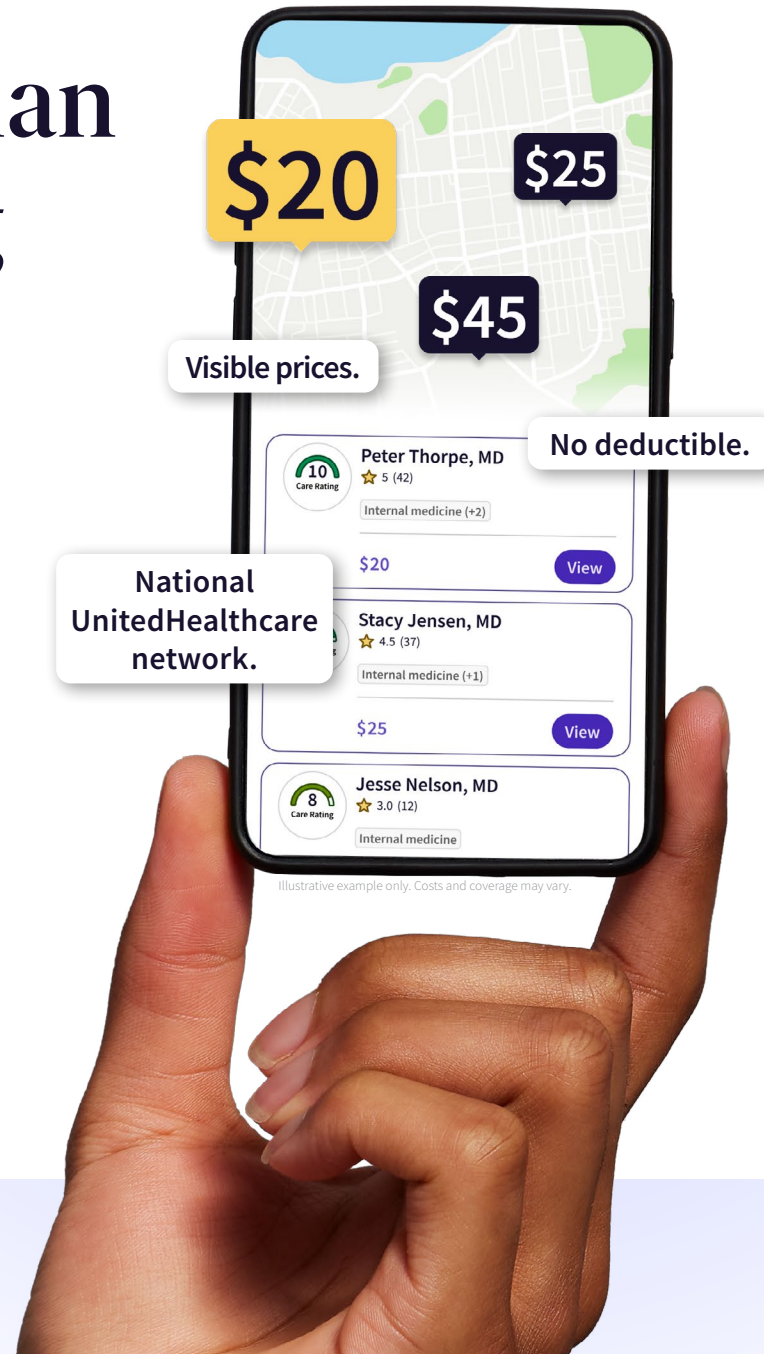


SUREST:

The health plan that's driving the industry forward.

Surest invented a member-driven, copay health plan 10 years ago—and it's still leading the way today.

With no deductible and visible copays, members can shop and compare cost and care options in advance, leading to member satisfaction and proven savings.¹

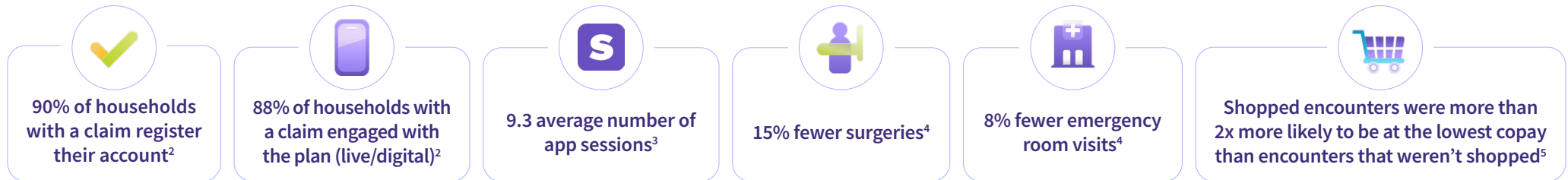


What makes Surest a win-win for employers and employees

- 1 No deductible or coinsurance
- 2 Actual copays, not estimates
- 3 Surest Care Ratings help inform care choices
- 4 Large, national UnitedHealthcare network
- 5 Low- or no-cost virtual care options
- 6 User-friendly digital experience
- 7 Support from the Surest360 advocacy team
- 8 Flexible funding for employers with 2+ employees: Fully insured, self-funded, or level funded options

How Surest works.

Member engagement, or shopping before care, drives positive results. With a simple search, the plan is designed to show high-value options to help members make informed care choices that often lead to savings potential for them—and the employer.



Simple. Proven. Built to lead.

Employers want to cut costs but not benefits. Employees want clear costs and coverage. Surest delivers for both with price transparency that has the potential to lower spend across the board.

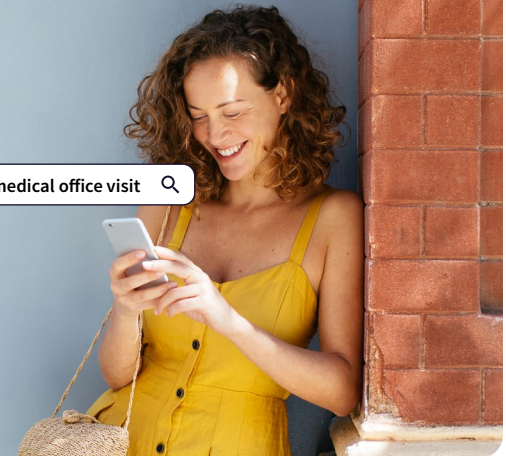
See how Surest adds up.



Don't settle for the status quo. Take the lead with Surest.

Visit www.Surest.com or contact your broker, Surest, or UnitedHealthcare representative.

medical office visit 



1. Surest actuarial results through 2025.

2. Surest 2024 book-of-business, variably-priced services.

3. Surest 2024 book-of-business digital engagement analysis.

4. 2024 Surest ASO analysis comparing utilization trends for continuously enrolled Surest members to a matched, non-Surest traditional plan control group.

5. Surest 2024 Book of Business, YTD.

Self-Funded: Administrative services provided by United HealthCare Services, Inc. or its affiliates.

Fully Insured: Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or its affiliates.

All Fully Insured Plans in California: If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care

with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider.

Level-Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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