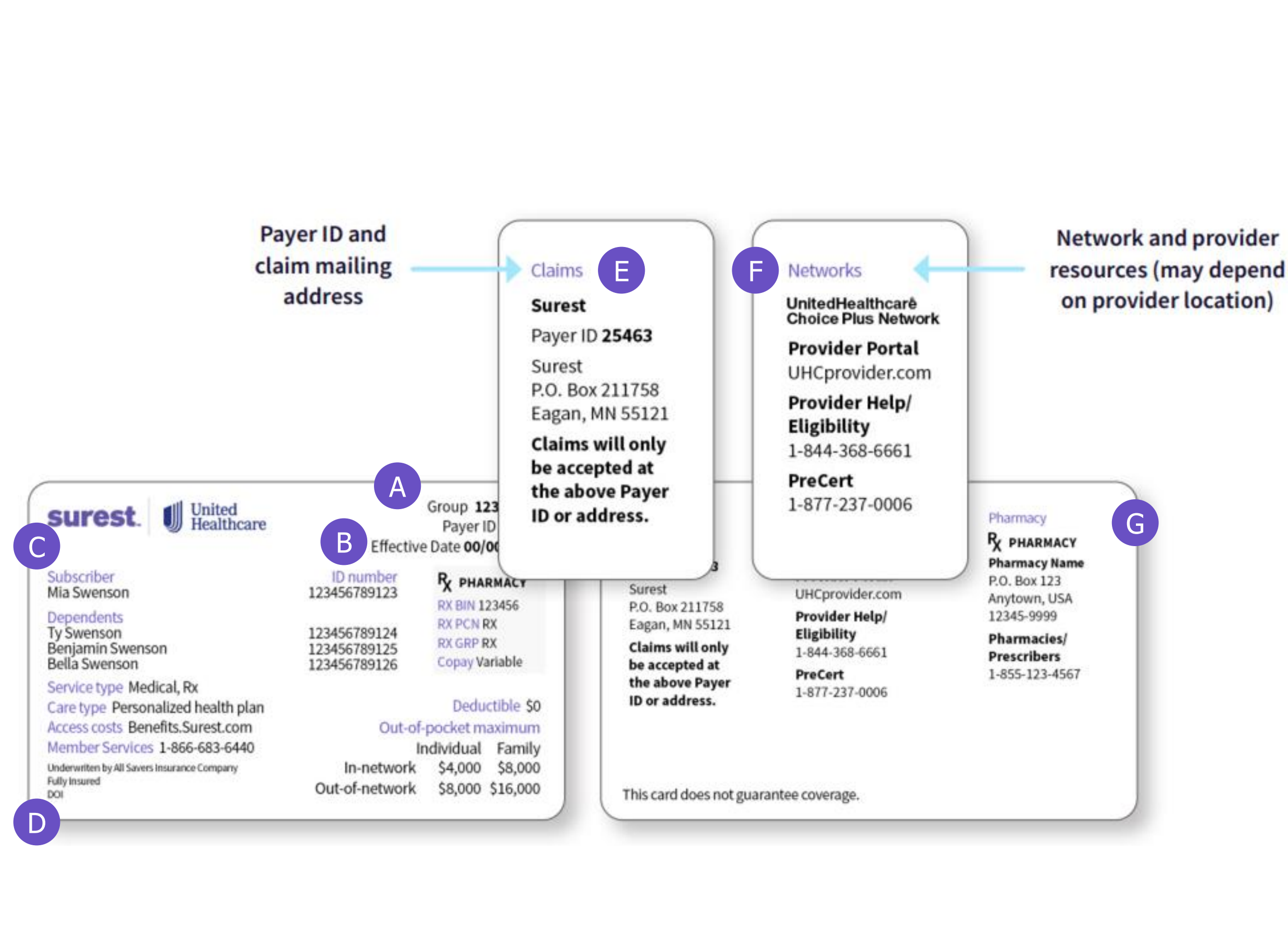


The future of health
care is here.

surestTM

A UnitedHealthcare Company

Meet the Surest health plan.



- A. Company name
- B. Group identification number
- C. Subscriber name and covered dependents
- D. Member Services help information
- E. Claim submission information and address
- F. Applicable provider network
- G. Pharmacy benefits provider and information



Surest health plan helpful resources.



Network

UnitedHealthcare® Choice Plus • Select • Options PPO • Optum Behavioral Health

If you're contracted with UnitedHealthcare and Optum networks, you're in-network for Surest members.

Details

Surest is UnitedHealthcare's fastest-growing employer-sponsored health plan, available nationwide to those with 51+ employees.

Care types

Surest has two plan designs: Surest and Surest Flex (including flexible coverage). For Surest Flex only, members **must** activate coverage for a limited number of procedures at least three business days in advance — coverage is good for 120 days following activation. **Important:** If coverage is not activated, the claim(s) will be denied. Verify member coverage and confirm they have activated at 1-844-368-6661.

