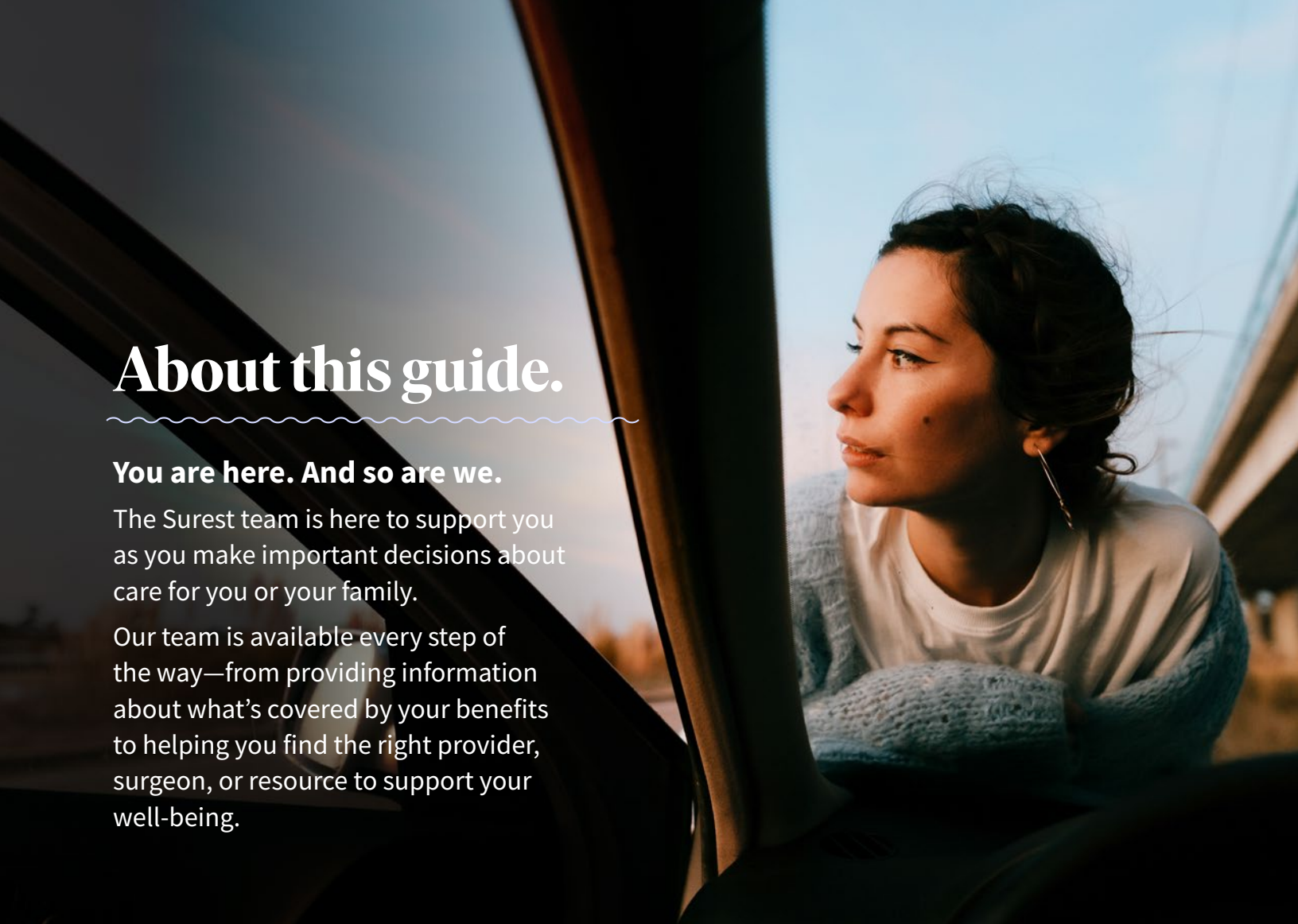




Surest health plan resource guide:

LGBTQ+ health and support

surest[®]
A UnitedHealthcare Company

A woman with dark hair, wearing a white t-shirt and a blue knit sweater, is looking out of a window. The window frame is visible, and the background shows a bright, hazy outdoor scene.

