

CATEGORY	BENEFIT DESCRIPTION	SUREST PLAN	
		In-Network	Out-of-Network
GENERAL FEATURES	Deductible	\$0	
	Coinsurance (Plan Paid)	100%	
	OOP Limit Individual	\$1,500	\$8,000
	OOP Limit Family	\$3,000	\$16,000

MEDICAL COVERAGE	BENEFIT DESCRIPTION	SUREST PLAN	
		In-Network	Out-of-Network
	<b>Office Visit</b>	\$5 to \$25	\$75
	<b>Virtual Health by a Designated Virtual Network Provider</b>		
	Virtual Health (Primary and Urgent)	\$0	Not Covered
	Virtual Health (Specialty)	\$0 to \$25	Not Covered
	<b>Preventative/Diagnostic</b>		
	Preventive Care	\$0	\$40
	Routine Diagnostic Test (e.g. X-ray, Lab, Ultrasound)	\$0	\$0
	Complex Imaging (MRI, CT, etc.)	\$25 to \$180	\$480 to \$540
	<b>Emergency/Urgent Care</b>		
	Emergency Room	\$100	\$100
	Ambulance	\$45	\$45
	Urgent Care	\$10	\$30
	<b>Procedures (Inpatient and Outpatient)</b>	\$5 to \$1,200	Up to \$3,600
	Inpatient - Hospital Stay	\$75 to \$1,200	Up to \$3,600
	Outpatient - Surgery	\$5 to \$1,200	Up to \$3,600
	Bariatric Surgery*	Not Covered	Not Covered
	Gender Dysphoria Surgery & Reconstructive Services	Covered	Covered
	<b>Behavioral Health (Mental Health / Substance Abuse Services)</b>		
	Mental Health Telehealth	\$5	\$40
	In an Office Setting	\$5	\$40
	In an Outpatient Setting	\$30	\$90
	In an Inpatient Setting	\$500	\$1,500
	<b>Maternity</b>		
	Prenatal and Postnatal Care	\$0	\$40
	Delivery	\$100 to \$625	\$1,875
	<b>Home Health Care</b>	\$10	\$30
	<b>Rehabilitative Therapies</b>	\$5 to \$25	Up to \$75
	Acupuncture	\$10	\$30
	Chiropractic	\$5	\$15
	Occupational, Physical, and Speech Therapy	\$5 to \$25	Up to \$75
	<b>Skilled Nursing Facility</b>	\$400	\$1,200
	<b>Durable Medical Equipment</b>	\$0 to \$500	Up to \$1,000

\*Bariatric surgery is not covered by Surest. VEBA Surest PPO members receive bariatric surgery coverage through Carrum Health. For more information, please visit <https://carrum.me/csveba/>.

CATEGORY	BENEFIT DESCRIPTION	SUREST PLAN	
		In-Network	Out-of-Network
MEDICAL COVERAGE (continued)	<b>Hospice</b>		
	Home Hospice Visit	\$10	\$30
	Inpatient Hospice Care	\$500	\$1,500
	<b>Advance Tests<sup>1</sup></b>	\$5 to \$290	Up to \$870
	<b>Medical Infusions and Chemotherapy</b>	\$5 to \$875	Up to \$2,625
	<b>Therapeutic Treatments<sup>2</sup></b>	\$15 to \$600	Up to \$1,800
	<b>Fertility Treatment*</b>	Not Covered	Not Covered

PHARMACY COVERAGE EXPRESS SCRIPTS (ESI)	<b>**Express Advantage Network (EAN) Pharmacies (Up to a 30-day Supply)</b>		
	Generic Medications	\$10	Requires Member Claim Submission for Reimbursement***
	Preferred Brand-name Medications	\$25	
	Nonpreferred Brand-name Medications	50% (\$40 Min/\$175 Max)	
	<b>Smart90 Retail Pharmacies (Up to a 90-day Supply)</b>		
	Generic Medications	\$20	Not Covered
	Preferred Brand-name Medications	\$50	
	Nonpreferred Brand-name Medications	50% (\$80 Min/\$350 Max)	
	<b>Home Delivery from Express Scripts Pharmacy (Up to a 90-day Supply)</b>		
	Generic Medications	\$20	Not Covered
Preferred Brand-name Medications	\$50		
Nonpreferred Brand-name Medications	50% (\$80 Min/\$350 Max)		

\*Fertility Treatments are not covered by Surest. VEBA Surest PPO members receive fertility benefits through Kindbody. For more information, please visit <https://kindbody.com/veba/>.