Scan the QR code for a sample list of flexible coverages



Where do provider claim reconsiderations go?



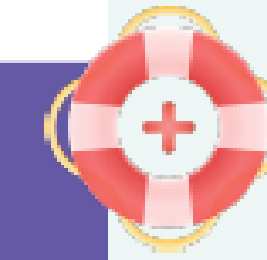
How to submit claims

- Add Surest payer ID number into systems
- Payer ID 25463 or P.O. Box 211758, Eagan, MN 55121
- Include rendering address if different from billing
- Submit claims with subscriber information

How to file a clinical appeal

If you are a provider filing a clinical appeal (for prior authorization or other), you can:

Mail:
 UHC Appeals-UHSS
 P.O. Box 400046
 San Antonio, TX 78229
Fax: 1-888-615-6584
Phone: 1-800-808-4424 ext. 15227



What to look for on a Surest ID card:

Cards may look different depending on employer and member address.*



Care type field denotes the plan type, the Surest health plan or Surest Flex.

Payer ID and claim mailing address	Network and provider resources (may depend on provider location)	Pharmacy type and contact information
Claims Surest Payer ID 25463 Surest P.O. Box 211758 Eagan, MN 55121 Claims will only be accepted at the above Payer ID or address.	Networks UnitedHealthcare® Choice Plus Network Provider Portal UHCprovider.com Provider Help/Eligibility 1-844-368-6661 PreCert 1-877-237-0006	Pharmacy PHARMACY Pharmacy Name P.O. Box 123 Anytown, USA 12345-9999 Pharmacies/Prescribers 1-855-123-4567

This card does not guarantee coverage.

*Sample member ID cards for illustration only; actual information varies depending on payer, plan and other requirements.

Helpful resources

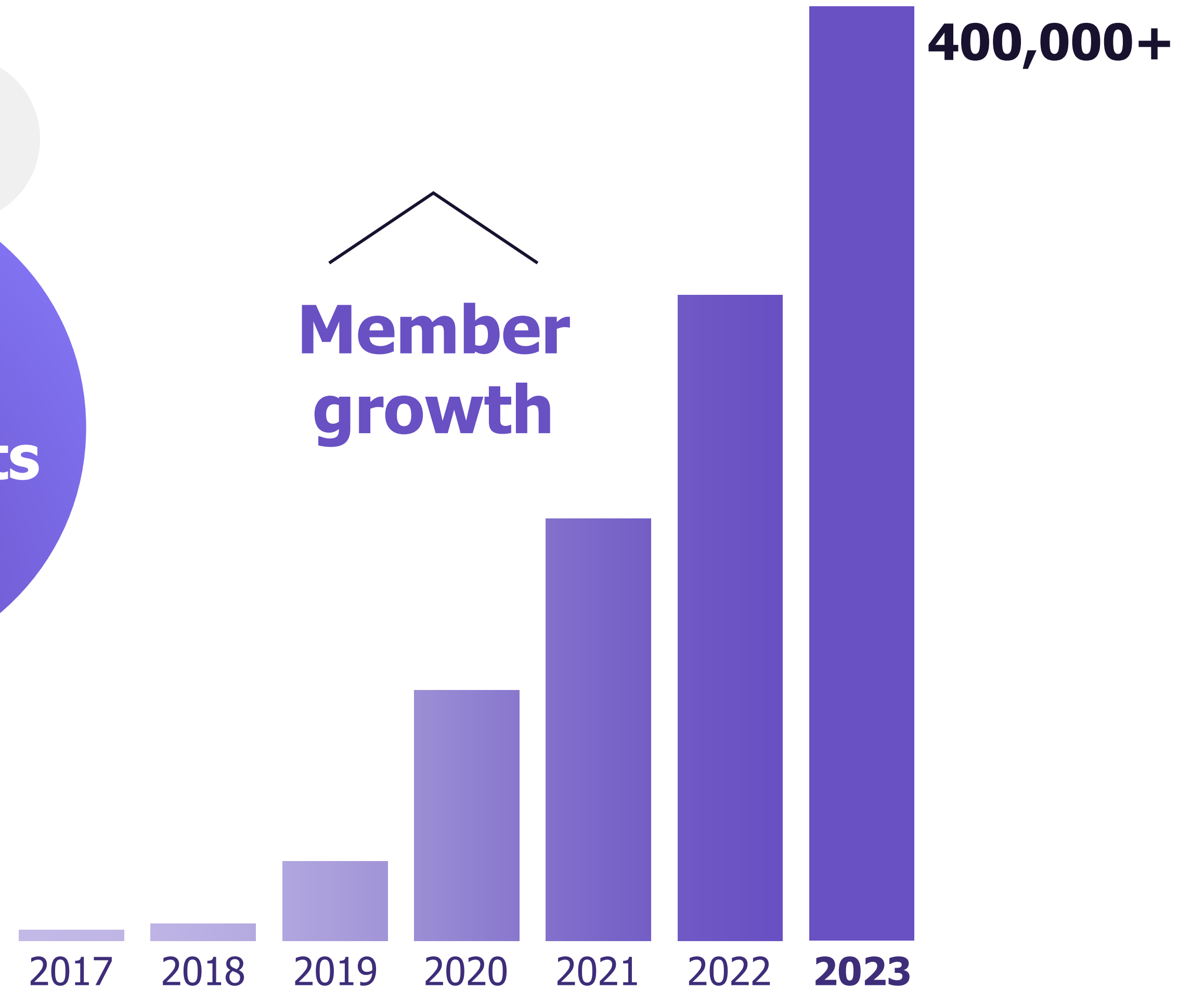
- Eligibility and benefits: UHCprovider.com or call 1-844-368-6661
- Prior authorization and advance notifications: submit requests through UHCprovider.com or call 1-877-237-0006 for confirmation