About this guide.

You are here. And so are we.

The Surest team is here to support you as you make important decisions about care for you or your family.

Our team is available every step of the way—from providing information about what’s covered by your benefits to helping you find the right provider, surgeon, or resource to support your well-being.

Finding answers	3
Member Services.....	4
Preventive care	4
How to find a provider	5
Health and support resources	7
Gender-affirming care.....	8
Pharmacy benefits	8
How you pay for care	9
Mental health support	10
Virtual visits	10
More LGBTQ+ resources.....	11

Finding answers

The Surest health plan is designed to help you find providers and care options right from the Surest app or website—Benefits.Surest.com. We also encourage you to contact our Member Services team who can answer questions along the way or connect you with our Clinical Advocacy team for additional support and resources. Call us at the number on the back of your Surest member ID card.

Get to know the Surest health plan

The Surest app and website give you 24/7 access to your health plan details, tools, and resources. To get started, just set up your account.

1 Download the Surest app.

You can also access your account through our website, Benefits.Surest.com.

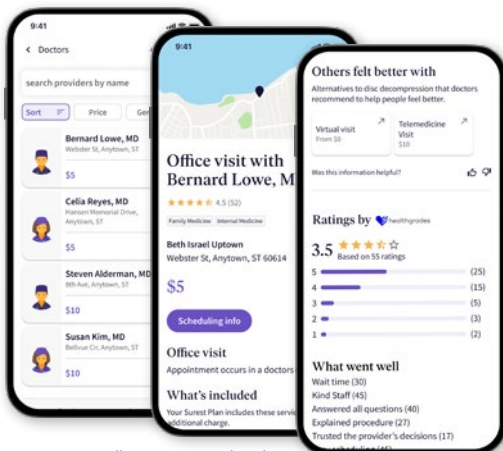


Benefits.Surest.com

2 Set up your account.

3 Start exploring your plan.

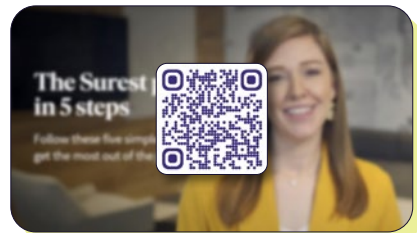
- Go to the “Find care” search feature and type in your symptom, condition, or need to find providers and treatment options
- See locations, costs, and what’s included in a visit
- Compare options and decide next steps



Illustrative example only.
Costs and coverage may vary.

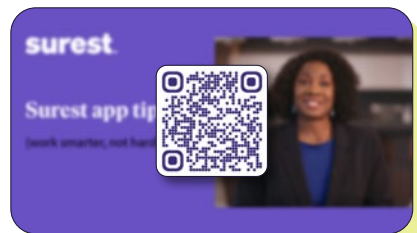


Check out these videos to learn how to use the Surest plan



How Surest works:

www.youtube.com/watch?v=2pbb-kNBplw



How to search:

www.youtube.com/watch?v=52Vs_x00cIA



Member Services

We want you to have a positive experience using the Surest plan. If you have questions along the way, contact us at the number on the back of your Surest member ID card.

Here's what you can expect when working with Member Services

Confidentiality

Your health information is kept confidential in accordance with the law.

Family support

Team members are focused on providing support for all covered family members, including dependents.

Responsiveness

Our goal is to help you find specialists, resources, and answers to your health- and benefits-related questions.



Preventive care

Yearly preventive exams are an important way for you to get or stay healthy—both physically and mentally. Preventive care helps you avoid problems or detect issues before you get sick. At your appointment, the provider may ask about your habits, home life, and medical history. Before you go in, make a list of your health concerns, and talk openly and honestly with your provider about them.



Topics to discuss with your provider:

- Any new symptoms, concerns, or questions
- Current and past health conditions
- Preventive care needs like health screenings and vaccinations
- Mental health concerns like depression or anxiety
- Sexual health questions
- Substance use concerns

Be prepared to share.

Share any prescriptions, over-the-counter medications, supplements, or vitamins you're taking and other specialists you're seeing to help the provider coordinate your care and medications.

Find a provider you trust.

