



Working to make health insurance oh-so-much simpler

Is it possible to redesign health insurance in a way that makes it less complicated and lowers costs?

Actually, yes, and Surest is how. Founded in 2016 with UnitedHealth Group investment from the beginning, Surest is what's next in health care industry innovation.

Surest plans from UnitedHealthcare are designed to help employees see their full costs in advance, access care without deductibles and coinsurance, and more easily choose their most efficient path to health.

surest™

To learn more, visit surest.com or contact your broker, consultant or UnitedHealthcare representative

Addressing health care's biggest challenges



1 in 4 people went without medical care

due to uncertainty over coverage¹



\$5,969 in average health care costs

paid by employees each year²



\$1T of U.S. health care spending is wasteful

and costs continue to rise, forcing some employers to choose between trimming the benefit or shifting costs to employees³

Surest is designed for simplicity and savings

Clarity

- Clear, upfront copays
- No deductible or coinsurance
- Check prices and compare options in advance

Experience

- Intuitive digital experience with answers in the palm of your hand
- Skilled member support available via phone, chat or email
- Broad UnitedHealthcare national network of 1.5M+ physicians and health care professionals and 6K+ hospitals⁴

Potential savings

- Potential employer savings of up to 15%⁵
- 46% lower out-of-pocket costs per employee⁶
- Members may make more informed choices when able to research and shop around⁷

¹ Health Insurance Literacy Survey 2019: Americans are increasingly confused about health care. Policygenius, Oct. 29, 2019. Available: <https://www.policygenius.com/health-insurance/news/health-insurance-literacy-survey-2019/>. Accessed: Jan. 11, 2023.

² 2021 Employer Health Benefits Survey. Kaiser Family Foundation, Nov. 10, 2021. Available: <https://www.kff.org/health-costs/report/2021-employer-health-benefits-survey/>. Accessed: Jan. 11, 2023.

³ Shrank, et al. Waste in the US Health Care System: Estimated Costs and Potential for Savings. Oct. 7, 2019. Available: <https://jamanetwork.com/journals/jama/article-abstract/2752664>. Accessed: Jan. 11, 2023.

⁴ UnitedHealthcare internal analysis, Dec. 31, 2022.

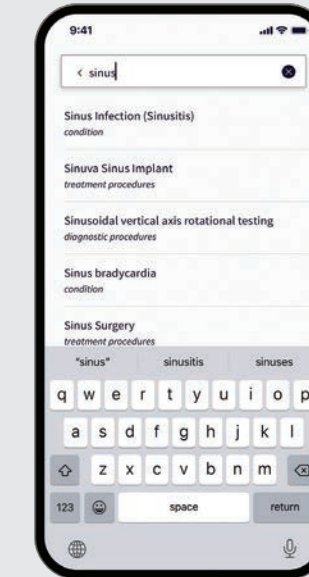
⁵ Combination of modeled and actual results across Surest ASO and FI products, prospects and clients. Industry benchmarks are age/gender/risk/geography adjusted.

⁶ Surest self-funded 2021 book of business vs. risk-adjusted matched comparison group.

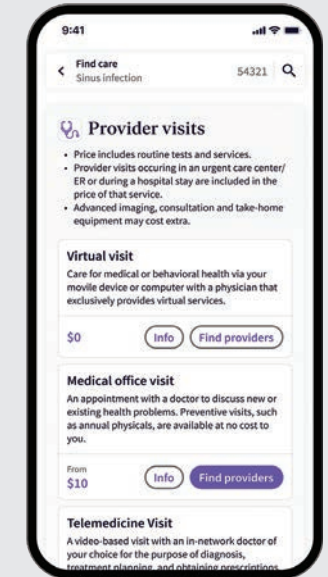
⁷ Physical therapy, occupational therapy and speech therapy use is 4% higher than benchmark and costs 14% less per visit. Surest self-funded 2021 book of business. Risk adjusted for demographics, geography and disease burden.

