

Common questions

Do I have coverage for emergencies?

YES! If you go to the emergency room, you pay the emergency room copay.

What if I need emergency surgery?

If you need emergency surgery and/or need to be admitted to the hospital, the emergency room copay is waived, and you will be responsible for the inpatient hospital emergency admit copay.

What's included in a copay?

Copays are specific dollar amounts you pay for using routine services, like a doctor's visit. The copay for an office visit includes standard labs and X-rays. A surgery copay includes surgeon, anesthesiologist, and facility fees.

Do I have coverage during international travel?

You have emergency medical coverage outside the United States, as well as limited access to virtual services. Any emergency care received overseas is a cost to you, and you'll need to submit a claim for reimbursement upon returning to the U.S.

What's covered under the Surest plan?

With the Surest plan, you get what you'd expect from a health plan, only with price visibility to check and compare costs and options. Plus, lower costs are an indication of higher-value care.

How does the Surest plan work?

For office visits and many procedures — from having an MRI to having a baby — you see one price. By grouping these services together — combining the labs and X-rays that go along with a medical procedure or test into one price — we're trying to make it easier for our members to know what they'll pay in advance.

Does Surest cover dental and vision?

When there is an underlying medical condition, dental and vision are covered. For routine care, services are offered through a separate plan. Reach out to your benefits team for more information.

Is there an out-of-pocket limit? What applies?

Yes. There is an out-of-pocket limit, or the most money you'll pay in a given year for health care benefits your plan covers. Visit the Surest pre-member site or your benefit site for details. All copays count toward the out-of-pocket limit, from office visits to surgery. Paycheck deductions (premiums) and most out-of-network expenses don't count toward in-network out-of-pocket limits.

Is my doctor in-network?

Your network is a group of hospitals, doctors, labs, specialists, and pharmacists who have a partnership (and contract) with your health insurance company to be part of your plan. Your doctor is likely in-network — we access the national UnitedHealthcare Choice Plus* and Optum Behavioral Health networks — but you should confirm at the Surest pre-member site.

What should I do if my doctor doesn't recognize Surest?

Not all network providers know our plan by name, so it can be helpful to share the following: We access the national UnitedHealthcare and Optum Behavioral Health networks. Plus, your Surest ID card has all the information your doctor needs.

The logo for Surest, featuring the word "surest" in a bold, lowercase, sans-serif font. The "s" and "e" are connected, and the "t" has a small trademark symbol (TM) at the top right.

* Network varies in some states. See the Surest pre-member site or your plan details for information.

The above answers are an overview for illustrative purposes only and are not a contract. The answers in no way change or affect the policy issued.

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