



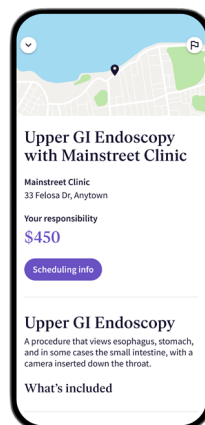
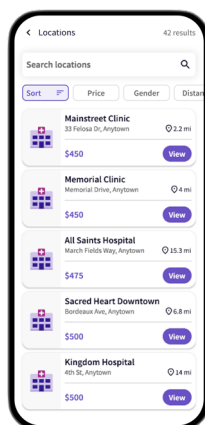
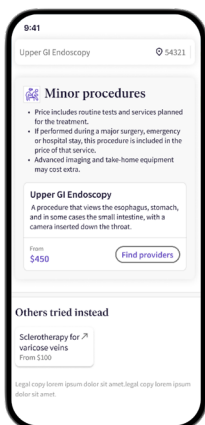
Take your health benefits to the next level

See how powerful simple can be.



Surest offers plans that reduce barriers to care, allowing members to access cost and care options in advance of care with the potential to find savings.

Solutions for a healthier workforce



Clear costs, no deductible
Find opportunities to save.



54% lower out-of-pocket
cost per member¹

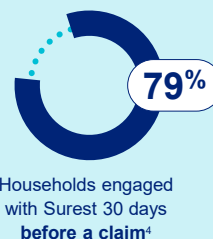


11% lower total allowed
PMPM²

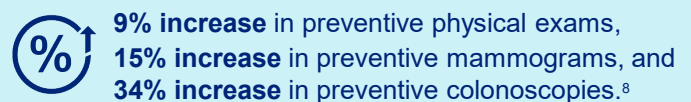
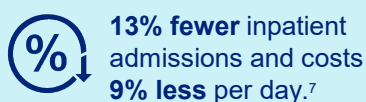
Providers and prices are fictional. Prices are representative of member copays, no deductible.

Surest members are using the experience as intended.

Members register and they use the tools to understand the costs and care — with even higher engagement rates before surgery.



Increased use of routine and high-value care, while lowering total cost of care



Value of Health Action Council participation

We are committed to delivering a solution that offers essential resources to help lower costs in the short and long term. Below are the potential benefits of participating with Surest through our Health Action Council relationship.



The Surest health plan is designed to offer clear, upfront copays—not estimates—making it easier for members to search, compare, and choose health care options. With no deductibles or coinsurance and lower copays assigned to providers evaluated as high-value, the Surest plan provides savings opportunities for both employees and employers.



Growth credit: An annual growth credit is calculated each year based on the aggregate enrollment and can range from \$20 – \$39 per employee per year (PEPY) for a new customer. In 2025, UnitedHealthcare paid more than \$4.7M in growth credits to Health Action Council plan sponsors.



Loyalty credit: The longer your tenure, the higher your loyalty credit. This credit is available for each 3-year renewal with Surest and ranges from \$15 – \$25 PEPY.



Best price guarantee: Our contract with Health Action Council includes a best price guarantee, which means that an employer cannot get a lower price from Surest for the same services.



Membership advantages⁹: By joining Health Action Council, your dues grants you access to advantages that go beyond this group purchasing solution. Educational sessions provide insights into current trends and relevant health care topics. Plan sponsors benefit from networking opportunities, valuable tools and resources for health improvement.



Dual Selection Credit: When Surest is paired with the Optum Rx and Health Action Council pharmacy solution, customers receive a \$3 PEPM credit.



Visit the Health Action Council microsite to learn more
uhc.com/healthactioncouncil



United
Healthcare[®]



health action council
Enhancing Business. Enlightening Lives. Enriching Communities.

surest[™]

¹Members 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. ²Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse relative to moderately managed benchmark. Independently developed 2022 benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 56_v04. ³Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse relative to moderately managed benchmark. Independently developed 2022 benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 22_v04. ⁴Surest 2022 book of business. 133_v03. ⁵Surest book of business households, 2022. 166_v02. ⁶Surest 2022 book of business; Independently developed 2022 benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 66_v03. ⁷Surest 2022 book of business; Independently developed 2022 benchmark based on a database containing healthcare claims from 80 million U.S. lives risk adjusted for demographics, geography, and disease burden. 168_v01. ⁸Migrator study comparing the changes in utilization for members from large market employers who were in a UHC plan for 12 months in 2021 and the Surest plan for 12 months in 2022. 167_v01. ⁹Employers are required to become a member of Health Action Council to be eligible for these advantages. Membership fees range from \$1,000 to \$10,000 per year.

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

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