



Surest 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 car window. The background shows a blurred cityscape with a bridge and buildings under a clear sky.

About this guide.

You are here. And so are we.

The Surest health plan team is here to help you make important decisions about care for you and 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.

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Finding answers.

The Surest health plan is designed to help you find many answers about providers and care options right from the Surest app or website — Benefits.Surest.com. We also encourage you to call our Surest Member Services team who can connect you with additional information and resources about your plan, 866-683-6440, Monday – Friday from 6 am – 9 pm CT.

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, you need to register your account.

1 Download the Surest app.

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

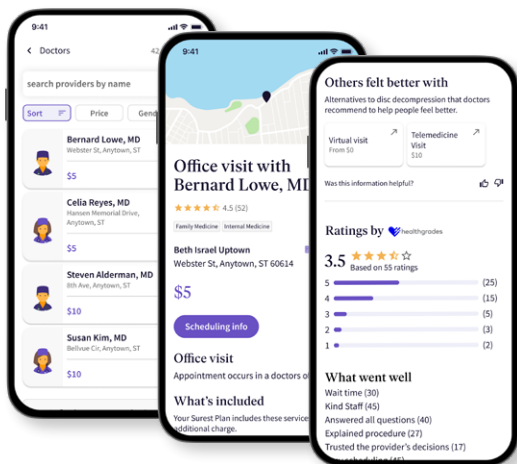


Benefits.Surest.com

2 Register your account.

3 Start exploring your plan.

Go to the search feature to find providers and treatment options. See locations, costs, and compare options. Get information to help you decide next steps.

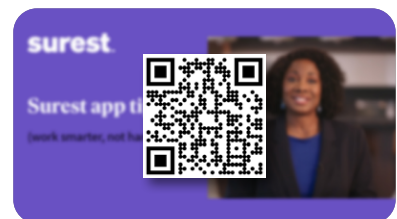


Check out these videos to learn how to use the Surest plan



How Surest works:

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



How to search:

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



Sarest Member Services

We want you to have a positive experience using the Sarest plan. If you have questions along the way, call Sarest Member Services at 866-683-6440, Monday – Friday from 6 am – 9 pm CT.

Here's what you can expect when working with Sarest 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 and primary care.

Having a provider you see regularly — **one who makes you feel accepted and respected** — can help you take charge of your health. And sharing your sexual orientation and gender identity with your provider can help them care for you and your individual needs.



Topics to discuss with your provider:

Every year, it's a good idea to talk openly and honestly with a provider about:

- Smoking and drinking habits
- Depression, anxiety, and other mental health issues
- Sexually transmitted diseases (STDs) — testing and tools such as condoms and medicines to prevent them
- Family planning tools — birth control pills, condoms, and other options
- Reproductive health screenings such as Pap smears and breast exams
- Oral health habits and resources

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.

If you're not ready to go public with your sexual orientation or gender identity.

Remember patient information is kept confidential and private. That's the law. But if you are under 18, your parent or guardian may be able to see your information.

If you have concerns, talk to your provider privately. You can ask that your answers not be included in your medical record.

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.

If you know the name of the provider you want to see, simply type the name into the search bar. You'll see the provider listing, if they're accepting new patients, whether or not they're in-network, and the price for that visit.

If you don't know a provider's name, no problem. You can also search by condition or symptom, treatment, or location to generate a list of providers. You can filter your provider listing further by selecting specialty, type of visit, or quality care distinction.



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

www.youtube.com/watch?v=UJACE5VaFiI



Tips to identify LGBTQ+ friendly providers

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



Call Surest Member Services for assistance in finding a provider near you.

866-683-6440,
Monday – Friday from
6 am – 9 pm CT



Check provider websites or call offices directly and ask if they regularly work with the LGBTQ+ community. Use the search tool in the Surest app or website to see if providers are in-network or call Surest Member Services to confirm.



Visit Human Rights Campaign at hrc.org/resources/hei-map.

The site offers online tools to help you find a provider near you. Remember to use the search tool in the Surest app or website to see if a provider is in-network or call Surest Member Services to confirm.

