

UnitedHealth Group cuts employee health care costs, reduces barriers, and delivers simplicity.

Members saved 60% in out-of-pocket expenses

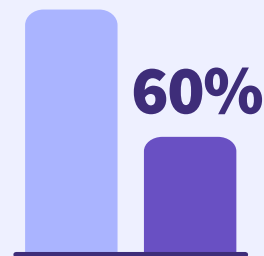
The challenge

High deductibles were causing financial hardship for many employees. They were often deferring care due to the cost before meeting their deductible and overusing emergency rooms. Employees wanted predictable, easier-to-use, and more affordable care offerings, which could save money for employees and the company.

The solution

UnitedHealth Group offered the Surest health plan, which eliminated deductibles and provided actual costs listed up front on the easy-to-use app or website. With lower prices indicating providers evaluated as high-value based on quality, efficiency, and overall effectiveness of care, employees could choose care to fit their needs and budget. The transparency and increased care options could drive efficient alternative care choices that could reduce costs for members and the employer. The Surest plan offered a national provider network giving employees broad access to care in the palm of their hands.

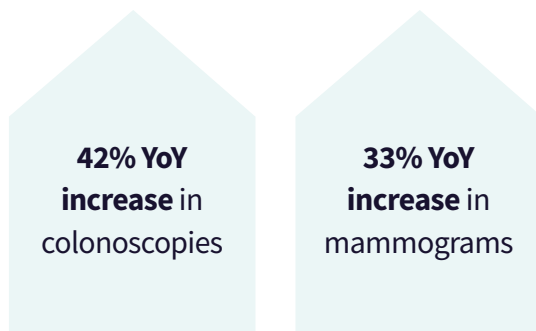
Employee impact: Saved money



60% less out-of-pocket spend compared to traditional health plans²

Employee impact:

Increased preventive screenings



We're thrilled to see the Surest plan has enabled UnitedHealth Group members to get the care they need while also saving them money in out-of-pocket costs if they use more efficient providers. At the same time, the company is saving money and mitigating rising health care costs. It's a win-win!

Vickie Strickland

Vice President, Corporate Benefits
UnitedHealth Group

The outcome

Employee impact

- 81% of members spent less than \$500 out-of-pocket
- 89.8% retention rate 2023 to 2024
- 88% of households interacted with Surest via the app or Surest Member Services
- 92% of care encounters had a digital search prior to the encounter
- Registered households averaged 13 sessions in a year or 1.1 sessions per month
- 78% of members with elevated clinical needs engaged with the Surest Clinical Advocacy team
- 73% higher virtual visits than the non-UnitedHealth Group Surest norm

Surest members' improved utilization and positive outcomes resulted in lower costs for UnitedHealth Group



With Surest I can afford to go to the doctor or get testing done. With high deductible plans, I couldn't afford it easily.

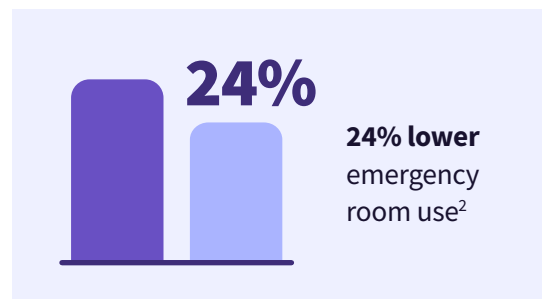
Surest member

Employer impact

- 25% higher primary care physician utilization¹
- 27% lower urgent care use²
- 13% lower hospital admissions¹
- 17% lower surgery costs¹
- 38% decrease in hip and knee surgeries²
- 27% decrease in shoulder surgeries²

Employer impact:

Saved money and reduced overuse of ER



5% lower cost PMPM compared to benchmark¹

7% lower cost PMPM for members who switched to the Surest plan in 2022²

1. Utilization and cost relative to a commercial benchmark adjusted for age, gender, geography, and disease burden. 2. Comparison of Surest migrators with 12 months enrollment in a UHC plan in 2021, and 12 months of enrollment in Surest in 2022 to a matched control group that was selected from a population of UHC members who were enrolled for 24 months in 2021 and 2022.

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