surest

THE SUREST HEALTH PLAN: Know your copay and what to pay at a visit.

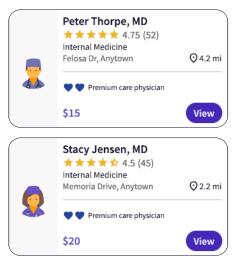
The Surest plan is designed to let members see prices (copays) before visiting a provider. Keep these helpful tips in mind as you search, find, and pay for care.

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

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.

If the copay 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.







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If payment is required at the time of your visit, ask the office staff to visit UHCprovider.com/surest or call 844-368-6661 to confirm the copay amount.

After your visit.

Surest will send you an Explanation of Benefits (EOB) 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. The correct copay will be updated when we process the claim. If the amount doesn't match, it will require you to initiate a reimbursement, if needed.

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 may owe

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



Questions?

Member Services is available online via chat and email or by calling the number on the back of your Surest member ID card.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, MT, NC, NE, NH, NV, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV and WY). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are 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. B2BB2C_23-AI-407655_0324