LGBTQ+ health and support resources.

The Surest app and website are filled with information and resources you may find helpful as you evaluate specific procedures, conditions, or providers. We also know you may have questions — like when, why, and what if — that you'll need answered along the way. In support, the Surest Clinical Advocacy team is armed with knowledge about your plan and clinical insight to help you get answers and the care you need.



Clinical advocates

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

They work to understand your situation, remove unnecessary obstacles, and get you the support you need.

They aim to help you get the most out of your Surest plan by:

- Finding in-network providers you feel comfortable with
- Discussing treatment options and benefits
- Identifying community and educational resources
- Facilitating communication with providers
- Assisting with pharmacy issues
- Referring into helpful programs

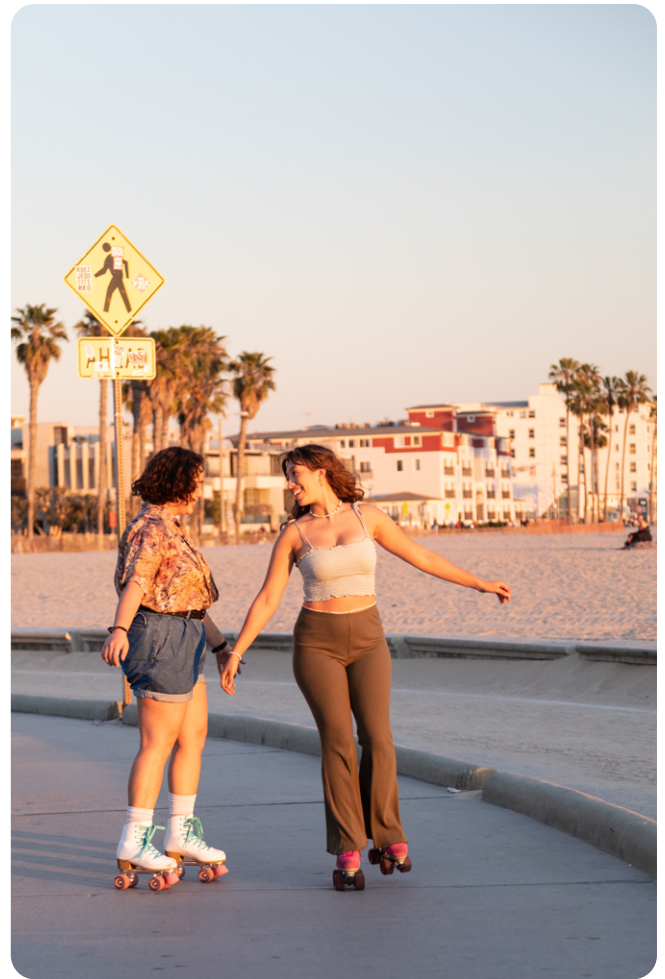
Clinical advocates are available to you at no additional cost. Call Surest Member Services at 866-683-6440, Monday – Friday from 8 am – 5 pm CT and ask to speak with a clinical advocate.

Gender Affirmation Surgery

If you or a family member is considering gender affirmation surgery, follow this prior authorization process that determines what is covered by your health plan.

Helpful hint:

Call Surest Member Services to begin the approval process at least 60 days before you're planning to have surgery.



Search

We can help you find the right providers and help you understand the importance of using network providers.

Find

When you visit a network doctor for care, the physician may identify a service (for example, chest reconstruction) that requires prior authorization. If you need help, call Surest Member Services.

Inquire

Your doctor should contact Surest to ask about the proposed service.

Verify

Surest reviews the request to verify the service is medically necessary* and performed at the appropriate location.

Inform

Surest will inform you and your doctor about the approval decision. Together, you should review the determination letter and chart out a course for care.

Helpful hint:

Reach out to Surest Member Services if notification hasn't occurred.

*Mental health professionals who recommend surgery share the ethical and legal responsibility for that decision with the surgeon.

Referrals

Providers need to initiate a prior authorization for surgical treatments for gender dysphoria by calling the pre-certification phone number on the back of your Surest ID card. Providers then submit assessments — in the chart and/or referral letter — of the patient's personal and treatment history, progress, and eligibility when they initiate the prior authorization.



