

surest.

Member Guide

Florida Fire Fighters Insurance Trust Fund

**Your guide to plan basics, digital tools,
finding care, support and helpful programs**

Welcome to your Surest guide

This guide is designed to help new members understand their benefits, get set up with digital tools, search for care with confidence and find support resources when questions come up.

New member checklist	Where to go
Review the plan snapshot and key cost details.	Section 1 - Plan Snapshot
Download the Surest app and create your account.	Section 2 - Get Started Digitally
Access your digital medical and pharmacy ID card.	Section 2 - Get Started Digitally
Search by symptom, condition, provider or location.	Section 3 - Find and Compare Care
Keep provider office support information handy.	Section 4 - Provider Office Questions
Save Member Services and language support details.	Section 5 - Member Support
Explore additional programs available through your plan.	Section 6 - Additional Programs

Best first action: Set up your Surest account and review your digital ID card before you need care.

Getting Started in 4 Steps

Use these steps as a simple starting point during open enrollment and after your coverage begins.

1**Review the plan basics**

Start with the plan snapshot so you understand the copay-based structure and key plan details.

2**Set up digital access**

Download the Surest app or visit Benefits.Surest.com to create your account and view your ID card.

3**Search before getting care**

Use the app or website to search by condition, symptom, provider or location and compare care options.

4**Know where to get help**

Use Member Services, language support and clinical advocacy resources when you need assistance.

Helpful reminder: Searching in advance can help members compare care options before receiving services.

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Section 1

Plan Snapshot

Start with the plan summary, common copays, network and out-of-pocket limit.

Why this matters

Use this section first to understand the big-picture plan structure before exploring tools and programs.

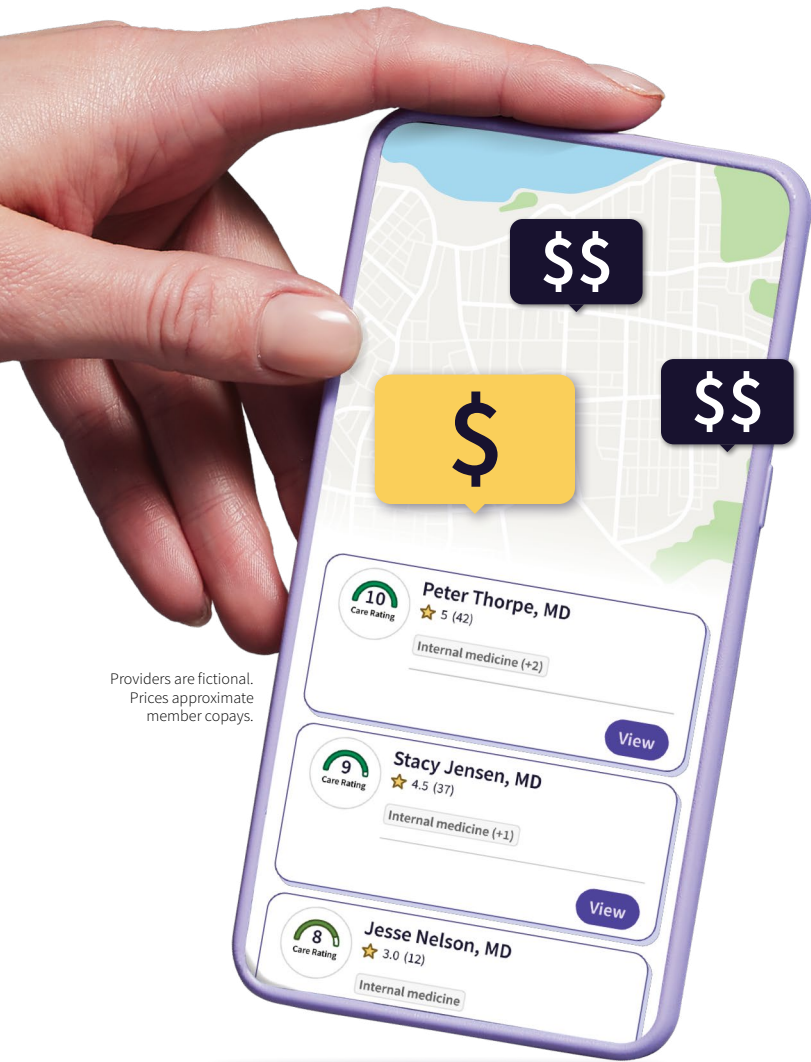
Included pages

- Plan summary

Pick the plan that lets you compare care options—from colds to cancer.



