

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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