

2027 Surest Level Funded Benefit Designs

California – Small Group
Effective 1/1/2027

Each row is a fixed medical and pharmacy plan design option. The medical plan design options vary by Network and Out-of-Network coverage, and by out-of-pocket maximum amounts and copays. Note that many care categories include a copay range. Members can search for care in the Surest app and find the actual copay by provider – not just an estimate – all before they ever make an appointment.

Plan Code	Product	Network	Deductible		Coinsurance		Out of Pocket Maximum				Copays						
			Network	Out of Network	Network	Out of Network	Network		Out of Network		PCP & Specialist OV	Urgent Care	Emergency Room	Routine Diagnostic Test (X-Ray, Lab)	MRI, CT Scan, PET Scan	Outpatient Surgery	Inpatient Hospital
							Individual	Family	Individual	Family							
SurestSPD55002027RXALT2	PPO	Select Plus	No	No	No	No	\$5,500	\$11,000	\$11,000	\$22,000	\$25 to \$135	\$80	\$900	\$0	\$125 to \$1,900	\$40 to \$3,500	\$600 to \$3,500
SurestSPDA45002027RXALT2	PPO	Select Plus	No	No	No	No	\$4,500	\$9,000	\$9,000	\$18,000	\$45 to \$155	\$110	\$1,100	\$0	\$200 to \$2,500	\$60 to \$4,000	\$500 to \$4,000
SurestSPE60002027RXALT2	PPO	Select Plus	No	No	No	No	\$6,000	\$12,000	\$12,000	\$24,000	\$40 to \$155	\$100	\$1,000	\$0	\$200 to \$2,400	\$60 to \$4,500	\$700 to \$4,500
SurestSPE70002027RXALT2	PPO	Select Plus	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$40 to \$155	\$100	\$1,000	\$0	\$200 to \$2,400	\$60 to \$4,500	\$700 to \$4,500
SurestSPF90002027RXALT3	PPO	Select Plus	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$50 to \$165	\$110	\$1,200	\$0	\$200 to \$2,900	\$70 to \$5,500	\$500 to \$5,500
SurestSPFO80002027RXALT2	PPO	Select Plus	No	No	No	No	\$8,000	\$16,000	\$16,000	\$32,000	\$20 to \$165	\$110	\$1,200	\$0	\$200 to \$3,200	\$70 to \$6,500	\$750 to \$6,500
SurestSPG95002027RXALT3	PPO	Select Plus	No	No	No	No	\$9,500	\$19,000	\$19,000	\$38,000	\$50 to \$165	\$120	\$1,400	\$0	\$200 to \$3,300	\$70 to \$6,500	\$2,250 to \$6,500
SurestSPGO95002027RXALT3	PPO	Select Plus	No	No	No	No	\$9,500	\$19,000	\$19,000	\$38,000	\$20 to \$165	\$120	\$1,400	\$0	\$200 to \$3,300	\$70 to \$6,500	\$2,250 to \$6,500
SurestSPH105002027RXALT3	PPO	Select Plus	No	No	No	No	\$10,500	\$21,000	\$21,000	\$42,000	\$50 to \$165	\$130	\$1,500	\$0	\$200 to \$3,900	\$70 to \$9,500	\$2,250 to \$9,500
SurestSPHO105002027RXALT3	PPO	Select Plus	No	No	No	No	\$10,500	\$21,000	\$21,000	\$42,000	\$20 to \$165	\$130	\$1,500	\$0	\$200 to \$3,900	\$70 to \$9,500	\$2,250 to \$9,500