Now you can.



Providers are fictional.
Prices approximate
member copays.



Price shopping for your doctor is just the beginning.

General plan details

Deductible	\$0
Broad, national network	Yes
Out-of-pocket limit	
Employee	\$5,000
Family	\$10,000

Prescription drugs

31-day	
Preventive drugs	\$0
Tier 1	\$10
Tier 2	\$60
Tier 3	\$90

Your copays

Preventive visit	\$0
Virtual visit (Primary and urgent)	\$0
Virtual visit (specialty)	\$0–\$105
Office visit	\$20–\$105
Mental health and substance use disorder office visit	\$20
Urgent care visit	\$60
Emergency room visit	\$650
Basic diagnostic lab tests, X-rays, and ultrasounds	\$0
Physical therapy	\$10–\$75
Maternity labor and delivery	\$900–\$2,000

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Section 2

Get Started Digitally

Create your member account, download the Surest app and access your digital medical and pharmacy ID card.

Why this matters

Set this up early so ID card information, provider search and support resources are ready when you need them.

Included pages

- Get the Surest app
- Digital ID card

SAVE TIME, MONEY:

Get the Surest app.

The Surest health plan isn't "just another health plan," and the Surest app isn't "just another app." It's how you shop for care, compare prices, and access other helpful features.

Get started:

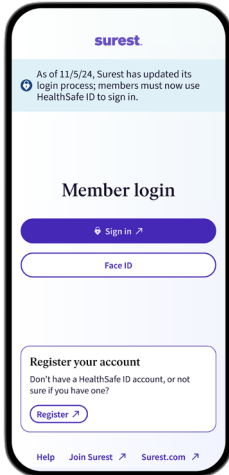
1

Download
the free Surest app.



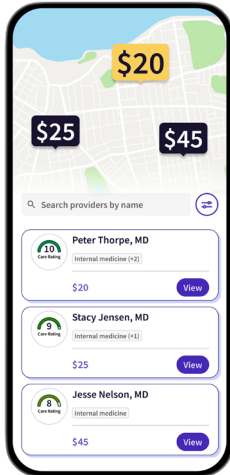
2

Set up
your account using
HealthSafeID®.



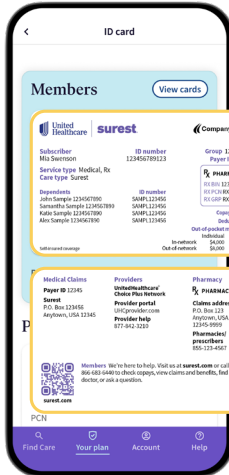
3

Search
by care need,
see actual copays
(not estimates)
in advance.



4

Access
your ID card, check
provider ratings, view
claims, find resources
(and more).



Illustrative example only.
Costs and coverage may vary.

Sample member ID card of illustration only;
actual information varies depending on
payer, plan and other requirements.



Have questions?

Member Services is available online via chat and email or by calling the number on the back of your Surest member ID card.

Fully Insured Plans: Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates. Self-Funded Plans: Administrative services provided by United HealthCare Services, Inc. or its affiliates. Level Funded Plans: Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. All Fully Insured Plans in California: If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider. Surest Fully Insured Plans in California: A complete Network and timely access to care may only be available by obtaining treatment through providers available at the maximum Copayment shown for each service at the lowest cost-sharing tier. While some network providers are available at lower Copayments (reduced cost-sharing rates), there is no guarantee of a complete Network or timely access to care at any specific reduced cost-sharing rate.

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Your Surest digital ID card in the palm of your hand.

Did you know you can access your digital ID card right now—from the Surest app or website?

You'll also receive a physical ID card for your wallet. But in the meantime, you can access your digital ID card—and info about your Surest medical and pharmacy coverage—within your cell phone.