It's important to find a provider who listens to you, and you feel comfortable sharing your health concerns with. Patient information is kept confidential and private but, if you are under 18, your parent or guardian may be able to access your information.

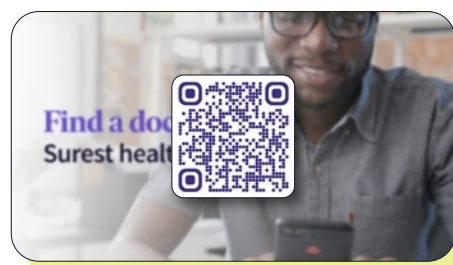
How to find a provider using the Surest app or Benefits.Surest.com

Surest uses the national UnitedHealthcare network of doctors, clinics, and hospitals—one of the largest in the country—so you have plenty of care options to choose from.

Search by symptom or condition.

The most ideal way to find care options—providers and treatments—is to search by how you're feeling or what you need. From your member account, simply type the words or phrases of what you need, and the search tool will populate a list of options, including provider names, prices, and locations, for you to compare. Virtual care options may also appear in search results and are often available for low or no copay.

If you want to go to a specific provider, type the name into the search bar to see scheduling info, network status, and the price for that visit.



Watch this video for tips on how to find a provider.

www.youtube.com/watch?v=UJACE5VaFil



Tips to identify LGBTQ+ friendly providers

If you don't already have a provider, there are resources to help you find one.



Member Services

Call Member Services at the number on the back of your Surest member ID card.

Our team can help you:

- Find in-network providers
- Understand benefits coverage
- Connect with a clinical advocate for additional care



Human Rights Campaign

hrc.org/resources/hei-map

It offers online tools to help you find a provider near you. Check the Surest app or website to make sure the provider is in-network with your plan.

Health and support resources

The Surest app and website are filled with information and resources you may find helpful as you learn about and evaluate care options and providers. The Surest Clinical Advocacy team is an additional layer of support that's available to you. They can help with benefit details and decision support, as well as connect you with providers and resources specific to your needs.



Clinical advocates

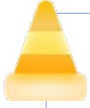
Our Clinical Advocacy team is just a phone call away when you need support and guidance before, during, or after care.

The team aims to help you get the most out of your Surest plan by:

- Listening to your health goals and working with you to achieve them
- Finding in-network providers you feel comfortable with
- Discussing treatment options and benefits
- Identifying community and educational resources
- Facilitating communication with providers
- Referring into helpful programs

Gender-affirming care

If you or a family member is considering gender-affirming care, we are here to help you understand your Surest coverage and guidelines.



Helpful hint:

Call Member Services to get information about the approval process at least 60 days prior to planning any services. They will connect you with the Clinical Advocacy team for assistance.

Search

The Surest team aims to help you understand gender-affirming benefits and help you find in-network providers for care.

Identify

As you and your provider discuss care options, some may require prior authorization. You can inquire about your benefits by contacting Member Services. Your provider will also need to inquire about the need for an authorization by calling the Surest precertification department at 877-237-0006.

Inform

Surest will inform you and your provider about the authorization determination. Together, you can then discuss your plan for care.

Need more information about prior authorizations?

Call Member Services at the number on the back of your Surest member ID card to help guide you through this process.



Prescriptions

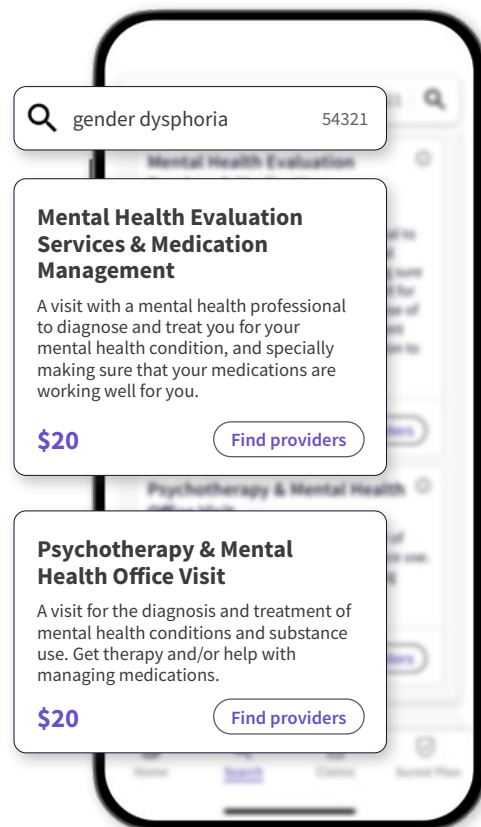
For questions about how to find a pharmacy, fill a prescription, or other benefit questions, call the Member Services number on the back of your Surest ID card. You can also contact your HR representative for additional pharmacy benefits information.

