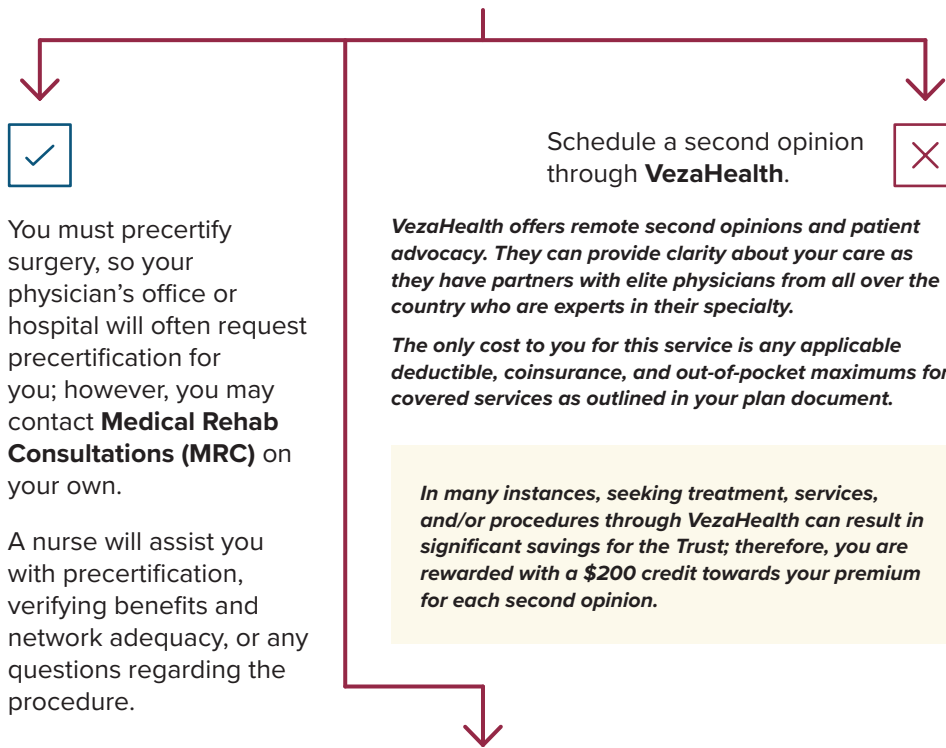


# I am considering surgery, what are my options?

## RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

### YOU HAVE AN INITIAL CONSULTATION

Your doctor recommends surgery, are you comfortable with his/her advice:



You must precertify surgery, so your physician's office or hospital will often request precertification for you; however, you may contact **Medical Rehab Consultations (MRC)** on your own.

A nurse will assist you with precertification, verifying benefits and network adequacy, or any questions regarding the procedure.

Schedule a second opinion through **VezaHealth**.



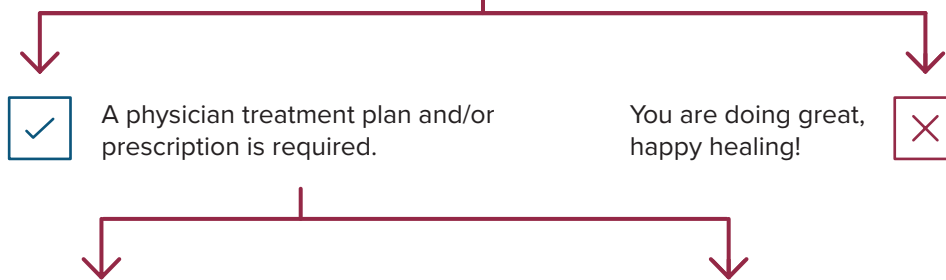
*VezaHealth offers remote second opinions and patient advocacy. They can provide clarity about your care as they have partners with elite physicians from all over the country who are experts in their specialty.*

*The only cost to you for this service is any applicable deductible, coinsurance, and out-of-pocket maximums for covered services as outlined in your plan document.*

*In many instances, seeking treatment, services, and/or procedures through VezaHealth can result in significant savings for the Trust; therefore, you are rewarded with a \$200 credit towards your premium for each second opinion.*



Your doctor recommends physical therapy pre or post surgery.



A physician treatment plan and/or prescription is required.

You are doing great, happy healing!



#### Your treatment plan is approved.

Seek services at a free-standing facility versus a hospital to save yourself and the Trust money!

#### Your treatment plan is NOT approved.

Your provider will resubmit the treatment plan with additional information to show significant improvement through short-term therapy.



### Procedures or services that require precertification include, but are not limited to:

- Inpatient hospital admissions (including maternity)
- Inpatient or outpatient surgical procedures
- Home health care and hospice
- Inpatient admission to free-standing mental disorder/substance abuse facility
- Injectable drugs and dialysis
- Transplants
- Durable medical equipment over \$2,000
- Travel expenses
- Genetic testing



Download the HealthJoy app on your smartphone for access to your benefits, in-network providers, medical bill review, prescription drug savings review, to talk to a doctor, and much more!



### RESOURCES AVAILABLE TO YOU

If you need a health advocate, VezaHealth provides you with peace of mind. VezaHealth's team of nurses and elite physicians can provide you with the support you need to make informed health care decisions.

**Phone:** 800.970.6571 | **Email:** [consultant@vezahealth.com](mailto:consultant@vezahealth.com)

[www.vezahealth.com](http://www.vezahealth.com)

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If you have any questions about precertification for any upcoming treatments or procedures, a MRC nurse is happy to answer your questions and assist you with the process.

**Phone:** 800.827.5058 | **Fax:** 509.328.9777

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If you have questions on your claims, Trust benefits, or resources available to you, contact Dara Anderson with Leavitt Group.

**Phone:** 406.441.4713 | **Email:** [dara-anderson@leavitt.com](mailto:dara-anderson@leavitt.com)