကျိၣ် လၢတၢ်မၤန့ၢ်အိၣ်သ့တဖၣ် လၢတလၢ်ဘျုၣ်လၢ်စ့ၤ လၢနဂီၢ်လီၤ. ကိး 1-877-492-5189 (TTY: 711) မ့တမ့ၢ် ကတိဝါဒီး န့ပုၤလၢတၢၣ် န့တၢ်ကွၢ်ထွဲမၤစၢၤတက့ၢ်.

Simplified Chinese: 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-877-492-5189 (文本电话：711) 或咨询您的服务提供商。

Swahili: MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu 1-877-492-5189 (TTY: 711) au zungumza na mtoa huduma wako.

Nepali: सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-877-492-5189 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

Tagalog: PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-492-5189 (TTY: 711) o makipag-usap sa iyong provider.

Yoruba: ÀKÍYÈSÌ: Tí o bá lè sọ èdè Yorùbá, àwọn ètò ìrànlọ́wọ́ èdè wà lófẹ́ẹ́ fún ọ. A ó tún pèsè àwọn ohun èlò ìrànlọ́wọ́ àti àwọn isẹ́ tó bá yẹ láti pèsè ìsọfúnni nípa àwọn ọ̀nà tí ó rọ̀rùn láti lóye lófẹ́ẹ́. Pe 1-877-492-5189 (TTY: 711) tàbí kí o bá olùpèsè rẹ sọ̀rò.

Russian: ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-492-5189 (TTY: 711) или обратитесь к своему поставщику услуг.



Ukrainian: УВАГА: Якщо ви розмовляєте українською мовою, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1-877-492-5189 (ТТУ:711) або зверніться до свого постачальника».

Large print – If you require materials in large print, please call: 1-877-492-5189 (TTY: 711).

Notice of Nondiscrimination

Discrimination is against the law. Sanford Health complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Sanford Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
- If you need these services, please contact Member Services at 1-877-492-5189 (TTY: 711)

If you believe that Sanford Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation, you can file a grievance with the Section 504 Coordinator at:

Mailing Address: Section 504 Coordinator, 2301 E. 60th Street, Sioux Falls, SD 57103

Telephone Number: (877) 473-0911 (TTY 711)

Fax: (605) 312-9886

Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Section 504 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW. Room 509F, HHH Building Washington, DC 20201

Phone: 1-800-368-1019 (TDD 800-537-7697)

More information is available at <http://www.hhs.gov/ocr/index.html>.

Great Plains Medicare Advantage
P.O. Box 8000, Marshfield, WI 54449-8000
(877) 492-5189 (TTY: 711)
greatplainsmedicareadvantage.com

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