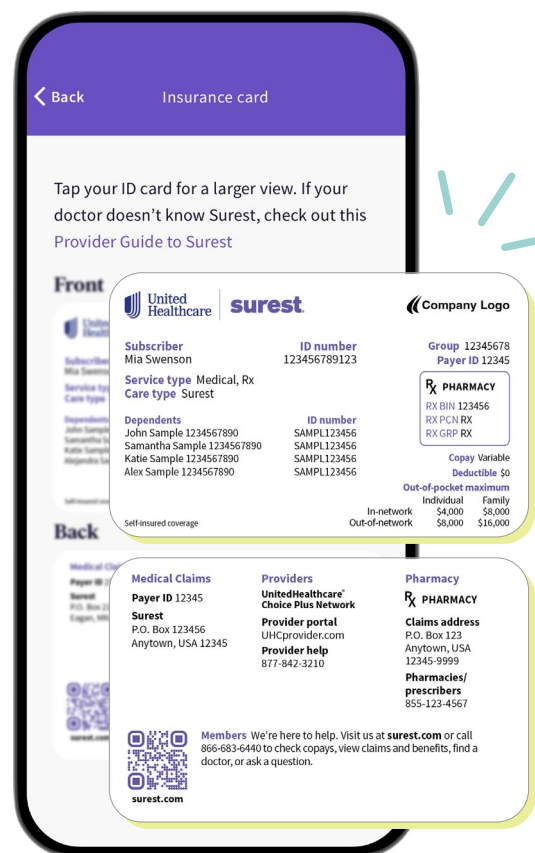
To get to your digital card, download the Surest app or visit our website to set up your member account.

To create your account, you'll just need:

1. Username/email and password
2. Last name
3. Date of birth
4. Zip code (shared on enrollment file)
5. Your social security number (no need to wait until you have your member ID)



Jump right in.
Scan the QR code to get started.



Illustrative example only. Cost and coverage may vary. Sample member ID card of illustration only; actual information varies depending on payer, plan and other requirements.

Self-Funded: Administrative services provided by United HealthCare Services, Inc. or its affiliates. Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. Fully Insured: Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates. All Fully Insured Plans in California: If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider. Surest Fully Insured Plans in California: A complete Network and timely access to care may only be available by obtaining treatment through providers available at the maximum Copayment shown for each service at the lowest cost-sharing tier. While some network providers are available at lower Copayments (reduced cost-sharing rates), there is no guarantee of a complete Network or timely access to care at any specific reduced cost-sharing rate.

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Section 3

Find and Compare Care

Search for care by symptom, condition, provider or location and compare care options before receiving services.

Why this matters

This section helps members understand how to use upfront copay information and provider search tools.

Included pages

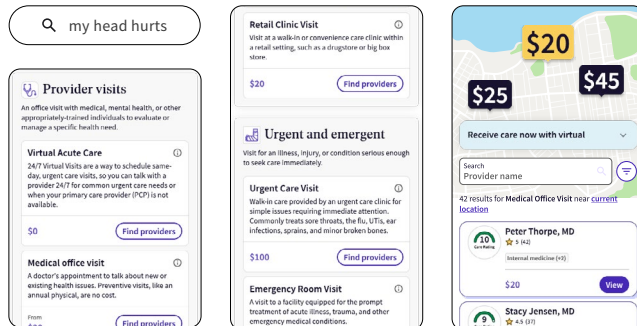
- How to search
- Search by condition

Search: So much more than “Is my doctor in-network?”

Download the **Surest app** or visit **Benefits.Surest.com** to search for care and supplies—and see the price before you get them.

