



Remodeling health insurance from floor to ceiling

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

Actually, yes, and Surest is the big reveal. A UnitedHealthcare company, Surest is built to provide what most people expect—preventive care, urgent/emergency care, behavioral health care and more—but with a far simpler plan design.

Founded in 2016 with UnitedHealth Group investment from the beginning, Surest is what's next in health care industry innovation, built for more choice, flexibility and savings.



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

Addressing health care's biggest challenges with Surest, a reimaged health plan



Challenge #1

Hidden costs

In most industries, consumers know what they're paying before they buy. In fact, 81% of retail shoppers research online ahead of time.¹ Why should health care be any different?

Solution:

Clear, upfront pricing

- Know how much a health care service is going to cost beforehand
- Compare prices and options from different providers/facilities; higher-quality providers are an indication of more cost-efficient care
- A single bill for health services that often occur together



10x increase in virtual care use

with Surest members more likely to choose more efficient providers²

¹ Anderson, D. 33 Statistics Retail Marketers Need to Know in 2021. Invoca Blog: July 19, 2021. Available: <https://www.invoca.com/blog/retail-marketing-statistics>. Accessed: July 26, 2022.

² Surest self-funded 2020 book of business vs. DoD book of business 2020.

Challenge #2

High deductibles

When you have to pay 100% out-of-pocket for care before you reach your deductible, it's not surprising that more than half of U.S. adults delayed care last year due to costs.³

Solution:

Coverage from the start

- No deductible to meet before coverage kicks in
- No coinsurance: No complicated math to figure out how much is owed
- Potential for lower out-of-pocket costs



7 out of 10 Surest members

spend less than \$500 out-of-pocket annually⁴

³ Kaiser Family Foundation Tracking Poll (March 15-22, 2022). Available: <https://www.kff.org/health-costs/poll-finding/kff-health-tracking-poll-march-2022/>. Accessed: July 6, 2022.

⁴ Surest 2021 members enrolled 12 months, medical and pharmacy claims.

Challenge #3

No control, limited choices

Health needs differ from person to person. Why should you pay for coverage for less-common, plannable treatments like a hip replacement if you don't need one?

Solution:

More options

- Broad, nationwide UnitedHealthcare network
- No referrals
- No-cost preventive and low-cost virtual care



1.2M+ physicians

Surest members have access to the largest UnitedHealthcare network of 1.2M+ physicians and health care professionals and 6,900+ hospitals⁵

⁵ UnitedHealthcare internal analysis, June 30, 2022.

Surest delivers results that matter, for employers and employees



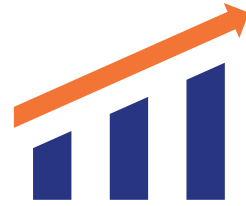
Member satisfaction

Members said they'd recommend Surest to friends and family more than twice as often as other health plans.⁶

86%

of members said they would be disappointed if their employer no longer offered Surest⁶

88% member retention year over year⁷



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.⁸

174%

increase in the number of employers offering Surest, 2021–2022

70% increase in the number of employees choosing Surest as their health plan, 2021–2022



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.

82%

of Surest members said they "understand" or "really understand" their plan⁹

15% employer savings¹⁰

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



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



More convenient access to care
9% lower-than-benchmark utilization of in-person urgent care

“After having Surest for now going on 2 years, it's really taken a lot of pressure and ambiguity out of health care for us.”

—Alex, Surest member

⁶ Surest member survey for 2020 self-insured enrollees.

⁷ The proportion of Surest members enrolled in 2021 who re-enrolled in 2022 with January 1 plan year start dates.

⁸ Surest internal data, 2021–2022.

⁹ Surest survey of self-insured members of one large plan sponsor, 2019.

¹⁰ Surest self-funded 2020 BoB plan sponsors with both medical and pharmacy data within our warehouse; Milliman 2020 commercial benchmarks and MARA risk adjustment methodology. Risk adjusted for demographics, geography and disease burden. We further adjusted the benchmarks to account for COVID effect, based on the Society of Actuaries 2021 Health Care Cost Model. (Society of Actuaries, 2021 Health Care Cost Model. Available: <https://www.soa.org/resources/research-reports/2020/covid-19-cost-model/>. Accessed: May 17, 2021.)

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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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