Medical

Surest
A to Z coverage with the Surest plan

Easy to use. Upfront prices. Designed to help you find opportunities to save.

The $ in the list below is the price tag (copayment) you must pay out of pocket for health services, as defined by the Surest plan, until you hit your out-of-pocket limit.

- **Annual physical** (annual preventive visit) $0
- **Basic diagnostic lab tests, X-rays and ultrasounds** $0
- **Emergency room visit** $750
- **Hip replacement** $1,500
- **Maternity labor and delivery** $1,500 to $3,500
- **Mental health office visit** In-office visit ... $15
  Virtual visit ... $15
- **Office visit** $15 to $75
- **Physical therapy—30 visits** $20 to $75
- **Prescription drugs**
  - Preventive drugs $0
  - Tier 1 (Pref/Non-Pref Pharmacy) $5 to $20
  - Tier 2 $80
  - Tier 3 $150
- **Urgent care**
  - In-office visit ... $100
  - Virtual visit ... $0
- **Out-of-pocket limit**
  - Employee ... $5,000
  - Family ... $10,000
- **Zero deductible** $0

Easily search and shop for options.

Before making an appointment, check and compare costs—then choose the option that works best for your budget and lifestyle. Receive one bill for a single trip to the doctor or hospital.

To view prices or check if your doctor is in the network:

www.choosebind.com/CCSD
Access code: CCSD2022

Questions? 1-866-683-6440

Get started
britehr.app/CCSD2022

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1. Excludes vision, dental and elective or cosmetic procedures. Consult your employer’s Summary of Benefits and Coverage to determine what services are covered under the Surest plan. 2. Our basic lab tests include any medically necessary lab that is not a genetic lab test (genetic tests can have their own distinct member cost). 3. Your Surest plan includes the flexibility to activate coverage for a set list of planable-in-advance treatments and procedures (think hip replacement) when and if you need it. And if you do, you simply need to activate coverage for your preferred provider at least three business days in advance of receiving the care.
Online care options are part of the Surest plan.

Access to a virtual health network may help reduce out-of-pocket costs, improve outcomes, and save time and money. Search for these conditions within your employer’s pre-member site, Join.Surest.com, to see how it works.

Virtual visits
Access a virtual network of licensed physicians and behavioral health specialists through Doctor On Demand. Available 24/7 on demand or by appointment, get help with colds, allergies, UTIs, prescription refills, anxiety, stress and more.¹

Flexible coverage
Your Surest plan includes the flexibility to activate coverage for a set list of plannable-in-advance treatments and procedures (think: hip replacement) when and if you need it. And if you do, you simply need to activate coverage for your preferred provider at least three business days in advance of receiving the care.

¹Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations. 2. The information and suggestions provided on Canary Health’s site are solely for informational purposes to promote improved health. They do not constitute medical advice and should not be considered a substitute for proper medical care provided by a physician. Canary Health assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information. Always consult with your doctor for appropriate examinations, treatment, testing, and care recommendations. Do not rely on this site as a tool for self-diagnosis and/or self-treatment. Always consult your doctor before beginning a new diet program. 3. The service is not a substitute for professional medical advice, and while the service provides information and may help you to quit smoking, we cannot and do not diagnose your health conditions. Always consult with a physician or other healthcare provider for personal medical attention and advice. Do not use the services as a substitute for consulting with your physician or other healthcare provider. The service is not designed for use in medical emergencies. Administrative services may be provided by Bond Benefits, Inc., and United HealthCare Services, Inc., and its affiliates for insurance products underwritten by All Savers Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details, call or write the company. © Surest. All rights reserved.

surest
The Surest plan: flexible coverage you can activate

The Surest plan lets you activate coverage during the year for certain plannable treatments, like cataract surgery or knee reconstruction. Surest calls this coverage requiring activation. Only 2% of all members activate coverage.

The cost of activating coverage is paid through paycheck deductions, for a set period of time, and may or may not require a copay at the time of service. Paycheck deductions begin once a member activates coverage. Once a member meets the cost, the deductions are complete. There is a maximum out of paycheck set by your employer to protect your check in the rare event of multiple activations.

Coverage must be activated at least three business days in advance of the covered procedure, test or treatment.

*Activation is not needed in the case of an emergency or cancer treatment.*

**Cardiovascular** (non-emergent)

- Cardiac Ablation
- Carotid Endarterectomy and Stents
- Coronary Artery Bypass Graft Surgery
- Coronary Catheterization and Percutaneous Coronary Interventions
- Pacemakers and Defibrillators
- Valve Replacement

**Musculoskeletal**

- Ankle and Foot Bone Fusion
- Ankle Arthroscopy and Ligament Repair
- Ankle Replacement and Revision
- Bunioectomy and Hammertoe Surgery
- Carpal Tunnel Surgery
- Cervical Spine Disc Decompression
- Cervical Spine Fusion
- Elbow Arthroscopy and Tenotomy
- Elbow Replacement and Revision
- Ganglion Cyst Surgery
- Hip Arthroscopy and Repair
- Hip Replacement and Revision
- Knee Arthroscopy and Repair
- Knee Replacement and Revision
- Lumbar Spine Disc Decompression
- Lumbar Spine Fusion
- Morton’s Neuroma Surgery
- Plantar Fasciitis Surgery
- Shoulder Arthroscopy and Repair
- Shoulder Replacement and Revision
- Spinal Cord Stimulator
- Wrist and Hand Joint Replacement
- Wrist Arthroscopy and Repair

**ENT**

- Sinus and Nasal Septum Surgery
- Tonsillectomy and Adenoidectomy

**Gastrointestinal**

- Bariatric Surgery**
- Gallbladder Removal Surgery (Cholecystectomy)
- Hernia Repair
- Reflux and Hiatal Hernia Surgery

**Other**

- Breast Reduction Surgery
- Cataract Surgery
- Fibroid Removal (Myomectomy)
- Hysterectomy
- Kidney Stone Ablation and Removal (Lithotripsy)
- Prostate Removal Surgery (non-cancer related)
- Sling Surgery for Female Urinary Incontinence

*Surest 2020 self-funded book of business. 14T_V03. **Coverage for bariatric surgery varies. A complete list of exclusions and limitations can be found on the sample Summary of Benefits and Coverage and in the Certificate of Coverage. Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, MO, MI, SC and TN). 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 are provided by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. [dba Surest], its affiliate UnitedHealthcare Services, Inc., or by Bind Benefits Administrators Services [dba Surest] in CA. Stop loss insurance for self-funded plans is underwritten by United Healthcare Insurance Company. © Bind Benefits, Inc., dba Surest. All rights reserved. 175000_22-AL-176003*