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Plan Code	Product	Network	Deductible		Coinsurance		Out of Pocket Maximum				Copays						
			Network	Out of Network	Network	Out of Network	Network		Out of Network		PCP & Specialist OV	Urgent Care	Emergency Room	Routine Diagnostic Test (X-Ray, Lab)	MRI, CT Scan, PET Scan	Outpatient Surgery	Inpatient Hospital
							Individual	Family	Individual	Family							
SurestSD55002027RXALT2	EPO	Select	No	N/A	No	N/A	\$5,500	\$11,000	N/A	N/A	\$25 to \$135	\$80	\$900	\$0	\$125 to \$1,900	\$40 to \$3,500	\$600 to \$3,500
SurestSDA45002027RXALT2	EPO	Select	No	N/A	No	N/A	\$4,500	\$9,000	N/A	N/A	\$45 to \$155	\$110	\$1,100	\$0	\$200 to \$2,500	\$60 to \$4,000	\$500 to \$4,000
SurestSE60002027RXALT2	EPO	Select	No	N/A	No	N/A	\$6,000	\$12,000	N/A	N/A	\$40 to \$155	\$100	\$1,000	\$0	\$200 to \$2,400	\$60 to \$4,500	\$700 to \$4,500
SurestSE70002027RXALT2	EPO	Select	No	N/A	No	N/A	\$7,000	\$14,000	N/A	N/A	\$40 to \$155	\$100	\$1,000	\$0	\$200 to \$2,400	\$60 to \$4,500	\$700 to \$4,500
SurestSF90002027RXALT3	EPO	Select	No	N/A	No	N/A	\$9,000	\$18,000	N/A	N/A	\$50 to \$165	\$110	\$1,200	\$0	\$200 to \$2,900	\$70 to \$5,500	\$500 to \$5,500
SurestSFO80002027RXALT2	EPO	Select	No	N/A	No	N/A	\$8,000	\$16,000	N/A	N/A	\$20 to \$165	\$110	\$1,200	\$0	\$200 to \$3,200	\$70 to \$6,500	\$750 to \$6,500
SurestSG95002027RXALT3	EPO	Select	No	N/A	No	N/A	\$9,500	\$19,000	N/A	N/A	\$50 to \$165	\$120	\$1,400	\$0	\$200 to \$3,300	\$70 to \$6,500	\$2,250 to \$6,500
SurestSGO95002027RXALT3	EPO	Select	No	N/A	No	N/A	\$9,500	\$19,000	N/A	N/A	\$20 to \$165	\$120	\$1,400	\$0	\$200 to \$3,300	\$70 to \$6,500	\$2,250 to \$6,500
SurestSH105002027RXALT3	EPO	Select	No	N/A	No	N/A	\$10,500	\$21,000	N/A	N/A	\$50 to \$165	\$130	\$1,500	\$0	\$200 to \$3,900	\$70 to \$9,500	\$2,250 to \$9,500
SurestSHO105002027RXALT3	EPO	Select	No	N/A	No	N/A	\$10,500	\$21,000	N/A	N/A	\$20 to \$165	\$130	\$1,500	\$0	\$200 to \$3,900	\$70 to \$9,500	\$2,250 to \$9,500



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2027 Surest LF plan designs – Rx

Surest is keeping the same three Rx plan designs.

Plan Design Element	Surest Pharmacy Plan Designs (Optum Rx)		
	RX ALT 1	RX ALT 2	RX ALT 3
Tier 1	\$10	\$10	\$20
Tier 2	\$35	\$60	\$90
Tier 3	\$70	\$90	\$150
Specialty—Tier 1 / Tier 2 / Tier 3	\$10 / \$100 / \$200	\$10 / \$150 / \$300	\$20 / \$200 / \$500
90 day supply ratio (retail and mail order)	2.5	2.5	2.5
Prescription Drug List (PDL)	Advantage	Advantage	Advantage

This product grid is intended to highlight benefits and should not be used to fully understand exact coverage. If this grid conflicts with the Summary Plan Description (SPD), those documents govern. Review your SPD for an exact description of the services and supplies that are covered, those that are excluded or limited, and other terms and conditions of coverage. Contact your Surest representative for plan design information.

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Programs to support employees and employers

The Surest health plan offers access to wellness programs, clinical programs, and virtual care options to support healthier behaviors and improved health outcomes.

 Virtual care	• Primary care • Urgent and acute care • Mental and behavioral health • Serious mental illness • Intensive outpatient therapy • Substance use support • Eating disorder support	• Exercise therapy • Gastroenterology clinic • Speech therapy • Migraine clinic • Sleep health • Women's health • Dermatology	 Other programs	• Packaged savings • Payment integrity program
 Clinical/ Complex care	• Transplant Resource Services Center of Excellence • Comprehensive Kidney Solutions • Second opinion services • Specialty guidance program and Cancer guidance program • Clinical advocacy programs			
 Behavioral health	• Optum Behavioral Health Network (includes virtual providers) • Self-help programs and tools • Behavioral health clinical advocacy			
 Wellness	• Weight management (Real Appeal®) • Fitness/gym memberships (One Pass Select™)			
 Advocacy	• Surest Member Services • Clinical advocacy			