



A new approach to health benefits with Surest™

UnitedHealthcare’s Surest offers a new approach to health benefits that removes deductibles and provides clear upfront pricing information to people in advance of treatment. As a result, Surest members report improved satisfaction, employers enjoy lower health care costs, and consumers benefit from lower out-of-pocket expenses.¹

How it works

Surest plans seek to simplify how people navigate the health system, while helping improve access to care and making it easier to comparison shop for medical services based on quality measures and upfront prices. Key features of Surest plans include:

No deductibles or coinsurance: Surest plans help remove financial barriers to care with the aim of helping make it easier for members to understand both their coverage and cost before receiving care or making an appointment.

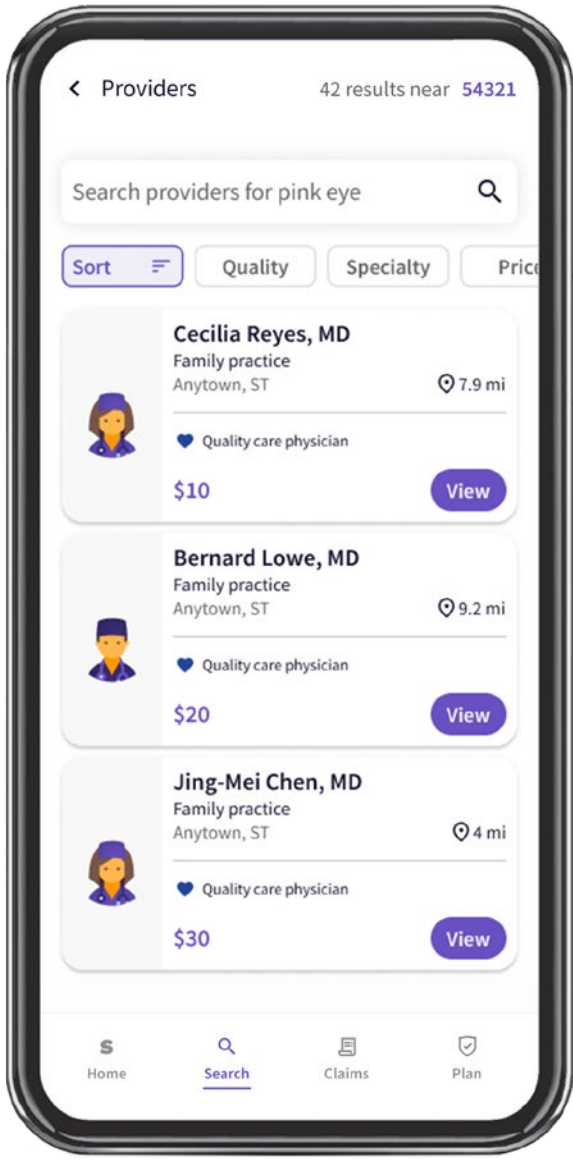
Upfront prices: Surest plans enable members to review single, all-in prices for more than 490 services before receiving care. Based on data-driven results displayed within the Surest app, members may be able to pay less and receive more effective treatments from quality care providers, as determined by national standardized measures.

Higher member satisfaction: For employees enrolled in a Surest plan, the Net Promoter Score® – a key measure of consumer satisfaction – was significantly higher than industry benchmarks.¹

More affordable premiums: Among employers that introduced Surest plans, costs were up to 15% less per member per month compared to high-deductible health plans, while out-of-pocket costs for members were 44% less.¹



82%
of the time Surest members selected the most cost-effective treatment option²



Surest members more frequently accessed high-value care, including:

10x
increase in virtual visit use³

23%
fewer inpatient surgeries¹

6%
fewer emergency department visits¹

UnitedHealthcare offers Surest plans to employers nationwide with self-funded health plans, as well as fully insured plans to employers with 51 or more employees in 11 states. By the end of 2022, Surest plans may be available to employers with fully insured medical benefits in up to five additional states.

¹ Surest self-funded 2021 book of business; Milliman 2021 commercial benchmarks and MARA risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden.

² Surest On-Demand 2021 book of business

³ Surest book of business vs. Doctor on Demand book of business, 2021

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.

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