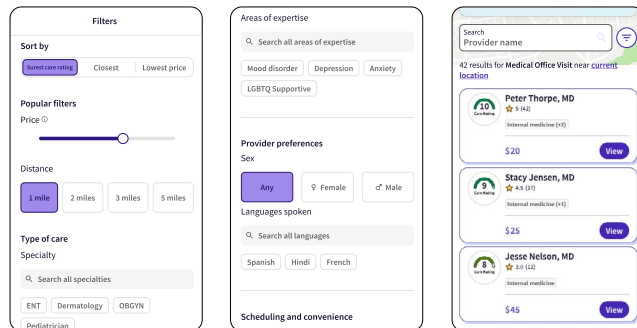
1 Search

- From the search bar, type in your condition, or symptoms like “my head hurts”
- Results will show care options for you to consider
- Select a doctor or location to see the copay
- You can also search by provider name to see prices and if they're in-network



2 Compare

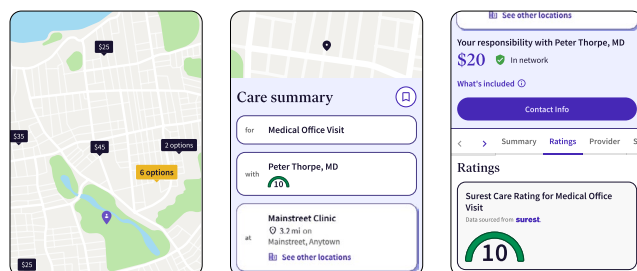
Turn on filters like specialty, gender, and distance to find care that suits you. With Surest Care Ratings, we evaluate providers based on their past performance and give them a higher rating—and lower copay—to help you find high-value care.



3 Decide

By seeing providers, locations, and costs in advance, you can make more informed decisions about care that fits your lifestyle and budget.

- View a map of provider listings to see upfront prices and nearby locations.
- Select the provider you want and see scheduling info.



Illustrative example only. Costs and coverage may vary.



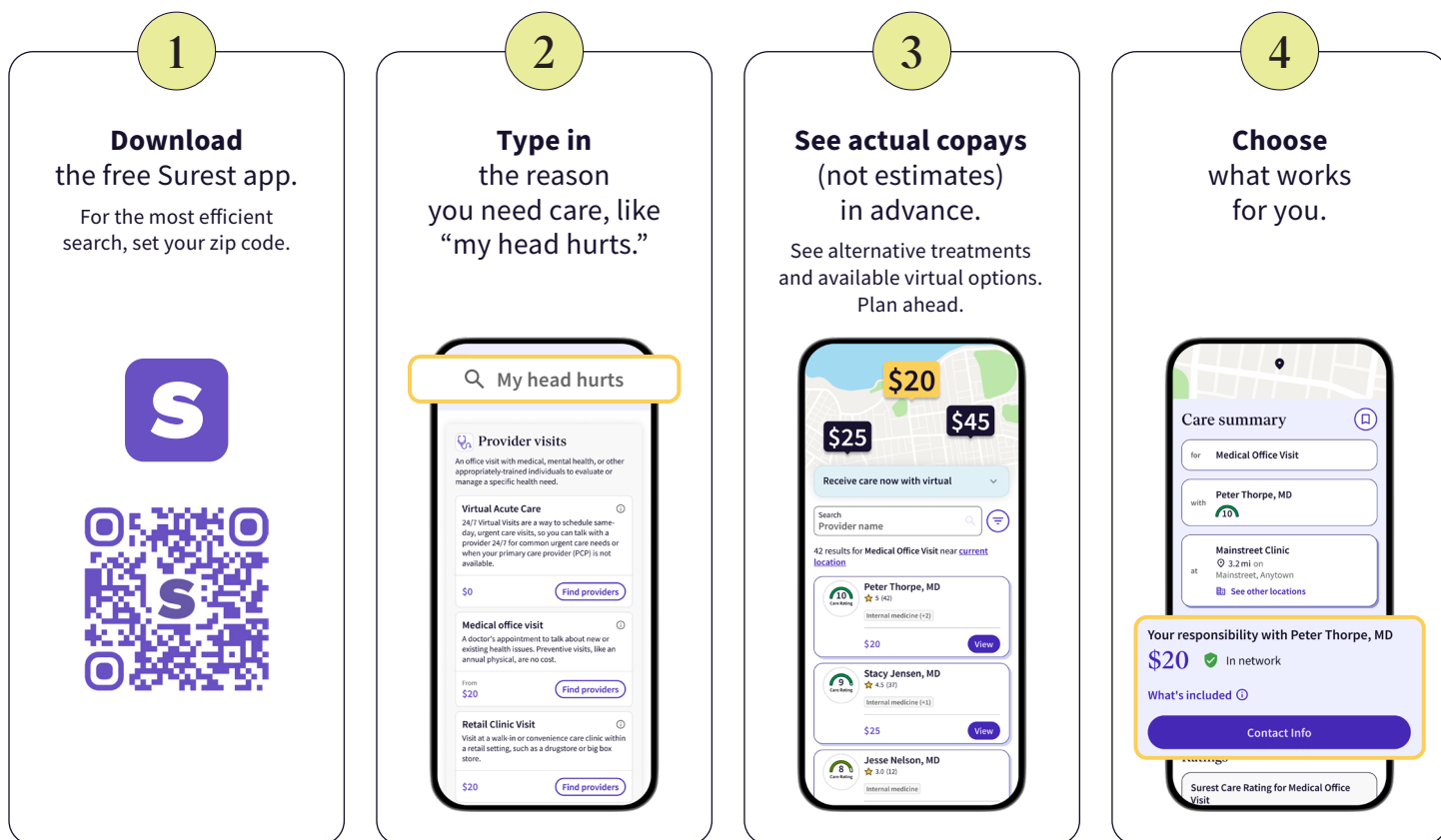
Questions about how to search?

