



## 1) What is the SurgeryPlus benefit?

SurgeryPlus is a supplemental benefit for non-emergency surgeries which provides high-quality care, concierge-level member service and lower costs.

## 2) Can I keep my existing plan?

Yes. This benefit does not replace your existing health plan. This benefit is available to those enrolled in one of the CEBT EPO, PPO or HDHP medical plans.\*

## 3) Do I have to enroll?

You do not have to enroll. If you are enrolled in one of the CEBT EPO, PPO or HDHP medical plans,\* you may automatically take advantage of this benefit.

## 4) Is there a cost associated with this benefit? Will my premiums increase?

No. This benefit is offered at no additional cost to those enrolled in one of the CEBT EPO, PPO or HDHP plans\* and their dependents.

## 5) Can dependents use the SurgeryPlus benefit?

Yes. Dependents of those enrolled in one of the CEBT EPO, PPO or High Deductible plans\* may receive healthcare services using SurgeryPlus.

## 6) When using SurgeryPlus, do I have to choose a provider in my health plan's network?

No. SurgeryPlus has its own network of providers who may or may not be in your medical plan's network. SurgeryPlus is independent from your medical plan. If you receive services through SurgeryPlus, you will use the SurgeryPlus network of providers, not your health plan's network. You must pre-arrange services through a SurgeryPlus Care Advocate. If you have a surgical need, call a Care Advocate directly at 855.200.6675.

## 7) Do I have to use SurgeryPlus?

No. SurgeryPlus is a voluntary benefit.

## 8) What are the types of services offered by SurgeryPlus?

SurgeryPlus covers multiple surgical procedures categories, such as: Spine, General Surgery, Genitourinary, Orthopedic, Ear, Nose & Throat, Cardiac, GI & Pain Management.

## 9) How do I learn more about SurgeryPlus?

[CEBT.SurgeryPlus.com](https://CEBT.SurgeryPlus.com)

Call a Care Advocate directly at 855-200-6675.

*\*Kaiser plan enrollees and their dependents are not eligible for the SurgeryPlus benefit.*

To learn more about SurgeryPlus contact your  
Care Advocate at 855.200.6675

# CEBT | SurgeryPlus Plan Design & Member Incentives\*\*

EPO PLANS	EPO3	EPO4	EPO5	SurgeryPlus
Individual deductible	\$0	\$0	\$0	\$0
Family deductible	\$0	\$0	\$0	\$0
Coinsurance (%)	\$0	\$0	\$0	\$0
Individual Out-of-Pocket Max	\$5,000	\$5,500	\$6,000	Waive CoPay (\$0)
Family Out-of-Pocket Max	\$10,000	\$11,000	\$12,000	Waive CoPay (\$0)

PPO PLANS	PPO2	PPO3	PPO4	PPO5	PPO6	PPO7	PPO8	SurgeryPlus
Individual deductible	\$600	\$1,000	\$1,500	\$2,500	\$3,000	\$4,000	\$5,000	Waived (\$0)
Family deductible	\$1,800	\$3,000	\$4,500	\$7,500	\$9,000	\$12,000	\$14,000	Waived (\$0)
Coinsurance (%)	20%	20%	20%	20%	20%	20%	20%	Waived (\$0)
Individual Out-of-Pocket Max	\$3,500	\$3,750	\$4,000	\$4,500	\$5,000	\$6,000	\$7,000	N/A
Family Out-of-Pocket Max	\$7,000	\$7,500	\$8,000	\$9,000	\$10,000	\$12,000	\$14,000	N/A

HDHP PLANS	HD2700	HD3500	HD5000	SurgeryPlus
Individual deductible	\$2,800	\$3,500	\$5,000	Collects up to \$1,400*
Family deductible	\$5,600	\$7,000	\$10,000	Collects up to \$2,800*
Coinsurance (%)	20%	20%	20%	Waived (\$0)
Individual Out-of-Pocket Max	\$5,000	\$6,000	\$6,550	N/A
Family Out-of-Pocket Max	\$10,000	\$12,000	\$13,100	N/A

*\*Members' deductibles will be collected at the end of the year by SurgeryPlus.  
Members must meet their deductibles, up to the **IRS minimum**: \$1400 (Individual Plans) or \$2800 (Family Plans).*

Individual Plan Example:  
A member has surgery through SurgeryPlus in March. In March, SurgeryPlus will collect \$0. SurgeryPlus will then collect the member's deductible at the end of the year (12/31 in most cases.) If at that time, the member has only met \$400 of their annual deductible, SurgeryPlus will invoice and collect \$1000 from the member.  
(\$1400 - \$400 = \$1000 remaining for member)  
If the member has met \$1400+ of their annual deductible, SurgeryPlus will collect \$0.

Family Plan Example:  
A member has surgery through SurgeryPlus in March. In March, SurgeryPlus will collect \$0. SurgeryPlus will then collect the member's deductible at the end of the year (12/31 in most cases.) If at that time, the family has only met \$1000 of their annual deductible, SurgeryPlus will invoice and collect \$1800 from the member.  
(\$2800 - \$1000 = \$1800 remaining for member)  
If the member has met \$2800+ of their annual deductible, SurgeryPlus will collect \$0.

*\*\*Kaiser plan enrollees and their dependents are not eligible for the SurgeryPlus benefit*

To learn more about SurgeryPlus contact your  
Care Advocate at 855.200.6675