

# The Surest Cost Efficiency Measurement Study is in, and the data has a lot to say.



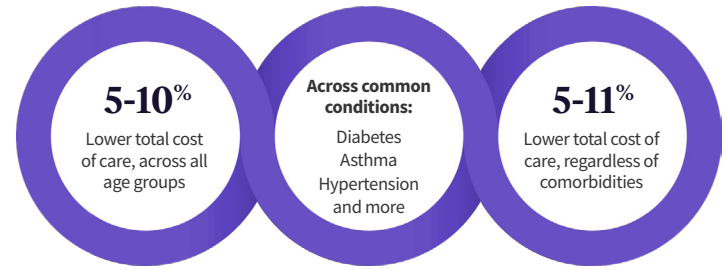
The improved efficiency was consistent across different population segments and time periods, which suggests this health plan can drive materially different member engagement while avoiding the pitfalls of high deductibles and traditional plan designs.

**Todor Penev**  
Commercial analytics leader at Aon

Citation for Aon study/data points (other than member/employer savings noted above): Aon's UnitedHealthcare Surest Cost Efficiency Measurement 2021-2022, February 2024, study of a Surest member cohort derived from Surest's 2021 and 2022 book of business with complete medical and pharmacy claims data, plus three months of run-out, and who were not excluded from the cohort by certain normalizing eligibility and experience restrictions. Control group derived from Merative MarketScan® Research Databases.

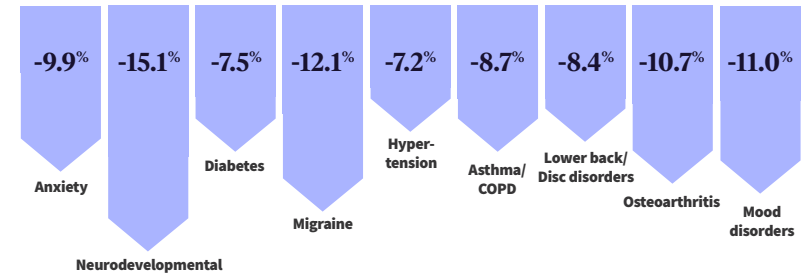
Aon's UnitedHealthcare Surest Cost Efficiency Measurement 2021-2022, February 2024. Results from 2022 only. Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NY, OH, PA, RI, SC, SD, TN, TX, UT, VA, WV and WY). 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. d/b/a Surest, its affiliate United Healthcare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. © Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2B\_24-AI-716617\_0324

**Third-party research shows reduction in total cost of care, sustained over time, across demographics, conditions, and comorbidities.**



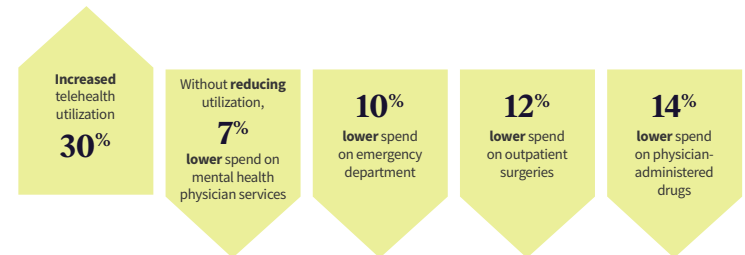
**Lower cost of care for chronic conditions.**

Surest members, at every level of comorbidity, and sustained across both years studied, lowered their total cost of care compared to the control group.



**Lower costs are not at the expense of access and care.**

The study found members accessed efficient care for almost all outpatient services measured, and increased utilization of telehealth services.



**Sustained performance and efficiency with lower total cost of care.**

The third-party study found the Surest plan improved access and affordability to health care across ages, conditions, and comorbidities. Surest plans demonstrated sustained performance and efficiency with lower total cost of care.



Compared to the control group, Surest total spend was significantly lower each year (medical and pharmacy PMPY)