

Clear answers about your costs, your coverage, your options.



GENERAL PLAN DETAILS

Deductible	\$0
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Out-of-pocket limit

Employee	\$3,000
Family	\$6,000

Prescription drugs – 30-day

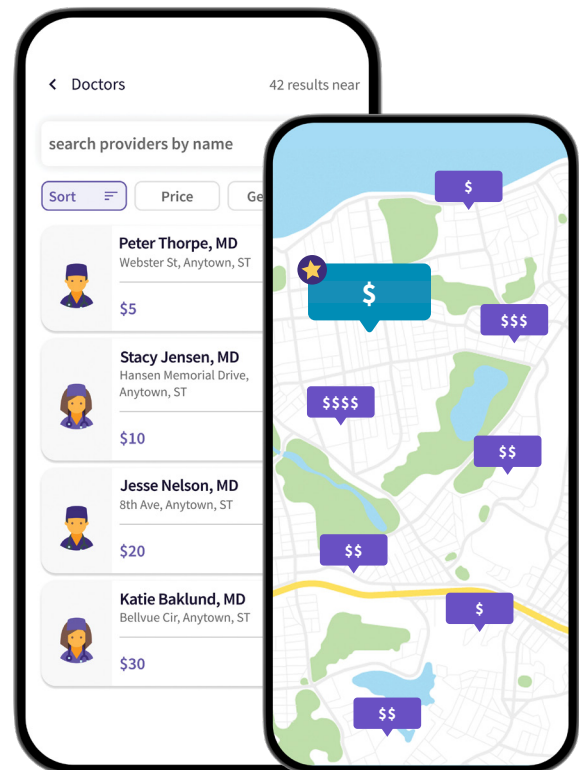
Preventive drugs	\$0
Tier 1	\$5
Tier 2	\$20
Tier 3	\$40

YOUR COPAYS

Preventive visit	\$0
Office visit	\$5 – \$40
Virtual visit (primary & urgent)	\$0
Virtual visit (specialty)	\$0 – \$40
Mental health office visit	\$5
Urgent care visit	\$20
Emergency room visit	\$180
Basic diagnostic lab tests, X-rays and ultrasounds	\$0
Physical therapy*	\$5 – \$25
Maternity labor and delivery	\$350 – \$1,000

“Everything is just **easy and affordable.** I feel in control of my health plan for the first time.”

Jaime A., Surest member



Providers, locations, and prices are fictional. Prices are representative of member copays, no deductible.



See how powerful simple can be.

To check prices or see if your doctor is in-network:

Join.Surest.com | Access code: **Commvault2024**



Get started
britehr.app/
Commvault-2024

*See plan for visit limit details. In-network costs only. For out-of-network costs, exclusions and limitations, see website. Administrative services provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. © Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2C_23-AI-637679_1023



Surest plan copay tips.

The Surest plan is designed to let members see prices (copays) *before* visiting a provider in the UnitedHealthcare and Optum Behavioral Health networks. The price you see in your plan should be the price your provider charges.

Tips to avoid copay confusion:



1. Use the Surest app or go to Benefits.Surest.com to find the copay for the provider and location you're visiting. Helpful tip: Take a screenshot of the provider price on your device and save it for reference.



2. At check-in, confirm the provider copay matches what's displayed on your Surest app or website. If the copay matches your plan, then pay it at your visit or ask to be billed.



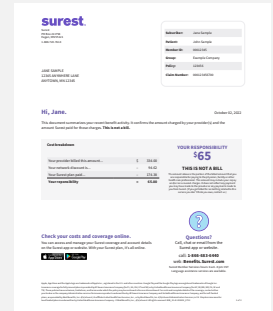
3. If the amount doesn't match your plan, ask the office to bill you for the visit. This will allow the claim to be submitted, processed, and then charged back to you at the correct copay.

If payment is required at the time of your visit, ask the office staff to call Surest Provider Services at 844-368-6661 to confirm the correct copay amount *before* making a payment.

After your visit



Surest will send you an Explanation of Benefits (EOB) document in the mail or electronically via your Surest account. The EOB describes how the Surest plan covered the services you received. It is a summary of the costs, not a bill.



If you paid the copay at your visit:

Check your EOB to confirm the amount you paid matches the amount you may owe on the EOB. If there is a difference in the two amounts, contact your provider's office or **Surest Member Services at 866-683-6440, Monday – Friday from 6 am – 9 pm CT.**

If you didn't pay the copay at the office:

The provider will send you a bill for your visit. Check that the details listed on the bill match your EOB, including:

- Service(s) received
- Date of service(s)
- Provider responsibility
- Amount you owe



If the provider's bill matches your EOB, pay the amount due to your provider.

If you paid the wrong copay amount:

The correct copay amount will get fixed when we process the claim. This may take time and will require you to initiate the reimbursement. **Please call Surest Member Services for more details at 866-683-6440, Monday – Friday from 6 am – 9 pm CT.**

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