Call Surest Member Services to help guide you through this process at 866-683-6440, Monday – Friday from 6 am – 9 pm CT.



Prescriptions

The Surest plan works with several pharmacy benefit managers to support your medication needs. Check your Surest ID card for the name and phone number of the pharmacy provider your company has elected to work with.

For questions about how to find a pharmacy, fill a prescription, or other benefit questions, call the pharmacy member number on the back of your Surest ID card.

Claims	Networks
Surest	UnitedHealthcare
Plan ID: 204602	Chosen Plan: HMO
Surest	Provider Portal
Attn: Ben 202-750	1-877-666-6666
Engage, WA 98025	Provider Help/
Claims will only	Eligibility
be accepted at	1-877-666-6666
this address	Pharmacy
or on address	Pharmacy Name
	P.O. Box 123
	Anytown, USA
	12345-9999
	Pharmacies/
	Prescribers
	1-855-123-4567

This card does not guarantee coverage.

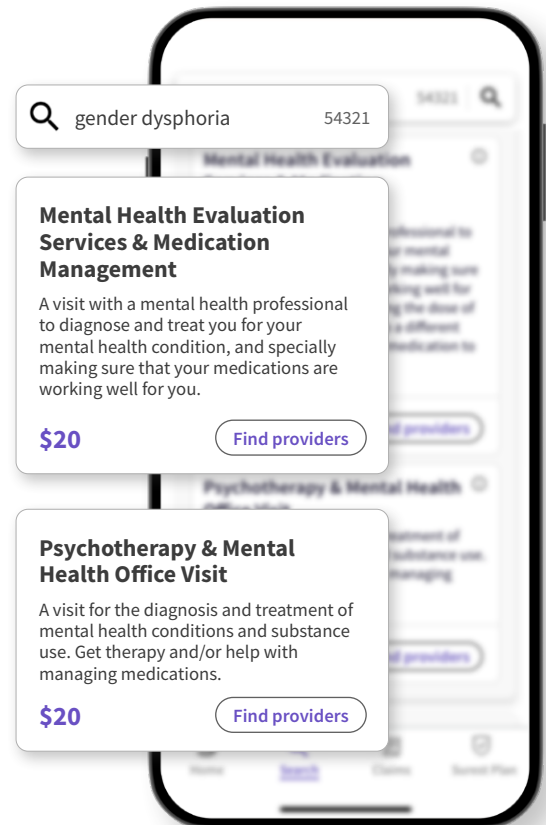
This image is for illustrative purposes only.

How you pay for care.

You pay for your health plan coverage through a paycheck deduction that comes out of each paycheck, each pay period (often referred to as a premium). You also pay prices for services at the time of use (often referred to as a copay).

The Surest app and website let you see the price (copay) for a provider up front, before you get care, so you can choose care based on what's best for you and your budget.

With the Surest plan, only in-network providers and services are covered except in life-threatening emergencies. Treatment from out-of-network providers may cost you significantly more due to often higher out-of-network prices.



This image is for illustrative purposes only.



Finding in-network providers

Surest Member Services is here to help you find in-network care with the right doctor or specialist for you.

Our team can search for transgender- and non-binary-affirming providers for:

- Primary care needs
- Health care services
- Specialty services

Call Surest Member Services for assistance at 866-683-6440, Monday – Friday from 6 am – 9 pm CT.

Behavioral health support.

Many people in the LGBTQ+ community live with mental health challenges — from managing the stress of societal pressure to depression and anxiety. Using the large network of UnitedHealthcare providers, the Surest plan gives you access to mental health support throughout the U.S. To find a provider near you, search the Surest app or Benefits.Surest.com to see provider options, locations, and prices. If an in-person visit isn't right for you, the Surest plan also offers virtual providers and resources for support.

Connect online with Virtual Visits

Get convenient, confidential behavioral health care with online counseling appointments — available 24/7 at low or no additional cost.