Download the Surest Provider Guide.



Sales success

Let's keep the **momentum** going



Surest was offered to nearly **2M employees** for 1/1/2023

How the Surest plan works

Receive well-rounded coverage for a range of services, including preventive care, primary and specialty care, urgent and emergency services, hospital services, maternity care, mental and behavioral health services, diagnostic testing, cancer treatment, substance use disorders and treatment for chronic conditions.

No jargon. No math. No confusion.

The plan was designed to be easier to understand

Cost clarity

Members can compare care options and costs in advance. Prices are lower for higher-value options, based on quality and overall effectiveness of care.



No deductible

Instead, members pay prices set-in-advance for health services used.



Choice and flexibility

With price visibility, members have options, control and opportunities to save.



Surest members like the plan.

- Health insurance can be confusing. Only **4% of Americans** correctly described deductible, copay, coinsurance and out-of-pocket maximum.¹
- **8 out of 10** members would have been disappointed if their employer no longer offered the Surest plan.²
- **90%** of Surest members re-enrolled in the Surest plan.³



Durable medical equipment (DME): a snapshot

Code	Description	DME Tier
A4212	Non coring needle or stylet with or without catheter	1
A4215	Needle, sterile, any size, each	1
A4230	Infusion set for external insulin pump, non-needle cannula type	2

- **12 DME tiers with various copays**
- **Call the Surest provider line at 1-844-368-6661**
- **Members can search for DME right within the Surest app/website experience**

Getting set up

Your checklist:

- ❑ Ensure claims are going to Surest payer ID 25463 or PO Box 211758, Eagan, MN 55121.
- ❑ Include the rendering address if different than billing. (This will confirm the copay.) If not included, the member price may be incorrect.
- ❑ For Surest Flex, utilize the codes provided to help members activate flexible coverage.
- ❑ Claims are largely based on contracted TINs, per network contracts. Manage adds, terms or changes in a timely fashion to ensure appropriate payment.

Submit claims with subscriber information. If for a dependent, include the dependent's name.

UnitedHealthcare Provider Portal

You can use the UnitedHealthcare Provider Portal for all of your online services, including claims, eligibility, prior authorization, referrals and much more. The portal allows you to take action and quickly access claims-related information using our digital features and tools. It's a one-stop shop for working with us more efficiently.

270/1 EDI and API capabilities also available

Servicing Care Provider ?

✔ Provider is **In-Network** with this policy.

Network status is for the Member's **medical policy only**. All non-medical providers should view the [directory](#) to determine their network status.

Provider Organization	Tax ID Number	Provider
██████████	██████	██████████
██████████		██████████

[Change Servicing Care Provider](#)

The screenshot shows the UnitedHealthcare Provider Portal interface. At the top, there is a search bar and navigation links for Training & Support, Practice Management, Trackit, and a user profile for Laura. Below this is a main navigation bar with categories like Eligibility, Claims & Payments, Referrals, Prior Authorizations, Clinical & Pharmacy, Documents & Reporting, and Additional Tools. A section for 'Access Requests' shows counts for pending and expiring user and 3rd party requests, all at 0. A 'Welcome, Laura!' message is followed by a note to verify payer and provider information. The main content area features a sidebar with navigation options (Eligibility, Claims & Payments, Referrals, Prior Authorizations & Notifications) and a central 'Verify Eligibility & Benefits' form. The form includes a dropdown for search criteria (Member ID & Date of Birth), input fields for Member ID and Date of Birth, a 'Search for Multiple Members' button, and radio buttons for 'Predefined Date' (selected) and 'Custom Date'. A 'Policy Date Range' dropdown is set to 'Today's Date 02/06/2023'. A 'Verify Eligibility' button is at the bottom. On the right, there are sections for 'Eligibility & Benefits Resources' (Tool resources, Interactive training guide, Drug lists and pharmacy, North Carolina health plan) and 'Quick Links & Tools' (UMR, All Savers).