Scan the QR code to watch this video, or contact Member Services via chat and mail, or by calling the number on the back of your Surest member ID card.

Search by condition, let the app do the research for you.

With the Surest health plan, start your search with why you need care. We call this a “condition-first” approach. Searching by symptom or condition gives you alternative treatment options and available resources, so that you have choices to make an informed decision.

Search by condition:



Illustrative example only. Costs and coverage may vary.



Have questions?

Member Services is available online via chat and email or by calling the number on the back of your Surest member ID card.



The best part of Surest is the search function because you can’t do that with anybody else. Period.

Freeman B., Surest member

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Section 4

Provider Office Questions

Keep helpful information available if a provider office does not immediately recognize the Surest plan.

Why this matters

This gives members simple talking points and provider resource details to help reduce confusion at check-in.

Included pages

- Provider office tips

Does your provider know the Surest plan?

Payer ID and claim mailing address

Medical Claims

Payer ID 25463

Surest
P.O. Box 211758
Eagan, MN 55121

Providers

UnitedHealthcare® Choice Plus Network

Provider portal
UHCprovider.com

Provider help/eligibility
844-368-6661

PreCert
877-237-0006

Network and provider resources (may depend on provider location)

UnitedHealthcare | surest.

Subscriber Mia Swenson **ID number** 123456789123 **Group** 12345678 **Payer ID** 25463

Service type Medical, Rx **Care type** Surest Flex

Dependents
John Sample 1234567890 ID number SAMPL123456
Samantha Sample 1234567890 ID number SAMPL123456
Katie Sample 1234567890 ID number SAMPL123456
Alejandra Sample 1234567890 ID number SAMPL123456

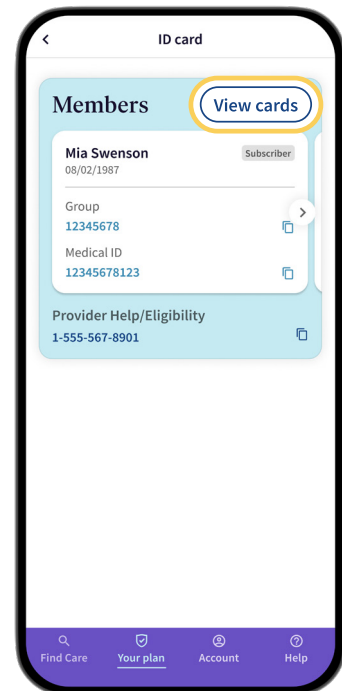
Pharmacy
PHARMACY
Box 123
town, USA
45-9999

Pharmacies/prescribers
855-123-4567

PreCert
877-237-0006

Self-insured coverage

Members We're here to help. Visit us at surest.com or call 866-683-6440 to check copays, view claims and benefits, find a doctor, or ask a question.



