

# Top 5+ Surest FAQs

## Am I covered in an emergency?

YES! If you go to the emergency room, you pay the emergency room copay. 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. The applicable copay covers the care from X-rays and labs to anesthesiologists.

## 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. Even better, lower costs are an indication of higher-value care.

**Here's how it works:** Health services are assigned a price tag (copay). For preventive care, the copay is typically \$0. 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.

### The Surest plan covers:

- Preventive care (your annual checkup, some health screenings, vaccinations)
- Primary and specialty care
- Maternity care
- Mental and behavioral health services
- Hospital services
- Urgent and emergency services
- Cancer care
- Treatment for chronic conditions
- Substance use disorders
- Most diagnostic testing (ultrasounds, bloodwork, etc.)
- Durable medical equipment
- Prescription drugs
- And more

## 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 [Join.Surest.com](https://Join.Surest.com) or your benefit site for details.

All copays count toward the out-of-pocket limit, from prescriptions to office visits to surgery. Monthly premiums and out-of-network expenses don't count toward out-of-pocket limits.

## HSA and FSA accounts—what can I use?

To be eligible for a health savings account (HSA), you must have a high deductible health plan. HSAs were established to help people cover the costs of health care. At Surest, we believe you should be able to maximize your health care dollars now, not after chipping away at a deductible first. At Surest, there is no deductible.

And because there is no deductible, you can't contribute to an HSA. If you already have existing HSA funds, however, those are yours to keep. And you can keep using your HSA funds for out-of-pocket medical expenses while on the Surest plan.

Under the Surest plan, you can put money aside—tax-free—in a flexible spending account (FSA) to pay for qualified out-of-pocket medical expenses. Sign up for an FSA during annual enrollment.

## 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 network and Optum Behavioral Health network—but you should always confirm. You can confirm at [Join.Surest.com](https://Join.Surest.com).

## What should I do if my provider 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 Choice Plus network, along with Optum Behavioral Health, but Surest is NOT the same as UnitedHealthcare.