

The Surest Flex plan: flexible coverage you can activate

The Surest plan includes the feature of flexible coverage for certain plannable treatments, like cataract surgery or knee reconstruction. This coverage requires 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

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 Abalation and Removal (Lithotripsy)
- Prostate Removal Surgery (non-cancer related)
- Sling Surgery for Female Urinary Incontinence

Musculoskeletal

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



*Surest 2020 self-funded book of business. 147_V02. The above is a sample list of exclusions and limitations and can be found on your Summary of Benefits and Coverage and in the Certificate of Coverage. Administrative services 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.