Helpful info to share

Surest is a UnitedHealthcare company—members access the UnitedHealthcare and Optum networks. However, some providers may not recognize the Surest name at first glance. Below are some helpful tips.

Give your doctor's office this information:

- 1 The Surest network is **UnitedHealthcare** (Choice Plus, Select or Options PPO) and **Optum Behavioral Health**.
- 2 The member ID card has information regarding eligibility.
- 3 Need more information? Visit **Surest.com/Providers** or **uhcprovider.com/surest**.

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Section 5

Member Support

Find Member Services, language support and clinical advocacy information in one place.

Why this matters

Use this section whenever members have questions about care options, treatment guidance or plan support.

Included pages

- Member Services

You've got questions. We've got answers.

The Surest health plan puts you in the driver's seat so you can search and find the care you need, at prices you can see. When you have questions or need support along the way, our Member Services team is just a click or call away.



Get the free Surest app for help at your fingertips.



Clinical advocates

Clinical Advocacy team can help. Our clinical advocates can offer guidance on providers, locations, and treatment options to support all types of care needs — from family planning and physical therapy to cancer treatment and gender affirming support.

To get in touch, call Member Services at 866-683-6440 and ask to speak with a clinical advocate.

Language support

Member Services offers support to members in English and Spanish, as well as 240 other languages via an interpretation service. Call 866-683-6440 and ask to be connected with language support.

From the Surest app or Benefits.Surest.com

Click "Help" from the purple navigation bar.

Email us to get a response within 24 hours.

From your phone

Call 866-683-6440 to speak with a Member Services team member. Available Monday – Friday from 6 am – 9 pm CT.

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Self-Funded: Administrative services provided by United HealthCare Services, Inc. or its affiliates. Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. Fully Insured: Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates. All Fully Insured Plans in California: If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider. Surest Fully Insured Plans in California: A complete Network and timely access to care may only be available by obtaining treatment through providers available at the maximum Copayment shown for each service at the lowest cost-sharing tier. While some network providers are available at lower Copayments (reduced cost-sharing rates), there is no guarantee of a complete Network or timely access to care at any specific reduced cost-sharing rate. © 2025 Surest. All rights reserved. B2C_25-AI-517258_1025

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Section 6

Additional Programs and Resources

Review available support for expert medical opinions, maternity, mental well-being and fitness.

Why this matters

These programs can help members use their benefits more fully beyond everyday medical care.

Included pages

- 2nd.MD second opinion
- Maven maternity support
- Calm Health
- One Pass Select

Get a second opinion from an expert specialist

Feel confident about your medical decisions

As part of your Surest benefits, you can get an expert second opinion from a leading specialist at **no additional cost** to you. Directly connect with experts by video from the comfort of home.

How it works

Activate your account and request a consult

Call 1.866.269.3534
Visit 2nd.MD/surest



Speak with a nurse

Talk to one of our experienced, compassionate nurses to see if a second opinion is right for you. We'll handle the rest, including gathering your medical records, finding the right specialist and setting up the video consultation.

Consult with a leading specialist

Ask questions and get personalized advice about your diagnosis and treatment plan from a specialist in your condition. Video consultations are available when it's convenient for you, including nights and weekends!

CALL 911 IMMEDIATELY IF YOU ARE HAVING A MEDICAL EMERGENCY. 2nd.MD is not an emergency service. 2nd.MD is an independent resource to support you in receiving information from Expert Medical Specialists. 2nd.MD does not practice medicine or provide patient care and is independent from the Specialists providing the expert medical consultations.

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Our specialists can help you:

- Confirm a new or existing diagnosis
- Explore treatment plans and medications
- Understand if a recommended surgery or procedure is right for you

We have a wide network of expert doctors across thousands of conditions, including:

- Muscle, joint and bone
- Cancer
- Heart disease and stroke
- Digestive/GI
- Autoimmune
- Pediatric medicine
- Men's health
- Women's health
- Mental health
- Brain and nervous system
- Ear, nose and throat
- And many more

Who is eligible?

