

What is the BridgeHealth surgery program?

BridgeHealth is a supplemental surgery benefit for planned, non-emergent procedures. Reta Trust has added BridgeHealth to DPO, EPO, PPO and high deductible medical plans to expand your provider options to top-rated hospitals, surgery centers and surgeons nationwide. There is no additional cost to you for the BridgeHealth surgery program.

Who is eligible for the BridgeHealth surgery program?

If you are enrolled in medical benefits with Reta Trust, you and your covered family members are eligible for the BridgeHealth surgery program. ACO plan participants are NOT eligible for the program.

What's the difference between BridgeHealth and my Reta Trust medical plan?

The primary differences between BridgeHealth and your medical plan are cost and quality.

- **You'll pay less.** BridgeHealth's bundled rates for surgeries are typically less than traditional insurance. You and Reta Trust pay less when you choose a BridgeHealth provider. Here's a comparison of your out-of-pocket costs with your medical plan and BridgeHealth:

	IN-NETWORK PROVIDER	BRIDGEHEALTH
RETA TRUST PLANS	YOU PAY:	YOU PAY:
DPO, EPO AND PPO PLANS	Deductible + Coinsurance	\$0 Surgery costs are covered at 100%
HIGH DEDUCTIBLE PLANS	Deductible + Coinsurance	Deductible Surgery costs are covered at 100% after your deductible has been met

- **You'll receive high-quality care.** BridgeHealth partners with hospitals, surgery centers and surgeons that achieve and maintain high-quality ratings for quality and safety.

How does the surgery program work?

If your doctor recommends surgery, call BridgeHealth before you schedule the procedure. A dedicated care coordinator will help you select a top-rated provider for your type of procedure and will handle all the administrative work, plan approvals, billing, scheduling and travel arrangements.

What types of procedures covered by BridgeHealth?

The most common covered procedures include:



Bariatric

Gastric bypass,
gastric sleeve, lap
band removal



Cardiac

Coronary artery bypass
graft, valve repair and
replacement



General

Gall bladder
removal,
hernia repair



Orthopedic

ACL repair, hip and knee
replacement, shoulder
repair and replacement



Spine

Spinal fusion,
artificial disc
replacement



Women's Health

Hysterectomy

Vision, dental and diagnostic procedures such as imaging or a colonoscopy are NOT covered by BridgeHealth. Some pediatric surgeries may not be available through BridgeHealth for children under 12.

What medical costs are covered and not covered with BridgeHealth?

BridgeHealth covers your preoperative appointment, surgery and postoperative appointment. Medical expenses that occur before your preoperative and after your postoperative appointments are covered under your Reta Trust medical plan.

COVERED BY	BRIDGEHEALTH	RETA TRUST MEDICAL PLAN*
SURGERY EXPENSES	Preoperative appointment Surgery <ul style="list-style-type: none"> • Facility charges • Anesthesia • Surgeon and surgical staff In-patient services (if admitted) Postoperative appointment	Preoperative imaging Medical clearance exam Prescriptions Durable medical equipment * Subject to plan requirements, deductible and coinsurance

If I need to travel, what costs covered with BridgeHealth?

Depending on where you live and your procedure, you may choose to travel for care. If you need to travel over 100 miles one way to the provider, BridgeHealth pays travel expenses for you and a companion, including:

- Airfare (coach, unless first class is medically necessary)
- Lodging (one double occupancy room)
- Allowance for meals and incidentals
 - \$50 per day for patient when not admitted (days 1-14)
 - \$50 per day for companion (days 1-14)
 - \$125 per week per person (days 15+)

Airfare and lodging must be arranged by BridgeHealth for coverage.