Enhancements to the UnitedHealthcare Provider Portal for Surest

- **Check variable copays** in the UnitedHealthcare Provider Portal, rather than be directed to call the Surest Provider Services Line
 - List of popular services to verify coverage and copay information
 - Ability to enter location information for exact copay value
 - Selecting 'Get exact copay' will resolve to coverage information
- **Submit for prior authorization** for FI Flex and ASO [Flex/Basic] plans, in addition to FI Basic plans. This will include nuanced situations like:
 - Coverages that have Benefit Limits
 - Coverages that may require activation
- **Search by PRA** in UHCPP to improve process efficiency and align with UHC Commercial product experience
- **View ID cards** in UHCPP
- [Surest Benefit Plan Overview \(chameleoncloud.io\)](https://chameleoncloud.io)

POPULAR SERVICES COVERAGE Click to Collapse				
Service	Copay	Co-Insurance	Service Level Deductible Info	Status
Chiropractic	View more services	0%	—	Active
Emergency Services	View more services	0%	—	Active
Hospital In-Patient	View more services	0%	—	Active
Hospital Out-Patient	View more services	0%	—	Active
Specialists Visits	View more services	0%	—	Active
Urgent Care	\$150 - \$300 Get exact copay	0%	—	Active
Physician Visit - Office: Sick	\$60 - \$120 Get exact copay	0%	—	Active

Copay Results

\$80

Please note that selecting a different care provider from the global navigation dropdown menu may result in different copay amounts.

Selected Care Provider
Scott Brundle (123456789)

Physician Visit- Office: Well	View more services	0%
---	------------------------------------	----

POPULAR SERVICES COVERAGE Click to Collapse				
Service	Copay	Co-Insurance	Service Level Deductible Info	Status
Chiropractic	View more services	0%	—	Active
Emergency Services	View more services	0%	—	Active
Hospital In-Patient	View more services	0%	—	Active
Hospital Out-Patient	View more services	0%	—	Active
Specialists Visits	View more services	0%	—	Active
Urgent Care	Get exact copay	0%	—	Active
Thyroid Surgery	Get exact copay	0%	—	Active

Please note that selecting a different service address may result in different copay amounts.

Service Address Location

1234 Main St Suite D Eden Prairie, MN 55347

[Get Copay](#)

Copay Results

Outpatient Copay Inpatient Copay

\$800 **\$2,000**

Physician Visit- Office: Well	View more services	0%	—	Active
---	------------------------------------	----	---	--------

What you need to know

Surest, a UnitedHealthcare company, will be familiar in some ways and very different in others.

The Surest plan accesses the UnitedHealthcare and Optum networks, but a Surest plan is not the same as a UnitedHealthcare plan. Surest and UnitedHealthcare have different payer IDs. Surest is a UnitedHealthcare company.

To determine the network, flip the ID card over:

- California = Select network
- Utah = Options PPO network
- At this time, other states = UnitedHealthcare and Optum networks

For questions about billing:

Make sure to use the correct payer ID and mailing address for claims.

For questions about eligibility and benefits:

Check the UnitedHealthcare Provider Portal or call the

provider service line.

For questions about prior authorization and advance notifications:

For most instances, these are the same as other UnitedHealthcare plans.

For administrative guide questions:

Check the UnitedHealthcare Provider Administrative Guide.

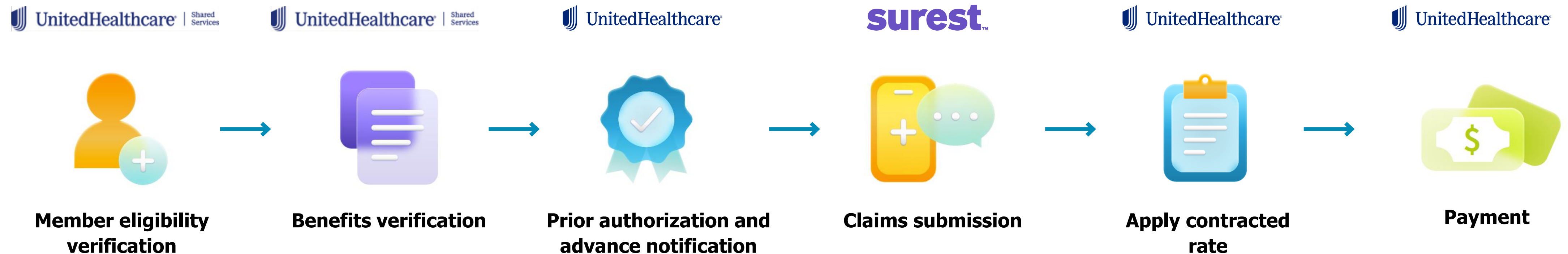
For questions about flexible coverage:

Check the Surest Provider Guide.



