Surgical & Imaging FAQ

What do your imaging and surgery benefits offer?

Vālenz Health® offers affordable surgical and imaging benefits. Our cost containment solution saves 30-80% under average insurance pricing. We handle more than 430 elective surgeries, colonoscopies and all major imaging. Basically, if a procedure can be done in an outpatient setting and the patient is a fit, we can do it. As an added advantage, our care options are within 60 miles of the employee's home.

How does it work?

Our surgical and imaging benefits are implemented alongside your current self-funded health plan and employees call our navigators for any elective procedure prior to scheduling. This benefit is classified as an out-of-network (OON) benefit that has no cost to an employee, so there is no need to worry about deductibles and accumulators through the TPA. In addition to waiving employee out-of-pocket costs, many employers have also added a taxable financial incentive which simply can go on their paycheck as a bonus after the procedure is completed.

How much does it cost?

It is no cost to Pareto Captive members. Pareto has graciously decided to pay our fee on behalf of all employers in the captive.

How far will employees travel to a provider?

We believe in a "near care" model that is designed to give employees options within 60 miles of their home. We are not a medical tourism model, which requires employees to travel long distances by plane for care. Not only do we have a very large footprint of providers, we are able to deliver the best pricing in the bundled surgical and imaging space. You now have access to more than 1,600 surgical centers and 2,600 imaging centers nationally across 46 states.

Is there coverage in my area?

We will run an access report for you if you would like to provide us locations of your current employee population. Even if coverage looks spotty in a certain market, we can work to build out provider access as we now have business to refer to the local providers.

How does this work alongside my health plan?

Our program is set up as a stand beside solution to your current health plan. We add a plan amendment to your current SPD that classifies our benefits as out-of-network benefits that have no cost to the employee/patient.

How does this work with a qualified high deductible plan?

There is a special workaround that occurs with a QHDHP due to the rules of not allowing first dollar plan coverage. When an employee is enrolled in a Qualifed High Deductible Plan, we will verify their YTD deductible, with a contact provided at the time of intake. If the employee has already met the IRS first dollar coverage minimums, they pay nothing out of pocket. For 2026, the IRS first dollar coverage minimums are: $1700 for someone enrolled as single on the plan and $3400 for family. If they have not yet met the amount, we will collect up to the cost of the procedure or the difference (whichever is less). The employer will then provide a rebate back to the employee based on the amount paid to us.

Are claims covered under the stop loss contract?

Yes – all Stop Loss carriers have agreed to accept any claims paid through our program. This just involves a simple amendment to your Stop Loss contract to recognize Vālenz Health® as the second administrator on the plan.

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How are claims applied to the employer's reporting?

Brokers check in with us once a quarter and at the end of the plan year verifying that we paid any claims towards the high claimants.

How do claims apply to the employee's deductible?

They do not. None of our imaging and surgical claims will apply to in-network deductibles, co-pays, co-insurance, etc. It is simply an out-of-network benefit that has no cost to the employee.

How do employees utilize the program?

Education, education and education? Wait, did I say education?

Employees have to be made aware of the program and how to utilize it, otherwise it is worthless. If employees do not make outreach, we cannot create the impact. It is important that employers help support and keep the program and make it a key talking point when having conversations related to the health plan.

What incentive does an employee have to participate in the program?

No out-of-pocket cost and a large number of employers all provide a taxable financial bonus – typically 10% of the cost of the procedure through us.

How do we get started?

Implementation is very simple. Many employers are implemented the same day that we receive their information. We like to make things very easy for our employer and broker partners.

1. Connect with your Pareto representative, who will provide you with our agreement for signature
2. Participate in a 3 way call with broker, client & our team
3. The group is LIVE: we'll provide program language to add to plan docs

For smarter, better, faster healthcare,
contact **careteam@valenzhealth.com**

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