How you pay for care

The Surest plan design has no deductible and assigns value-based prices (copays) to services, procedures, and supplies that you can see in advance. This innovative approach allows you to shop for care by putting clear, upfront prices in the palm of your hand.

Surest assigns copays based on a number of factors, including providers who achieve better patient health outcomes, have lower rates of complications, and use resources more efficiently. When providers are evaluated as high-value, they are assigned a lower copay.

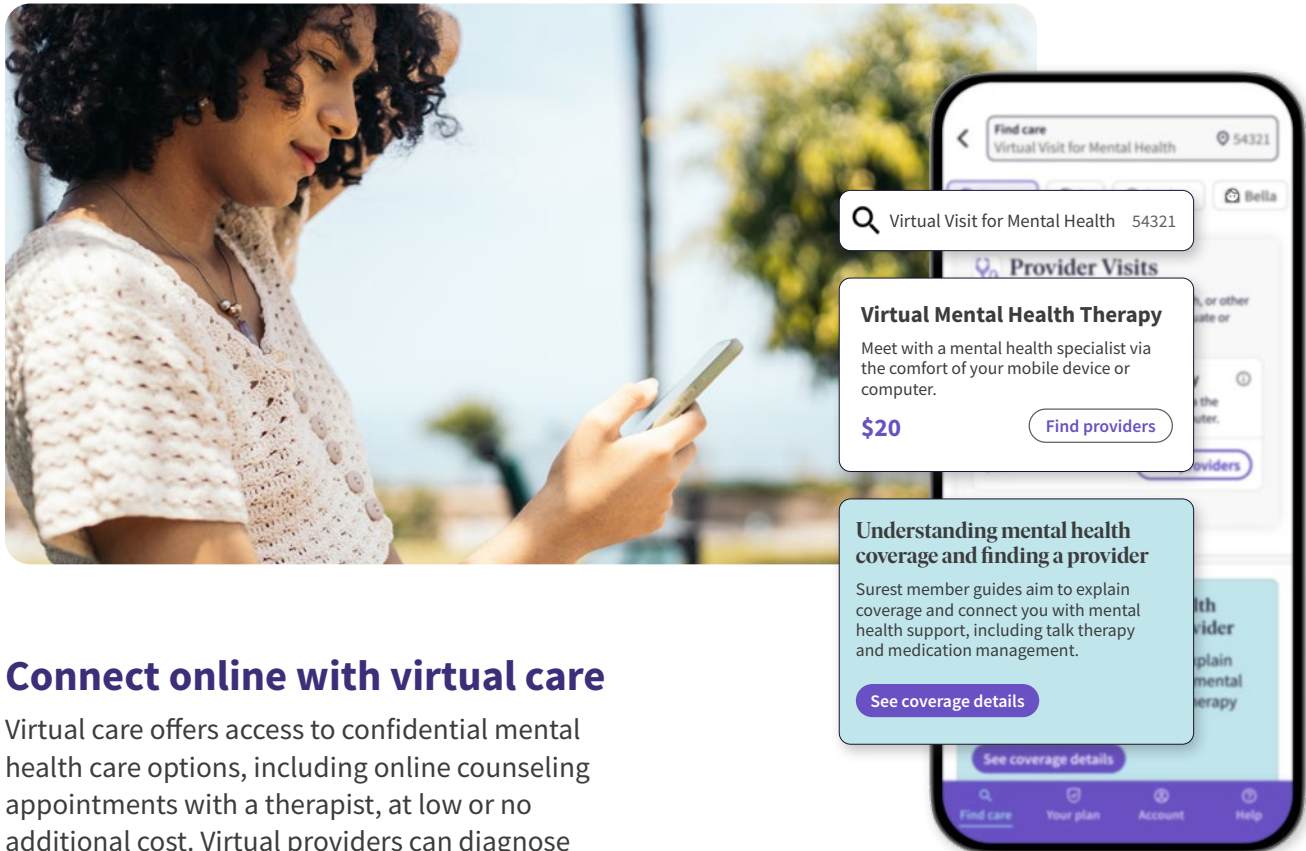
Pro tip: In-network providers and services are often priced lower than out-of-network providers.