What you need to know

Understanding the systems you'll be accessing



Important contact information

For benefits verification, check the UnitedHealthcare Provider Portal or call 1-844-368-6661. ***Update and guide coming for 270/1 for variable copay and API for Surest.***

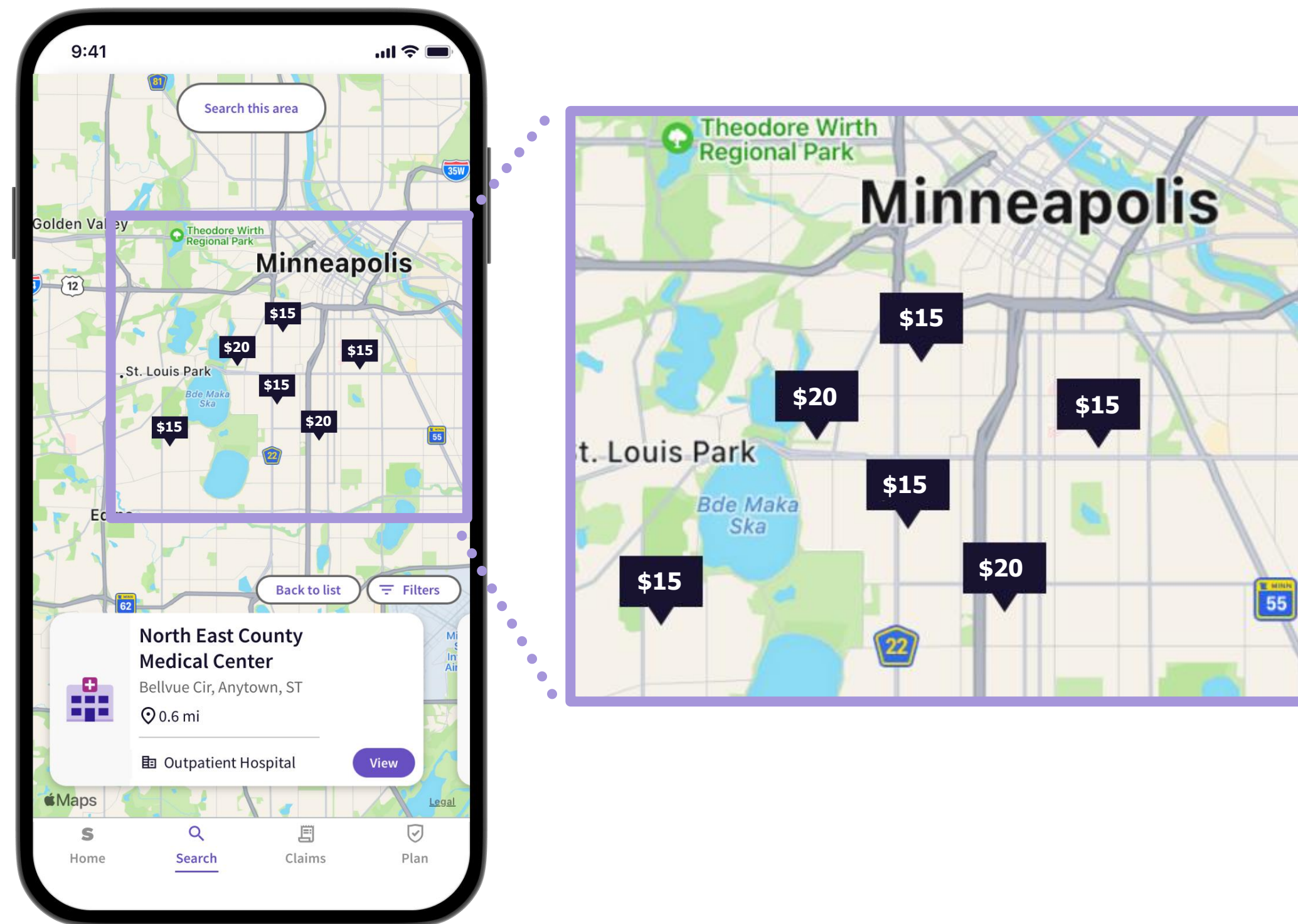
For prior authorization, call 1-877-237-0006.

For claims submission, submit claims to payer ID 25463.