\*\*At Non-EAN pharmacies, members will pay EAN copays plus an additional \$5 per prescription.

\*\*\*Reimbursement will be at the rate the plan would have paid had the member used an in-network pharmacy less the member's copay.

[1] Advanced Tests are complex medical tests your doctor may order to learn more about your health; typically planned and separately scheduled. Examples include EKG or a Facility Based Sleep Study.

[2] Therapeutic Procedures are treatments for complex diseases and health needs that do not involve surgery. Examples include radiation therapy or dialysis.

VEBA members may receive \$0 copays for applicable Specialty Drugs accessed through SaveOnSP after signing up.

# You've got questions. We've got answers.

The **Surest health plan** puts you in the driver's seat so you can search and find the care you need, at prices you can see. When you have questions or need support along the way, our Surest Member Services team is just a click or call away.



Get the free Surest app for help at your fingertips.



## From the Surest app

**Chat** with a team member in real-time, Monday – Friday from 6 am – 9 pm CT.

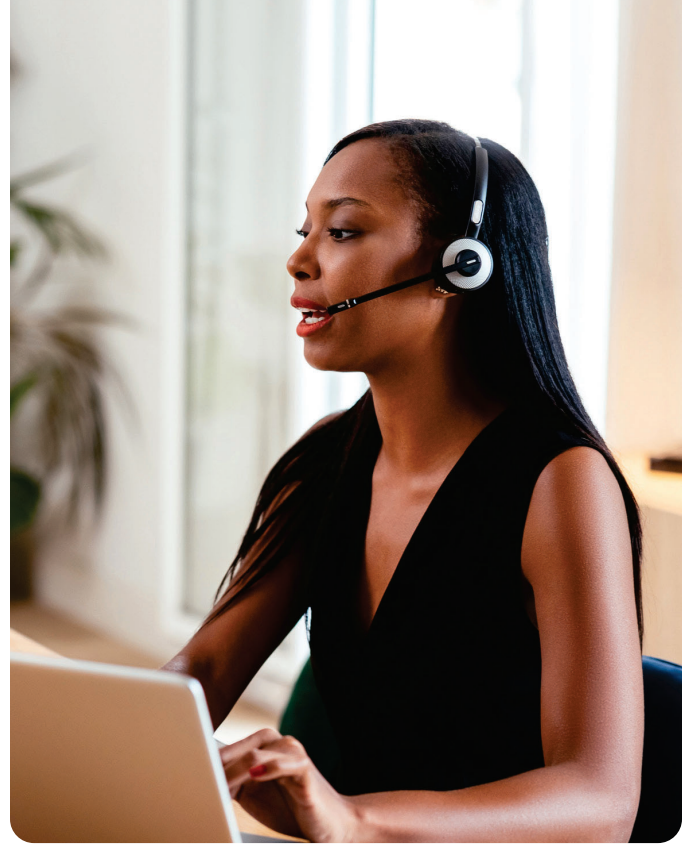
**Email** us to get a response within 24 hours.

## From Surest.com

**Click** on the Menu button/icon and then select “Help and Support”. From here, you will see all the ways you can connect with Surest Member Services.

## From your phone

**Call** 866-683-6440 to speak with a Surest Member Services team member. Available Monday – Friday from 6 am – 9 pm CT.



## Clinical advocates

If you need help navigating care and support, the Surest Clinical Advocacy team can help. Our clinical advocates can offer guidance on providers, locations, and treatment options to support all types of care needs — from family planning and physical therapy to cancer treatment and gender affirming support.

To get in touch, call Surest Member Services at 866-683-6440 and ask to speak with a clinical advocate.

## Language support

Surest Member Services offers support to members in English and Spanish, as well as 240 other languages via an interpretation service. Call 866-683-6440 and ask to be connected with language support.