Surest provides access to 2nd.MD services at no additional cost to you and your family members covered by the Surest medical plan.

96%

of 2nd.MD users would recommend 2nd.MD to a family member or friend.*

Starting and raising a family is hard. Getting support shouldn't be.

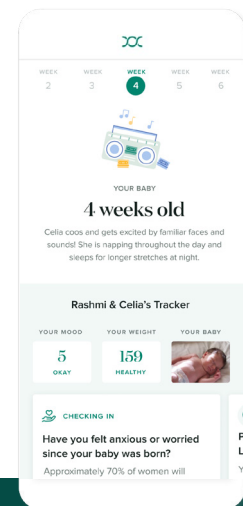
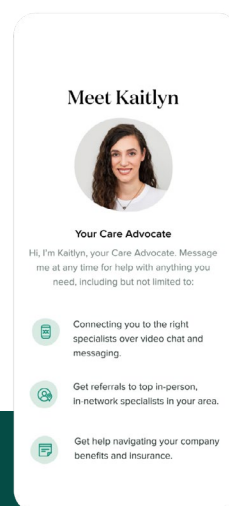
You and your partner get 24/7 access to Maven's digital health platform and quality providers via unlimited video appointments, messaging, and classes.

Personalized support for every step of your journey:



Your no-cost membership includes:

- A personal Care Advocate who serves as a trusted guide to help you navigate the Maven platform and connect you with providers throughout your journey
- Unlimited video chat and messaging with doctors, nurses, and coaches across 35+ specialties, including OB-GYNs, midwives, high-risk obstetricians, nutritionists, and lactation consultants
- Provider-led virtual classes and vetted articles—tailored to your journey



Join Maven at no cost to you at
mavenclinic.com/join/maternity-OP
or download the Maven Clinic app

 **MAVEN**

Mind. Body. You.

Make the connection with Calm Health.

The Calm Health app provides programs and tools to help support your mental health and well-being—at your own pace.

As a Surest member, Calm Health is included in your health plan and available at no additional cost.

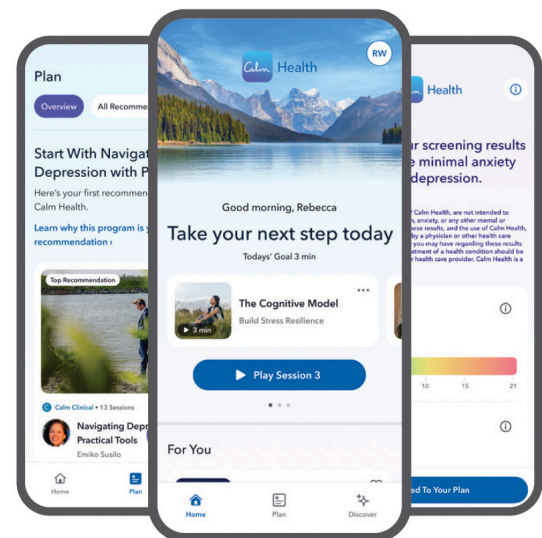
Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, certain programs will be suggested based on your well-being journey.

Tap into tools and support

The Calm Health app brings you a library of support—including mindfulness content and programs created by psychologists—for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully, and feel calm
- **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection



Illustrative examples only.



**Get started with Calm Health.
Scan this QR code.**



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

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Rediscover your passion for health.

With One Pass Select[®], we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole-body health in one easy, affordable plan. One Pass Select is available to you or your eligible family members (18+).



Find your fit with One Pass Select



At the gym

Choose from our large, nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



In the kitchen*

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.



Enroll today

Scan QR code below or visit
OnePassSelect.com.

*Grocery services not available to fully insured groups in TX.



One Pass Select is a voluntary program featuring a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

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Quick Next Steps

- 1 Download the Surest app or visit Benefits.Surest.com to set up your member account.
- 2 Access your digital ID card and keep it available before appointments or pharmacy visits.
- 3 Search before receiving care to compare options and see copays in advance.
- 4 Contact Surest Member Services if you need help, language support or clinical advocacy.

For complete coverage information, always refer to the official plan documents and materials provided by the plan.