

Surgery Decision Support **Frequently Asked Questions**

Will my surgery cost more if I do not participate in the *Surgery Decision Support (SDS)* program?

Depending on the surgery, it may. There are often effective treatment alternatives to surgery and the company wants to encourage employees and their spouses/domestic partners enrolled in The Hartford's health plan to be well-informed. Those who do not complete the *SDS* program before undergoing elective hysterectomy, knee replacement, hip replacement, weight loss (bariatric), or low back surgery will be subject to a \$1,000 penalty.

How do I complete the *SDS* program and avoid paying the additional \$1,000?

There are three steps you need to complete **before** the surgery is performed:

1. At least 30 calendar days before the date of your scheduled surgery, you must enroll in the *SDS* program by calling 1-888-361-3944, Monday through Friday, 8:30 a.m. to 5 p.m. ET.;
2. Complete a minimum of two telephone calls with the *SDS* program specialist; and
3. At least one calendar day prior to surgery, complete a telephone survey with the program specialist.

If you decide to pursue the surgical procedure anytime within the following 12 months, you will not be subject to the \$1,000 penalty at the time the claim(s) for the procedure is processed.

Who is required to participate in the *SDS* program?

To avoid the \$1,000 penalty, employees and spouses/domestic partners enrolled in one of The Hartford's health plan who have been recommended for hysterectomy, hip replacement, knee replacement, bariatric (weight loss) surgery¹, or low back surgery must complete the *SDS* program. If you have one of the surgeries on an emergency basis, the penalty will not apply. If you do not complete the *SDS* program within the 12 months prior to a planned procedure, you will pay \$1,000 more at the time the claim(s) for the procedure are processed.

Why are hysterectomy, hip replacement, knee replacement, bariatric surgery, and low back surgery the only surgical procedures included in the program?

The Hartford has focused on these five procedures because they are associated with significant treatment variation and are typically planned in advance; allowing sufficient time to become educated on the available treatment options. Although more than one effective treatment option may exist, at times patients are only presented with one option by their doctor. For example, when patients considering back surgery were fully informed about their options, 35 percent chose an alternate treatment.² The Hartford believes that you should understand your treatment options before having surgery.

¹ Additional criteria and requirements apply. Refer to the Summary Plan Description on NetBenefits or call your claims administrator.

² *The New England Journal of Medicine*

Does it matter what treatment options I pick?

It doesn't matter what treatment you ultimately decide upon—The Hartford just wants you to make an informed decision. The new requirement is intended to reinforce the importance of making informed decisions about your care and is not based on the choice itself.

If I do not complete the SDS program and incur the penalty, how will it be applied?

If a \$1,000 penalty is triggered for failure to enroll in and timely complete the SDS program:

- The \$1,000 penalty will be imposed by reducing the amount otherwise payable under The Hartford's Health Plan for the surgery by \$1,000.
- The \$1,000 penalty will not count for purposes of satisfying any deductible under the Plan.
- The \$1,000 penalty will not count for purposes of satisfying any out-of-pocket maximum under the Plan.

Will The Hartford know if I do or do not participate in the SDS program?

No; the SDS program is confidential and personal health information is not shared with The Hartford.

If I have questions about the SDS program who should I contact?

You can reach an SDS specialist by calling 1-888-361-3944, Monday through Friday, 8:30 a.m. to 5 p.m. ET.

This document is not intended to create, nor will it be construed to form, a contract or promise for a benefit. Participation in the plans is subject to all applicable terms and conditions of the plans. Full details about the plans are provided in the official Plan Documents, which govern the operation of the plans. Any differences between this document and the Plan Documents are not intended, but if any differences are found to exist, the Plan Documents will govern. The Hartford reserves the right, without your consent or concurrence, to amend, modify, suspend, replace, or terminate the plans, in whole or in part, including any level or form of coverage or contribution amount, at any time.