



A UnitedHealthcare Company

# MARKET TRENDS: Putting care back into health care benefits.

Through an intuitive digital-first experience, Surest members are able to see actual costs, not estimates, before even making an appointment so they can shop and compare care. This shift is changing how members use their health insurance.

The result? Surest members, on average, had 50% lower out-of-pocket costs on health care expenses.<sup>1</sup> And they aren't just saving money, they're also finding high-value care to help them feel better, faster.

<sup>1</sup>Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan.  
<sup>2</sup>2024 Consumer Survey, Key Trends in Healthcare Member Expectations and Satisfaction, HealthEdge.  
<sup>3</sup>Mercer Survey of Health & Benefit Strategies for 2025.  
<sup>4</sup>Surest actuarial results through 2024.  
<sup>5</sup>The Surest book-of-business demographic adjusted compound annual growth rate from 2019 to 2023 was 4.6%.  
<sup>6</sup>The State of Workplace Health, One Medical, 2024.  
<sup>7</sup>2025 Employer Health Care Strategy Survey, Business Group on Health, August 2024.  
<sup>8</sup>Comparison of members identified as having 12 months enrollment in a UHC plan in 2021, and 12 months enrollment in a Surest plan in 2022. 167\_V01.  
<sup>9</sup>Workplace Transformations: Employer Business Practices and Benefit Offerings, Transamerica Institute, March 2024.  
<sup>10</sup>Statistics from studies by Substance Abuse and Mental Health Services Administration (SAMHSA), Centers for Disease Control and Prevention (CDC), and the U.S. Department of Justice.  
<sup>11</sup>Surest Doctor On Demand (DoD) 2022 utilization compared to 2022 DoD book of business. 46\_V04.  
<sup>12</sup>Study comparing Surest financial and utilization outcomes to a matched control group composed of non-Surest members from the same employers, using the same network. Members were matched on age, gender, geography, and chronic conditions.

## Clear choice by design—for employers and employees.

### What employees want in a health plan:

Affordability, personalization, and ease of use<sup>2</sup>

### What Surest offers:

Affordability, intuitive experience, and accessibility



**Approximately 50% of employers plan to shift costs to employees.<sup>3</sup>**

But what if they didn't have to do that?



**The Surest plan offers a rich benefit that can help employers and employees save.**

Up to 15% employer savings<sup>4</sup>

Year-over-year medical trend was less than 5% sustained across 4 years<sup>5</sup>

## For the health of it.

### Employers' and employees' commitment to well-being.

9 out of 10 employees agree that regularly seeing their primary care provider increases their overall well-being and helps them save money on health care in the long run.<sup>6</sup>

63% of employers will have at least one advanced primary care strategy in place for 2025.<sup>7</sup>

### Surest members say yes to preventive services.

**9%** increase in preventive physical exams<sup>8</sup>

**15%** increase in preventive mammograms<sup>8</sup>

**34%** increase in preventive colonoscopies<sup>8</sup>

### 87% of large employers feel responsible for employees' long-term health and well-being, including mental health.<sup>9</sup>

Surest wellness programs and tools are designed to encourage healthier behaviors and improved health outcomes through online resources and 1:1 support.

### Mental health is part of employee wellness.

81% of employers plan to bring low- or no-cost virtual counseling to employees, a big step in improving access to mental health support.<sup>7</sup>

Studies show that **4 of the top 5** reasons people use virtual care is to address mental health needs.<sup>10</sup>



**+698%**  
Surest members use virtual visits 698% more than the national average.<sup>11</sup>

**+584%**  
Surest members used more virtual care to address mental health needs.<sup>12</sup>



Therapy has definitely helped a lot. And Surest has made it affordable.

