

# The Surest health plan

Designed to give people power over their health insurance experience

## How it works

- Clear, up-front copays
- No deductible or coinsurance
- Copays are often lower for providers evaluated as high-value
- Intuitive digital experience with answers in the palm of your hand
- Broad, national UnitedHealthcare provider network

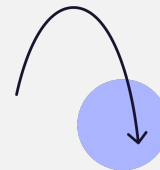
The Surest health plan has the potential to generate savings for employers and employees.



Prices (copays) are often lower for providers evaluated as high-value based on quality, efficiency, and overall effectiveness of care. When members check prices before seeking or scheduling care, they have the power to potentially save money.

Average **11% employer savings**<sup>1</sup>

Members had **54% lower out-of-pocket costs**<sup>2</sup>



Sample Surest Health Plan	
Deductible	\$0
Coinsurance (member paid)	0%
OOP maximum	\$5,000
Office visit — Primary care	Combined range: \$15 to \$100
Office visit — specialist	
Urgent care	\$50
Emergency room	\$500
Complex imaging	\$125 - \$775
Procedures (ASC, OP, IP)	\$40 - \$3,000
Example: maternity	\$900 to \$2,000
Example: other inpatient hospital	\$2,000
Prescription drugs (tier 1 / tier 2 / tier 3)	\$20 / \$60 / \$90

Illustrative example only. Costs and coverage may vary.

1. Combination of modeled and actual results across Surest prospects and clients; independently developed benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 13\_V02. 2. 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. Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), 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, UT, 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. Stop loss insurance for level-funded plans is underwritten by United Healthcare Insurance Company. ©Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2B\_22-AI-508208\_0623