Illustrative example only.
Costs and coverage may vary.

Mental health support

Many people live with mental and behavioral health needs—from dealing with societal pressures to depression or substance use. If you or your dependents need support, you have access to mental health care and resources through the Optum Behavioral Health network and several virtual care providers. Go to the Surest app or Benefits.Surest.com and search for the care you need to find therapists, treatment options, prices, and locations near you.



Illustrative example only.
Cost and coverage may vary.

Connect online with virtual care

Virtual care offers access to confidential mental health care options, including online counseling appointments with a therapist, at low or no additional cost. Virtual providers can diagnose and treat a wide range of non-emergency medical conditions—when and where it’s convenient for you.

Schedule a virtual visit

1. From your Surest account, search “virtual visit for mental health” to find providers and virtual care options.
2. Select “Find providers”, choose a provider, and then follow the prompts to get care at a time convenient for you. A one-time registration may be needed.



If you or someone you know is experiencing suicidal thoughts or is in crisis, call or text 988 to reach the Suicide and Crisis Lifeline, available 24/7. If you have an immediate, life-threatening emergency, call 911.

More LGBTQ+ resources

If you—or someone in the LGBTQ+ community who you care about—struggle with a mental health problem or substance use disorder, help is available. You're not alone. Here are some tools to help you get started.



If you or someone you know is experiencing suicidal thoughts or is in crisis, call or text 988 to reach the Suicide and Crisis Lifeline, available 24/7. If you have an immediate, life-threatening emergency, call 911.

Crisis hotlines and texting

- **National Coalition of Anti-Violence**
212-714-1141
- **National Domestic Violence Hotline**
800-799-7233
Text START to 88788
thehotline.org
- **National Sexual Assault Hotline**
800-656-HOPE (4673)
Chat online at: hotline.rainn.org/online
- **National Suicide Prevention Lifeline**
English: 800-273-TALK (8255)
Spanish: 888-628-9454
Text MHA to 741741
suicidepreventionlifeline.org
- **SAGE National LGBT Elder Hotline**
877-360-LGBT (5428)
sageusa.org
- **The Trevor Project—National Youth LGBTQ Crisis Intervention and Suicide Prevention**
866-488-7386
Text START to 678-678
thetrevorproject.org

Substance use disorders

- **SAMHSA's National Helpline**
800-662-HELP (4357) and TTY 800-487-4889
myuhc.com/communityplan

Mental health and community support

- **Black Mental Health Alliance (BMHA)**
410-338-2642
blackmentalhealth.com
- **CenterLink the Community of LGBTQ Centers**
lgbtcenters.org
- **GLMA's LGBTQ+ Healthcare Directory**
glma.org
- **The LGBT National Help Center**
lgbthotline.org
- **Love is Respect; LGBTQIA+ Relationships**
866-331-9474
Text: LOVEIS to 22522
loveisrespect.org
- **National Queer and Trans Therapists of Color Network**
nqttcn.com/directory
- **Trans Lifeline**
translifeline.org

Learn more

Find more LGBTQ+ resources at pride365plus.com.

This summary highlights commonly used services and generally indicates how you and a medical plan will cover medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. Some services are subject to annual or lifetime limits. This guide does not reflect all covered services, plan exclusions, limitations, or restrictions. It is not a contract or guarantee of coverage. A full list of covered services is available in the Summary Plan Description, which can be found on Benefits.Surest.com. If there is a difference between this communication and your plan documents, the terms of your plan documents will apply.

This guide, and the benefits it describes, was developed with guidance from evidence-based professional societies, including the World Professional Association for Transgender Health (WPATH) Standards of Care. Refer to wpath.org for the current Standards of Care publication.

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.

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