

# 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 [Join.Surest.com](https://Join.Surest.com) 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 [Join.Surest.com](https://Join.Surest.com).

## 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.

\* Network varies in some states. See [Join.Surest.com](https://Join.Surest.com) 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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