



MCSIG
municipalities • colleges • schools
insurance group

Need Surgery?

You deserve the best.

With Transcarent Surgery Care, **you pay \$0**. If you are enrolled in a high deductible plan, you pay \$0 after your deductible has been met.



Our promise to you:



EXPERIENCE

Leave the details to us. Our Care Coordinators are committed to giving you a better health and care experience. It's the personal support and guidance everyone deserves.



RESULTS

You deserve to be treated like a VIP. We're committed to providing you the best possible outcome, and it starts with access to select providers who have been verified to deliver the best results specific to your needs.



AFFORDABILITY

You don't have to avoid surgery because of cost. MCSIG and Transcarent are committed to providing you optimal care at a lower out-of-pocket cost to you.



It was a wonderful experience for me. My care coordinator gave me several options. I chose a provider, and she handled everything else. It was so easy and seamless.

— IANTHA
Transcarent Member

MCSIG Surgery Care Program Summary

Care Coordination	<p>Your Care Coordinator manages the entire surgery process so you don't have to — from answering your questions, handling paperwork, scheduling appointments, and all the logistics of your surgery, we've got you covered.</p>
Coverage	<p>PPO Plan (non-HSA Plans)</p> <p>Surgery costs are covered at 100%. There is no deductible or coinsurance when you choose a Transcarent provider.</p> <p>High Deductible Plan (HSA Plans)</p> <p>Surgery costs are covered at 100% after you meet your deductible. 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>
Surgery Expenses	<p>Surgery costs paid through Transcarent include:</p> <ul style="list-style-type: none"> • Preoperative surgeon appointment • Surgery (all facility, anesthesia, surgical staff, and surgeon charges) • In-patient services, if a hospital stay is required • Postoperative surgeon appointment <p>Medical expenses that occur before the preoperative surgeon appointment and after your postoperative appointment are covered by your health plan and subject to plan guidelines, deductible, and coinsurance.</p>
Travel Expenses	<p>If a local surgeon isn't an option and travel over 100 miles (one way) from the patient's primary residence is required, Transcarent pays travel expenses for the patient and a companion, including:</p> <ul style="list-style-type: none"> • Airfare (coach unless first class is medically necessary) • Lodging (one double occupancy room) • Meals and incidentals allowance: <ul style="list-style-type: none"> – \$50 per day for the patient when not admitted (days 1-14) – \$50 per day for a companion (days 1-14) – \$125 per week per person after 14 days (days 15+) <p>Airfare and lodging must be arranged by your Transcarent Care Coordinator for coverage. A travel companion is required and must be at least 18 years of age. You'll receive a pre-paid debit card for meals and incidentals a few days before your surgery.</p>
Surgical Procedures	<p>Bariatric, Cardiac, General, Neurological, Orthopedic, Spine, Vascular, and Women's Health.</p> <p>Emergency, pediatric (under age 13), cancer, cosmetic, dental, diagnostic, vision and transplant procedures are not available through Transcarent Surgery Care.</p>
Shared Savings Rebate	<p>When you choose a Transcarent provider, you may receive a shared savings rebate between \$500 and \$4,500. MCSIG saves money with Transcarent's bundled surgery rates and shares the savings with you. The shared savings rebate is determined by the overall plan savings and paid to you by MCSIG after surgery.</p>
Virtual Physical Therapy	<p>Relieve pain or rehabilitate from the comfort of your home. Whether it's easing pre-surgery back, joint, or muscle pain or post-surgery rehab, a licensed physical therapist will design your program, mail you all the tools you'll need (including a pre-programmed tablet and sensor straps) to monitor your progress, and make adjustments as necessary. Ask your surgeon if virtual physical therapy is recommended for your care plan.</p>