

2024 Surest Standard Plan Designs - Nevada

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Category	Plan Design Element	Plan B4000	
		In-Network	Out-of-Network
Overall Provisions	Deductible	None	
	Coinsurance (Plan Paid)	100%	
	OOP Limit Individual	\$4,000	\$8,000
	OOP Limit Family	\$8,000	\$16,000
Medical Coverage	Preventive Care	\$0	\$100
	Virtual Care	\$0	Not Covered
	Office Visit	\$10 to \$65	\$195
	Urgent Care	\$30	\$90
	Emergency Room	\$325	\$325
	Ambulance	\$160	\$160
	Observation Stay	\$325	\$325
	Maternity		
	Prenatal and Postnatal Care	\$0	\$100
	Delivery	\$625 to \$1,375	\$4,125
	Procedures (Office, Outpatient and Inpatient)	\$20 to \$2,500	Up to \$7,000
	Bariatric Surgery	Not Covered	Not Covered
	Outpatient Surgery	\$20 to \$2,500	Up to \$7,000
	Other outpatient hospital services	\$75 to \$500	\$1,500
	Other inpatient hospital stay (inc. admission from ER)	\$1,600	\$4,800
	Rehabilitative Therapies	\$10 to \$60	Up to \$180
	Acupuncture	\$30	\$90
	Chiropractic	\$15	\$45
	Occupational Therapy	\$10 to \$60	\$180
	Physical Therapy	\$10 to \$50	\$150
	Speech Therapy	\$10 to \$60	\$180
	Complex Imaging (Ex: MRI, CT, etc.)	\$75 to \$500	Up to \$1,500
	Routine Diagnostic Test (Ex: X-ray, Lab, Ultrasound)	\$0	\$0
	Advanced Tests	\$20 to \$600	Up to \$1,800
	Medical Infusions and Chemotherapy	\$30 to \$2,450	Up to \$7,000
	Therapeutic Treatments	\$30 to \$1,500	Up to \$4,500
	Durable Medical Equipment (including hearing aids)	\$0 to \$500	Up to \$1,000
	Fertility Treatment	Not Covered	Not Covered
	Mental Health & Substance Use Disorder		
	In an office setting (inc. ABA therapy)	\$10	\$100
	Mental Health Telehealth	\$10	\$100
	Partial day treatment	\$70	\$210
In an inpatient setting	\$1,600	\$4,800	
In an outpatient setting	\$70	\$210	
Residential	\$1,200	\$3,600	
Pharmacy Coverage (OptumRx)	Retail Pharmacy - 30 day supply		
	Tier 1	\$15	Not Covered
	Tier 2	\$40	Not Covered
	Tier 3	\$60	Not Covered
	Retail Pharmacy - 90 day supply		
	Tier 1	\$40	Not Covered
	Tier 2	\$100	Not Covered
	Tier 3	\$150	Not Covered
	Specialty Retail Pharmacy		
	Tier 1	\$170	Not Covered
Tier 2	\$200	Not Covered	
Tier 3	\$230	Not Covered	

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Category	Plan Design Element	Plan B4000	
		In-Network	Out-of-Network
Other Benefit Notes	OOP Limit Cross Application	In-Network copays accumulate to Out-of-Network OOP Limit	Out-of-Network copays do not accumulate to In-Network OOP Limit
	OOP Limit Accumulator	ERISA Plan Year accumulator	ERISA Plan Year accumulator
	Out of Network Reimbursement	N/A	110% of Medicare Fee Schedule
	Emergency Services OOP accumulator	In-network copays accumulate to In-Network OOP Limit	Out-of-network copays accumulate to the In-Network OOP Limit
	Therapy Visit Limits:		
	Acupuncture		60 visit limit per person per plan year**
	Chiropractic		60 visit limit per person per plan year**
Physical Therapy		60 visit limit per person per plan year**	
Occupational Therapy		60 visit limit per person per plan year**	
Speech Therapy		60 visit limit per person per plan year**	
Home Health Care		120 visit limit per person per plan year**	
Skilled Nursing Facility		120 visit limit per person per plan year**	

*Place of Service - the Price (Copays) for some medical services and procedures are determined by the clinical setting in which the individual actually receives the care ("Place of Service"). For example, minor surgery in an office will incur an Office Visit price (copay), whereas minor surgery received in a hospital will incur an Outpatient Hospital Services and Surgery price (copay).

**All visit and stay limits are per covered person per plan year and combined in-network and out-of-network.

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 AR, AZ, DC, KS, MI, MN, MO, NC, NV, OK, PA, SC, TN and TX). 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 provided by Bind Benefits, Inc. d/b/a Surest, its affiliate UnitedHealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.