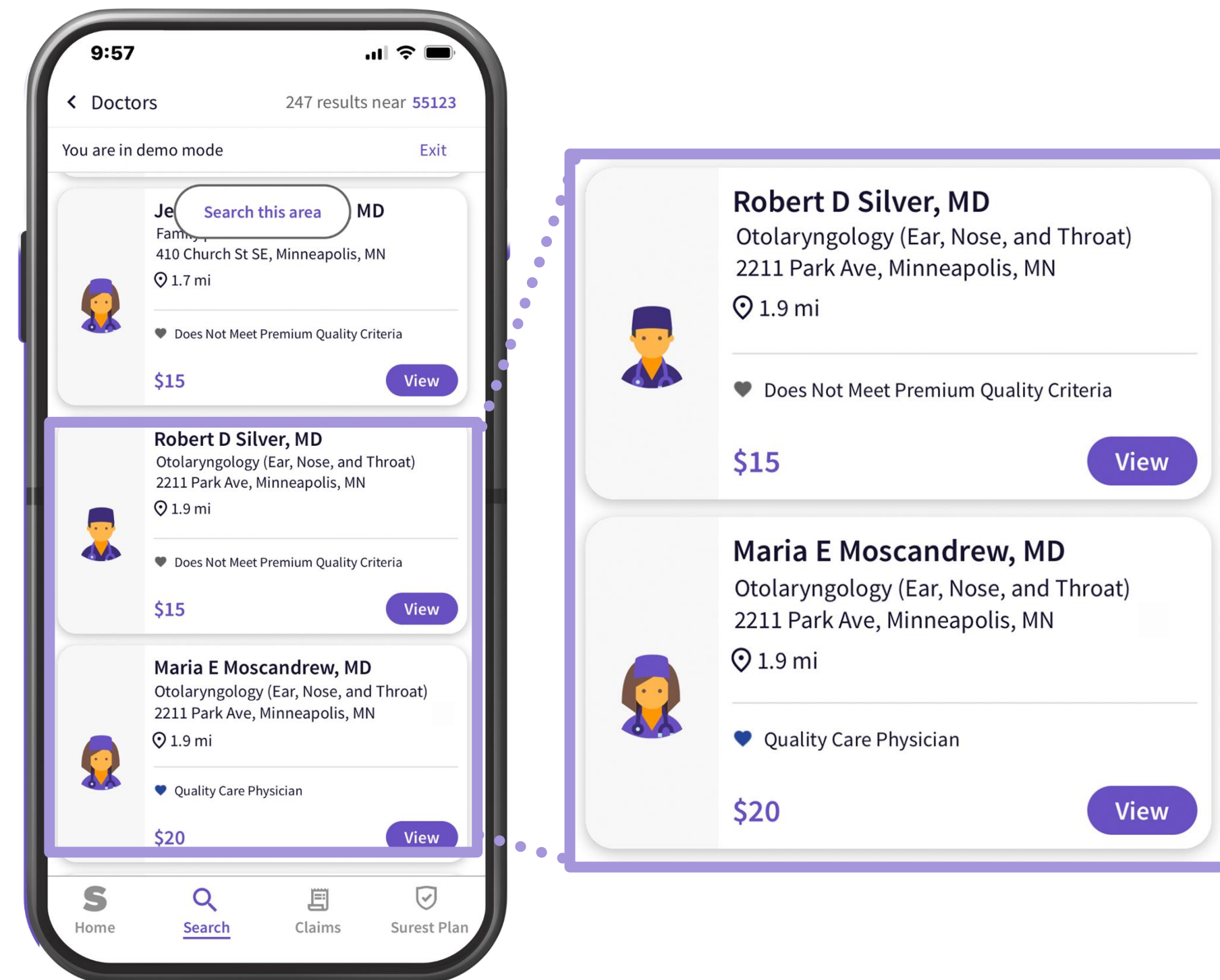
Reimburse according to the UnitedHealthcare and Optum contracted rates.

Surest plan prices may vary by facility and practitioner

Prices may vary **by location** for the same service.



