

2026 Surest Level Funded Benefit Designs

California – Small Group
Effective 1/1/2026

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.

Example: Plan A3000 includes access to the Select Plus Network, includes Out-of-Network benefits, and limits a member's individual, in-network out-of-pocket expenses to \$3,000.

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			Individual	Family	Individual	Family							
SurestSPA30002026RXALT1	PPO	Select Plus	No	No	No	No	No	No	\$3,000	\$6,000	\$8,000	\$16,000	\$5 to \$40	\$20	\$225	\$0	\$40 to \$550	\$10 to \$2,000	\$125 to \$2,000
SurestSPB40002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$10 to \$65	\$35	\$450	\$0	\$75 to \$950	\$15 to \$2,500	\$200 to \$2,500
SurestSPCA40002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$25 to \$130	\$80	\$900	\$0	\$150 to \$2,000	\$50 to \$3,500	\$300 to \$3,500
SurestSPDA45002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,500	\$9,000	\$9,000	\$18,000	\$45 to \$150	\$100	\$1,000	\$0	\$150 to \$2,550	\$70 to \$4,000	\$300 to \$4,000
SurestSPC50002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$5,000	\$10,000	\$10,000	\$20,000	\$20 to \$105	\$60	\$650	\$0	\$100 to \$1,400	\$35 to \$3,000	\$200 to \$3,000
SurestSPD55002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$5,500	\$11,000	\$11,000	\$22,000	\$25 to \$130	\$80	\$900	\$0	\$150 to \$1,900	\$40 to \$3,500	\$400 to \$3,500
SurestSPE60002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$6,000	\$12,000	\$12,000	\$24,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$2,400	\$70 to \$4,500	\$600 to \$4,500
SurestSPE70002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$2,400	\$70 to \$4,500	\$600 to \$4,500
SurestSPE80002026RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$8,000	\$16,000	\$16,000	\$32,000	\$20 to \$150	\$110	\$1,200	\$0	\$200 to \$3,200	\$80 to \$6,500	\$500 to \$6,500
SurestSPE90002026RXALT3	PPO	Select Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$50 to \$160	\$110	\$1,200	\$0	\$200 to \$2,900	\$80 to \$5,500	\$500 to \$5,500



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2026 Rx pairing options

Plan design element	Surest Pharmacy Plans (Optum Rx)		
	RXALT 1	RXALT 2	RXALT 3
Retail Pharmacy (30 day 90 day are 2.5x)			
Prescription Drug List (PDL)	Advantage	Advantage	Advantage
Pharmacy Retail Network	Broad	Broad	Broad
Deductible	\$0	\$0	\$0
Tier 1 / Tier 2 / Tier 3	\$10 / \$35 / \$70	\$10 / \$60 / \$90	\$20 / \$90 / \$150
Specialty Pharmacy			
Deductible	\$0	\$0	\$0
Tier 1 / Tier 2 / Tier 3	\$10 / \$100 / \$200	\$10 / \$150 / \$300	\$20 / \$200 / \$500

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 gives members access to wellness programs, clinical programs, and virtual care options to support healthier behaviors and improved health outcomes.

<p>Virtual care</p>	<ul style="list-style-type: none"> • Primary care • Urgent and acute care • Mental and behavioral health • Serious mental illness • Intensive outpatient therapy • Substance use support • Eating disorder support 	<ul style="list-style-type: none"> • Gastroenterology clinic • Speech therapy • Migraine clinic • Sleep health • Women’s health • Dermatology 	<p>Other programs</p> <ul style="list-style-type: none"> • Packaged savings • Payment integrity programs
<p>Clinical/Complex care</p>	<ul style="list-style-type: none"> • Transplant Resource Services • Center of Excellence • Comprehensive Kidney Solutions • Second opinion services 	<ul style="list-style-type: none"> • Specialty guidance program and Cancer guidance program • Case management and clinical advocacy programs 	
<p>Behavioral health</p>	<ul style="list-style-type: none"> • Optum Behavioral Health Network (includes virtual providers) • Self-help programs and tools 	<ul style="list-style-type: none"> • Behavioral health clinical advocacy 	
<p>Wellness</p>	<ul style="list-style-type: none"> • Weight management (Real Appeal®) 	<ul style="list-style-type: none"> • Fitness/gym memberships (One Pass Select™) 	
<p>Advocacy</p>	<ul style="list-style-type: none"> • Surest Member Services 	<ul style="list-style-type: none"> • Clinical advocacy 	