

# Need care outside the U.S.? Here's what you need to know.

As a Surest health plan member, you have access to the large, national UnitedHealthcare network of providers, hospitals, and clinics throughout the United States. When you travel outside the U.S., it's important to know how your coverage changes.

## What's covered

Outside the U.S., you and your plan dependents only have emergency medical coverage that you will need to pay for upfront at the time you receive care. Upon your return to the U.S., you can submit an out-of-network medical claim form to determine if any portion of the services is covered by an out-of-network benefit. Consult your pharmacy plan for pharmacy benefits coverage outside of the U.S.

## How to submit a claim

From the Surest app or Benefits.Surest.com you can find and fill out an out-of-network reimbursement form. The form provides instructions on what documentation you need to submit with the form and where to send everything once complete. Below are directions on where to find the form.



From the Surest app, select:  
**Surest Plan > Plan resources > Medical Claim Form**

From Benefits.Surest.com, select:  
**Home page > Resources > Medical Claim Form**

To determine if care or services qualify for emergency reimbursement, contact Surest Member Services. Our team can help answer questions about your coverage and the process for reimbursement.

**Surest Member Services is available online via chat and email or by calling 866-683-6440, Monday – Friday from 6 am – 9 pm CT.**