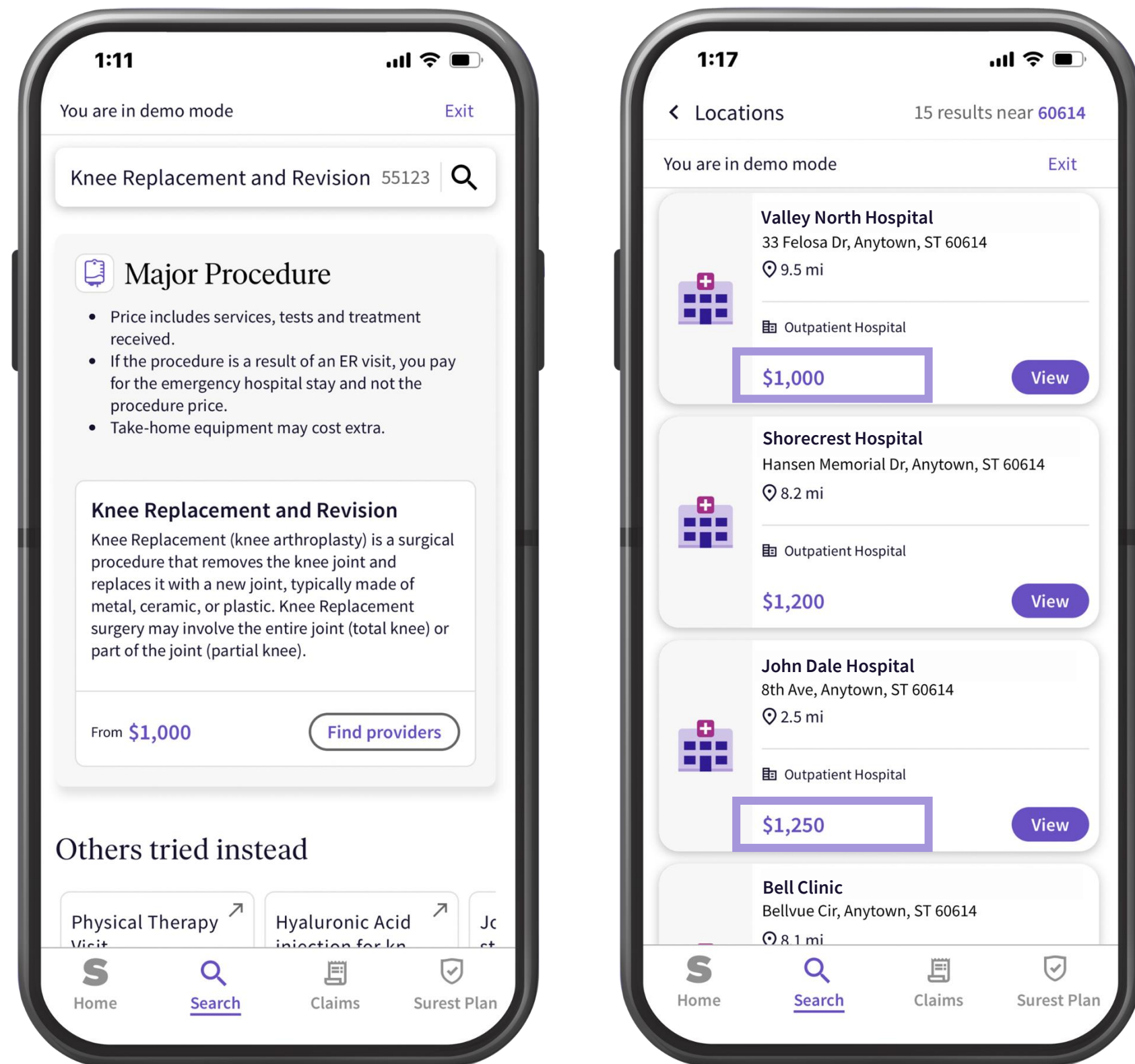
Prices may vary **by practitioner** for the same service.



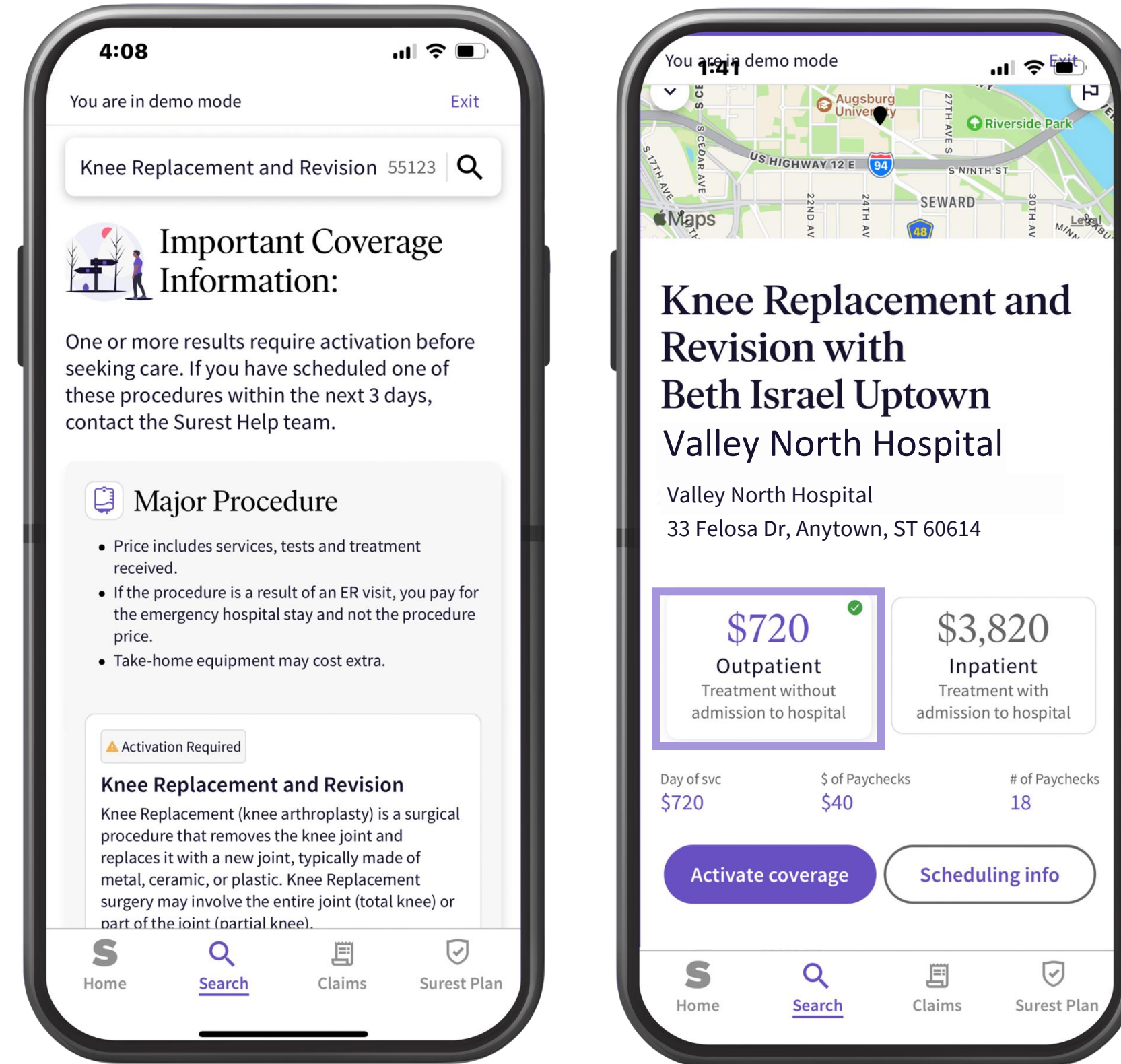
Providers who score higher in quality, efficiency, and the overall effectiveness of care -- e.g., those' who achieve better patient health outcomes, have lower rates of surgical complications and hospital readmissions, use resources more efficiently, charge less for their services — are scored, priced and displayed as higher-value, lower-cost options for Surest members.