**Ambi S.**  
Surest member

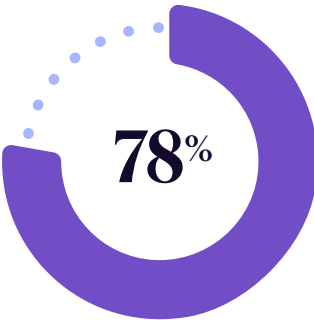
# A digital-first mindset

We’re always innovating and enhancing the product and experience.

80% of firms say it’s very important for their health plan to innovate by leading digital technology. 82% of employees say it’s important to manage their benefits online.<sup>13</sup>

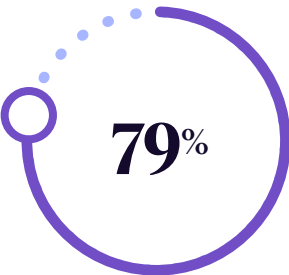
The Surest plan is designed to offer meaningful interactions within a digital experience so members can make real-time decisions about where, when, and how to get care.

Members registered...



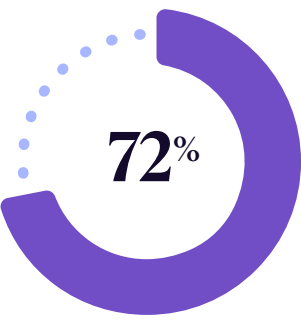
Surest registration, among households.<sup>14</sup>

and had a high engagement rate...



Households that had either a digital or live interaction.<sup>14</sup>

especially before surgeries.



Households that engaged with Surest 30 days before a surgery.<sup>14</sup>

## #1 priority for HR’s health care strategy? Improve care navigation.

Employers recognize the value of advocacy, with the majority of employers offering advocacy and navigation tools.<sup>15</sup>



85% offer medical decision support/second opinion services.<sup>15</sup>



64% offer high-touch health concierge services.<sup>15</sup>



75% of employers provide transparency tools for medical costs, pharmacy costs, or provider quality, primarily via their health plan.<sup>15</sup>

With the Surest plan, advocacy is more like hospitality than traditional customer service. Advocates go above and beyond with education, support, and empowerment.



97% of our clinical advocacy interactions include benefit navigation.<sup>16</sup>



84% of our conversations include condition education and 21% include treatment decision support.<sup>16</sup>



## Health is personal and so is how we communicate.

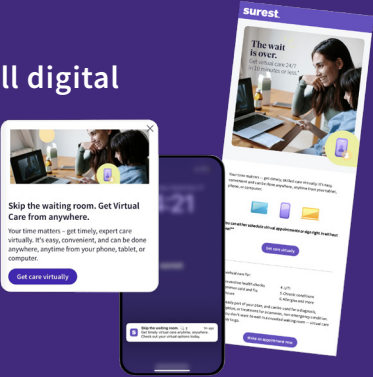
The Surest plan is designed to communicate with members through the app or web experience, as well as outreach. In the digital experience, we post homepage cards to highlight health enhancement options and we also embed programs into “search,” to encourage members to check out alternative options to manage conditions.

#2

priority for HR teams in 2024 is to increase awareness and communication around their benefits.<sup>17</sup>

Surest provides consistent, 1:1 multi-channel support that helps members get the most from their benefits.

- Care and program recommendations based on data, eligibility, and interactions for all members
- Digital prompts for inbound interaction
- Proactive outbound messaging from Clinical Advocacy team
- Active awareness at all digital interaction points
- Focus on high-need populations with touch points from our Clinical Advocacy team



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<sup>13</sup>2023–2024 Aflac WorkForces Report.

<sup>14</sup>Surest 2022 book of business results. 22\_V04, 133\_V03, 163\_V02.

<sup>15</sup>2025 Employer Health Care Strategy Survey, Business Group on Health, August 2024.

<sup>16</sup>Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 168\_V01, 66\_V03, 169\_V01, 71\_V03, 67\_V03.

<sup>17</sup>The State of Workplace Health, Annual Research Study & Report, One Medical, 2024.

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

Fully insured plans: 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 plans: Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. B2B\_25-AI-1202001\_0325