SurgeryPlus Frequently Asked Questions

General Questions

What is the SurgeryPlus benefit?
SurgeryPlus is a supplemental benefit for non-emergency surgeries that provides high-quality care, concierge-level customer service, and lower costs.

Can I keep my existing plan?
Yes. This benefit does not replace your existing health plan. This benefit is available to anyone who is enrolled in a State Group health plan.

Can dependents use the SurgeryPlus benefit?
Yes. Dependents may receive healthcare services using SurgeryPlus. Any rewards earned by a dependent for receiving a healthcare service will be credited to the enrollee's savings and spending account.

Is this available to retirees?
Yes. SurgeryPlus is a benefit available to all State Group health plan members; however, any SurgeryPlus services received by Medicare-eligible enrollees must be less than the Medicare-reimbursed rate.

Is there a cost associated with this benefit? Will my premiums increase?
No. This benefit is offered at no additional cost to all State Group health plan enrollees and their dependents. Any out-of-pocket expenses you incur will be the same as if you incurred those expenses through your traditional health plan (Florida Blue, AvMed, Aetna, United Healthcare, or Capital Health Plan).

What do I need to do during open enrollment to ensure this benefit is available to me?
This benefit is available to all State Group health plan enrollees and their dependents. If you are enrolled in a State Group health plan, there is no additional action that you need to take.

When using SurgeryPlus, do I have to choose a provider in my health plan's network?
No. SurgeryPlus has its own network of providers who may or may not be in your health plan's network. SurgeryPlus is independent from your health plan. Therefore, if you receive healthcare services through SurgeryPlus, you will use the SurgeryPlus network of providers, not your health plan's network.

Do I have to use SurgeryPlus?
No. SurgeryPlus is a voluntary benefit.

Questions About Rewards

How do I earn rewards through the Shared Savings Program?
You earn rewards by using the services provided by SurgeryPlus.
Rewards earned through SurgeryPlus will be credited to your account once the following occur:

1. You undergo a preoperative-to-post-operative "bundled" healthcare service; and
2. SurgeryPlus notifies the Division of State Group Insurance that you have earned the reward.

Can I get rewarded for contacting SurgeryPlus?
You will only earn a reward if you receive a preoperative-to-post-operative healthcare "bundle" from SurgeryPlus.

What procedures are rewardable through SurgeryPlus?
All "bundled" healthcare services offered by SurgeryPlus are rewardable; however, the reward amount depends on the type of healthcare procedure you receive.

How are reward amounts determined?
Reward amounts are determined based upon an in-depth analysis of the State Group health insurance program, which takes into consideration the program's membership, historical claims information, and the price of healthcare services.

How do I receive my rewards?
Rewards are credited to a designated savings and spending account offered under the State Group Insurance Program or can be provided as a reimbursement for out-of-pocket medical expenses.

Can rewards be added to my salary?
No.

What accounts are available for the crediting of rewards?
The following State Group Insurance Program accounts may be credited, depending on the benefits you are enrolled in:
1. Health reimbursement account (HRA) (for enrollees in a standard health plan)
2. Post-deductible HRA (for enrollees in a high deductible health plan)
3. Health savings account (for eligible enrollees in a high deductible health plan)
4. Flexible spending account (FSA) (for enrollees in a standard health plan)
5. Limited purpose FSA (for enrollees in a high deductible health plan)

See this chart to learn the differences between the accounts and the different rules that apply to each account.

How do I select the account where my rewards will be credited?
During open enrollment, log in to People First and proceed through the enrollment process. Toward the end of the process, you will be prompted to select your shared savings account.
Outside of open enrollment, log in to People First, select "Shared Savings Program," and then select the account(s) to which you would like your rewards credited.

What happens if I don't select an account and I earn a reward?
If you don't select an account by the time the account is to be credited, the following schedule will apply:
1. If you are enrolled in a standard health plan, the State of Florida will open an HRA on your behalf and credit the reward to that account.

2. If you are enrolled in a high deductible health plan and contributing to an HSA, the reward will be credited to your HSA.

3. If you are enrolled in a high deductible health plan and **not** contributing to an HSA, the reward will be credited to a post-deductible HRA.

How long does it take to receive my reward?
It depends. It is anticipated that rewards earned through SurgeryPlus will be credited to the enrollee's account between one and three months from the date the healthcare service was received.

Are rewards considered taxable income?
No. Rewards are credited to pre-tax accounts for reimbursement of eligible healthcare expenses and are not considered taxable income.

What happens if my dependent earns a reward?
A reward earned by a dependent will be credited to the savings and spending account selected by the enrollee

I am on the spouse program, how would rewards work for me and my spouse?
Either spouse may receive a rewardable healthcare service. Rewards will be credited to the account of the spouse who was designated as the primary enrollee on the spouse program enrollment application.

Do reward amounts always stay the same?
Reward amounts may change occasionally.

Can I earn multiple rewards for one service?
No. You may only earn one reward per healthcare service received.

How can I learn more about SurgeryPlus?
For more information about using SurgeryPlus, click here (access code: surgeryplus).