A look at how Surest Flex is different

Surest



Surest Flex



Surest Flex coverages list

Up to 42 “plannable-in-advance” treatments and procedures. Each employer may have a different list, so please consult the member’s specific benefits.

Musculoskeletal

- Ankle and Foot Bone Fusion
- Ankle Arthroscopy and Ligament Repair
- Ankle Replacement and Revision
- Bunionectomy and Hammertoe Surgery
- Carpel 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

Gastrointestinal

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

Cardiovascular

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

ENT

- Sinus and Nasal Septum Surgery
- Tonsillectomy and Adenoidectomy

Other

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

View of Flexible Coverage in UHCPP

Network Status

In-Network ▼

View Benefits for

Individual

Looking for a service that is not listed? [i](#)

[+ View Additional Services](#)

i Plan has certain benefits that can be activated by member within coverage period.

[POPULAR SERVICES COVERAGE](#) [Click to Collapse](#)

▲ Member needs to activate coverage for Inactive services. Ask member to make activation at least 3 business days prior to service.

Active **Inactive** Not covered

▲ Member needs to activate coverage for Inactive services. Ask member to make activation at least 3 business days prior to service.

Showing 1 - 10 of 39 Results

Results Per Page 10 < Pg 1 of 4 >

Service	Copay	Co-Insurance	Service Level Deductible Info	Status
Lumbar Spine Fusion	-	--	--	Inactive
Tonsillectomy And Adenoidectomy	-	--	--	Inactive
Plantar Fasciitis Surgery	-	--	--	Inactive

What's next?

On your mark, get set, go: Get ready for Surest members.

Front and back office must ensure systems are set up to avoid delays in payment.

1

Load Surest payer ID
into systems

2

Check
eligibility

3

Determine benefits
and coverage
(including flexible coverage if the
employer offers that option)

4

Check prior
authorization/
advance notification

5

Submit
claims

6

Claim
payment

And that's not all! Additional resources for providers ...

[Surest.com/providers](https://surest.com/providers)

- Surest Provider Bulletin sent via email
- Surest Provider Guide PDF, available to download now via webinar console
- Email providers@surest.com for presentations, support, questions
- Quarterly webinars

UHCprovider.com/Surest

- A UnitedHealthcare resource to help you learn more about the Surest plan

UnitedHealthcare Network News:

- Periodic Surest announcements, updates, reminders, etc.

Member-specific escalations:

- Email your UnitedHealthcare/Optum advocate with details

Have questions? We're here to help.

Call your UnitedHealthcare or Optum provider advocate.

Call UnitedHealthcare Shared Services: 1-844-368-6661

General Surest inquiries:
[Surest.com/contact-us](https://surest.com/contact-us)

Visit us:
[Surest.com/providers](https://surest.com/providers)

We want to hear from you!



1. Open the camera app on your phone.
2. Point your camera at the QR code and hold your phone steady—like you would scan a barcode. Do not take a photo.
3. Follow the prompt on your phone to access the survey.
4. Complete the survey and click "submit."

Thank you!

Thank you!