Virtual Visits let you use your mobile device or computer to see and speak with a psychiatrist or therapist at a time and location that fits your schedule and needs.

Schedule a Virtual Visit

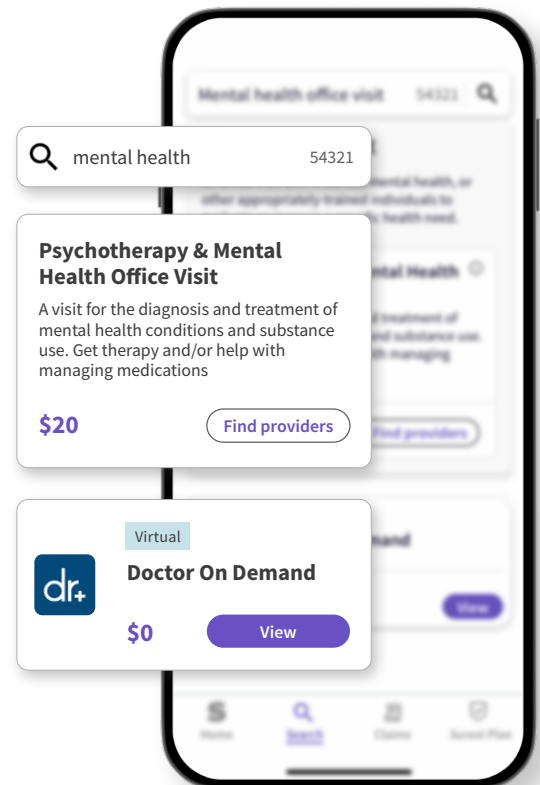
Many plans offer Virtual Visits through Doctor On Demand™ for low or no copay.* Check your plan for availability.

1. From the Surest app or website, visit doctorondemand.com/microsite/surest/
2. A one-time registration is needed. Answer a few questions and enter Surest as your insurance provider.
3. Search and schedule an appointment with a provider.
4. Log in to your Doctor On Demand account for your appointment to talk with a psychiatrist or therapist.



If you or someone you know is experiencing suicidal thoughts or is in crisis, call 988.

The national suicide and crisis lifeline provides 24/7, free and confidential support to anyone in suicidal crisis or emotional distress.



This image is for illustrative purposes only.



Watch this video to learn more about Virtual Visits.

<https://youtu.be/M650pPHJMDM>

*Doctor On Demand™ telehealth services provide online medical care for urgent care, mental health, and therapy. The service may not be available with all employer plans. Check with your benefits team to determine if Doctor On Demand is included with your plan.

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.



**Call 988 if you are in immediate danger or having a medical emergency.
If you are in crisis or thinking about suicide, get in touch right away.**

Crisis hotlines and texting

- **The Trevor Project — National Youth LGBTQ Crisis Intervention and Suicide Prevention**

866-488-7386

Text START to 678-678

thetrevorproject.org

- **SAGE National LGBT Elder Hotline**

877-360-LGBT (5428)

sageusa.org

- **National Suicide Prevention Lifeline**

English: 800-273-TALK (8255)

Spanish: 888-628-9454

Text MHA to 741741

988lifeline.org

- **National Domestic Violence Hotline**

800-799-7233

Text LOVEIS to 22522 thehotline.org

- **National Sexual Assault Hotline**

800-656-HOPE (4673)

Chat online at: hotline.rainn.org/online

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)**

blackmentalhealth.com

- **CenterLink LGBT Community Center Member Directory**

lgbtcenters.org/LGBTCenters

- **The Gay and Lesbian Medical Association's Provider Directory**

glma.org

- **The LGBT National Help Center**

glbtnationalhelpcenter.org

- **National Queer and Trans Therapists of Color Network**

nqttcn.com/directory

- **SAGE National LGBT Elder Hotline**

sageusa.org

- **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.

This guide, and the benefits it describes, were 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) or by UnitedHealthcare Insurance Company (for AL, AR, AZ, IA, KS, MI, MN, MO, MS, NC, NE, 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 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. Stop loss insurance for level-funded plans is underwritten by United Healthcare Insurance Company.

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