Clear, upfront pricing in just a few clicks

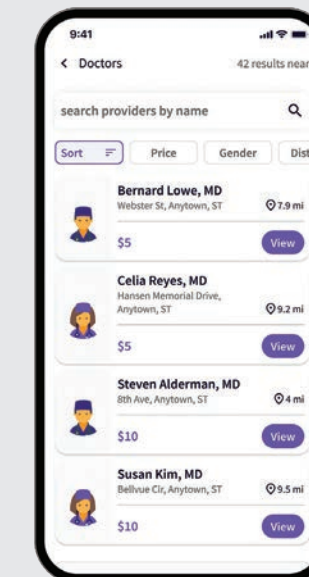
1. Search the Surest app or surest.com for care



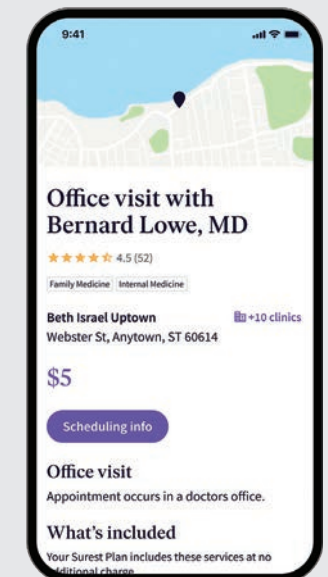
2. Choose the kind of appointment you want



3. Compare providers and pricing



4. Get scheduling information, ratings/reviews and more



Surest delivers results that matter, for employers and employees



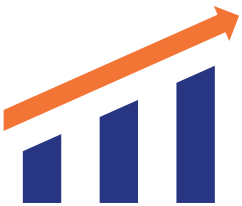
Member satisfaction

Offering a health plan that members value may make a big difference in attracting and retaining talent, especially in a tight labor market.

8 out of 10

members said they would be disappointed if their employer no longer offered Surest⁸

90% member retention year over year⁹



Year-over-year growth

The Surest approach to care is catching on across all 50 U.S. states and continues to grow in adoption among employers and members alike. In fact, Surest is the fastest growing plan today for UnitedHealthcare.¹¹

155%

increase in the number of employers using a Surest plan, 2021–2022¹⁰

84% increase in Surest membership growth, 2021–2022¹⁰



Lower costs, simpler experience

With more ways to control costs and coverage that’s easier to understand, Surest is working to solve some of the industry’s biggest pain points.

Up to **15%**

employer savings¹²

82% of Surest members said they “understand” or “really understand” their plan¹³

Can your health plan make you smarter about health care?

With easy-to-understand benefits and price visibility, Surest members make more informed decisions—choosing low-cost, high-value treatment alternatives, as well as less expensive sites of care, more often.



Effective, less invasive care
Physical, occupational and speech therapy use is 4% higher than benchmark and costs 14% less per visit



Less expensive sites of care
Emergency room utilization is 6% lower than benchmark



More virtual care
> 10 times higher-than-benchmark use of virtual visits

“I absolutely love that I have no questions regarding this plan. I know exactly what I will pay before I even book an appointment.”

– Kaitlin B., Surest member

Source: Surest 2021 book of business compared to industry 2021 commercial benchmarks using MARA risk-adjustment methodology. Risk adjusted for demographics, geography and disease burden.

⁸ Surest member survey for 2020 self-insured enrollees.

⁹ The proportion of Surest members enrolled in 2021 who re-enrolled in 2022 with January 1 plan year start dates.

¹⁰ Surest book of business, 2021-2022.

¹¹ UnitedHealthcare employer-sponsored plans year-over-year, Sept. 2021 – Sept. 2022.

¹² Combination of modeled and actual results across Surest ASO and FI products, prospects and clients. Industry benchmarks are age/gender/risk/geography adjusted.

¹³ Member survey for 2019 Surest self-insured enrollees of one large plan sponsor.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ and MO). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. [dba Surest], its affiliate United HealthCare Services, Inc., or by Bind Benefits Administrators Services [dba Surest] in CA. Stop loss insurance for level funded plans is underwritten by United Healthcare Insurance Company
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