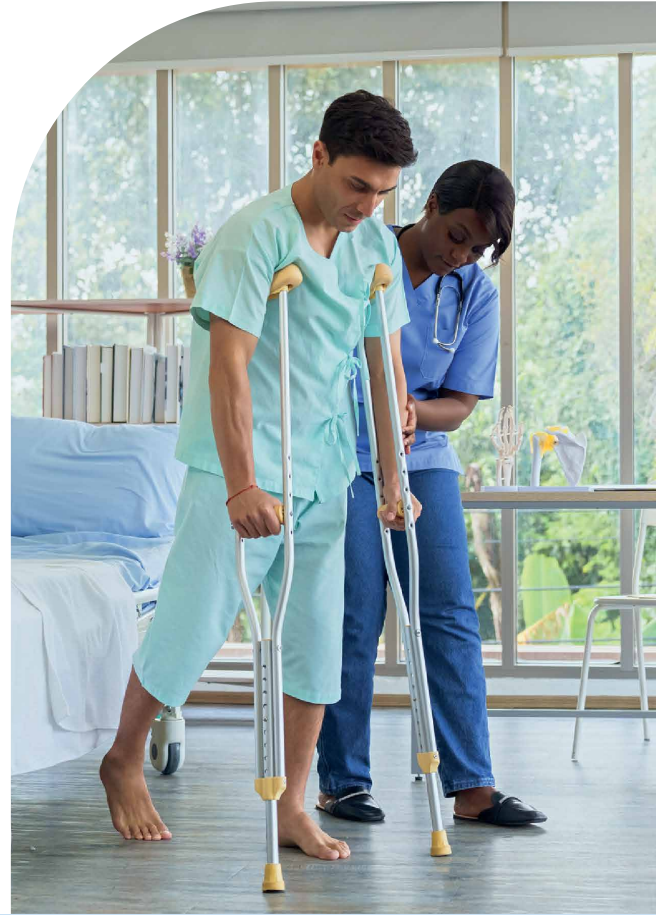


# High-quality surgery made easy

Thanks to our partnership with Vincit Group, you and your family now have convenient access to the finest surgery care in the country

Transcarent makes your surgical journey as smooth as possible, matching you to the top surgical facilities and arranging all the details. You'll be surprised at how simple and affordable surgery can be.



## Why choose Transcarent for your surgery care?



### Top surgeons

Going through our program to find a surgeon that specializes in your procedure reduces your risks and helps ensure the best possible result.



### Coordinated care

Your personal Care Coordinator is with you from start to finish, handling all the details so you can stay focused on your recovery.



### Surgery at no cost

For PPO plan Members, cost share is waived and there are no out-of-pocket expenses.\*

## Surgical procedures offered:



Cardiac



General



Orthopedic



Spine



Women's Health



Vascular



Neurological

\*HDHP plan Members must meet the IRS minimum deductible before cost-sharing benefits apply.

# Understanding your Surgery Care benefit

<b>Your Personal Care Coordinator</b>	From answering your questions to scheduling and paperwork, we've got you covered. Your Care Coordinator manages the entire surgery process, while keeping you informed and in charge at every step.
<b>Quality</b>	We average 80% fewer complications than the national average as a result of matching you with the right surgeon specific to your procedure in a top-rated facility.
<b>Your Coverage</b>	<p><b>Low PPO and High PPO Plans:</b> Surgery costs are covered at 100%. There is no deductible or coinsurance when you choose a Transcarent provider.</p> <p><b>Mid HDHP Plan:</b> Surgery costs are covered at 100% after you meet your IRS minimum deductible of \$1,650. There is no coinsurance when you choose a Transcarent provider.</p> <p>Transcarent coordinates with your health plan to verify your remaining deductible amount prior to surgery. A credit card is required to pay the deductible balance.</p>
<b>What's Included</b>	<p>Surgery costs paid through Transcarent include:</p> <ul style="list-style-type: none"><li>• Preoperative surgeon appointment</li><li>• Surgery (all facility, anesthesia, surgical staff, and surgeon charges)</li><li>• In-patient services, if a hospital stay is required</li><li>• Postoperative surgeon appointment</li></ul> <p>Medical expenses that occur before the preoperative surgeon appointment and after your postoperative appointment are covered by your medical plan and subject to plan guidelines, deductible, and coinsurance.</p>
<b>If Travel is Required</b>	<p>If travel of over 100 miles (one way) from your primary residence is required to get you to a top surgeon for your procedure, we'll pay the travel expenses for you and a companion, including:</p> <ul style="list-style-type: none"><li>• Airfare (coach unless first class is medically necessary)</li><li>• Lodging (one double occupancy room)</li><li>• Meals and incidentals allowance:<ul style="list-style-type: none"><li>– \$50 per day for the patient when not admitted (days 1-14)</li><li>– \$50 per day for a companion (days 1-14)</li><li>– \$125 per week per person after 14 days (days 15+)</li></ul></li></ul> <p>To receive this benefit, airfare and lodging must be arranged by your Care Coordinator. Any travel companion must be at least 18 years of age.</p>
<b>Covered Surgical Procedures</b>	<p>Orthopedic, Women's Health, General, Vascular, Cardiac, Neurological, and Spine surgeries are fully covered.</p> <p><b>Procedures not available through Transcarent:</b> Emergency, bariatric, pediatric (under age 13), cancer, cosmetic, dental, diagnostic, vision and transplant procedures.</p>