

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 provides opportunities to save?

Surest plans from UnitedHealthcare are designed to help employees see costs in advance and access care without referrals, deductibles, or coinsurance.

To learn more, visit [Surest.com](https://www.surest.com) or contact your broker, consultant, or UnitedHealthcare representative.

Addressing some of health care's biggest challenges



1 in 4 people went without medical care

due to uncertainty over coverage¹



\$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 employees²



\$5,969 in average health care costs

paid by employees each year³

The Surest health plan: See how powerful simple can be.

Clarity

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

Experience

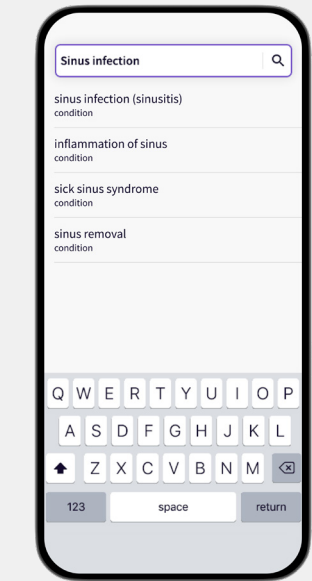
- Intuitive digital experience with answers in the palm of your hand
- Skilled member support available via phone, chat, or email
- Broad UnitedHealthcare national network of 1.5M+ physicians and health care professionals and 6K+ hospitals⁴

Potential savings

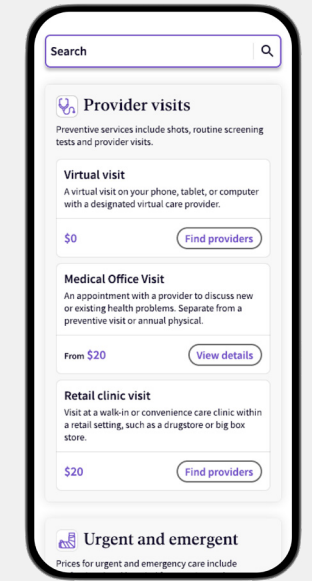
- Potential employer savings of up to 15%⁵
- 54% lower out-of-pocket costs⁶
- Members may make informed choices when able to research and shop around⁷

Clear, upfront pricing

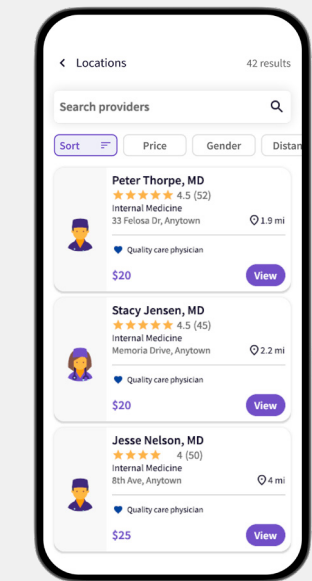
1. Search the Surest app or website for benefit coverage and care options.



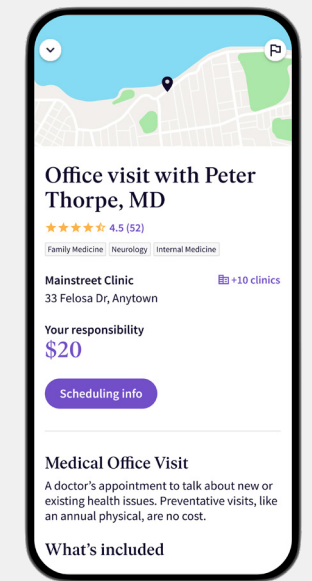
2. Compare treatment options.



3. See providers and price (copay) options.



4. Get scheduling information, and more.



Providers and prices are fictional. Prices are representative of member copays, no deductible.

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 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.

³ 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.

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. 13_v02

⁶ Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan. 141_v04

⁷ 6% lower emergency room utilization, 6% higher urgent care utilization. Comparison of members identified as having 12 months of enrollment in a UHC plan in 2021, and 12 months of enrollment in a Surest plan in 2022. 61_v03 7X higher virtual visits. Surest 2022 book of business vs. DoD book of business 2022. 46_v04

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



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.¹⁰

224%

increase in the number of employers using the Surest plan, 2022-2023¹⁰



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

90% member retention year over year⁹

126% increase in Surest membership, 2022 – 2023¹¹

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

“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

Can your health plan make you smarter about health care?

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



Increased use of routine and high-value care, while lowering total cost of care. 13% fewer inpatient admission and 9% lower cost/day. 4% fewer outpatient surgeries and 22% lower cost per surgery. 20% more physician visits.



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



More virtual care > 7 times higher-than-benchmark use of virtual visits

Source: Surest 2022 book of business; Independently developed 2022 benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 66_v03, 67_v03, 71_v03, 169_v01

⁸ The proportion of Surest members enrolled in 2022 who re-enrolled in 2023 with January 1 plan year start dates. 125_v03

⁹ The proportion of Surest members enrolled in 2022 who re-enrolled in 2023 with January 1 plan year start dates. 32_v04

^{10, 11} 2022 Surest book of business. 2022-2023

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_v02

¹³ Member survey for 2019 Surest self-insured enrollees of one large plan sponsor. 9_v01

* Excludes Hawaii

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, NC, NE, NH, NV, OK, PA, SC, TN, TX, VA and WV). 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. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. Stop loss insurance for level-funded plans is underwritten by United HealthCare Insurance Company. B2B E1232085056.02/23 © 2023 United HealthCare Services, Inc. All Rights Reserved. 23-426950 B2B_23-AI-426958_0623