

See how powerful simple can be.

When it comes to knowing health care prices in advance, consumers are often kept out of the loop. It's different with the Surest plan. Members can check costs and compare care options before making an appointment. No guessing. And prices for health services that often occur together are bundled into a single copay.

Prices (copays) are lower for higher-value options, based on quality, efficiency, and overall effectiveness of care. With this visibility, members choose differently.

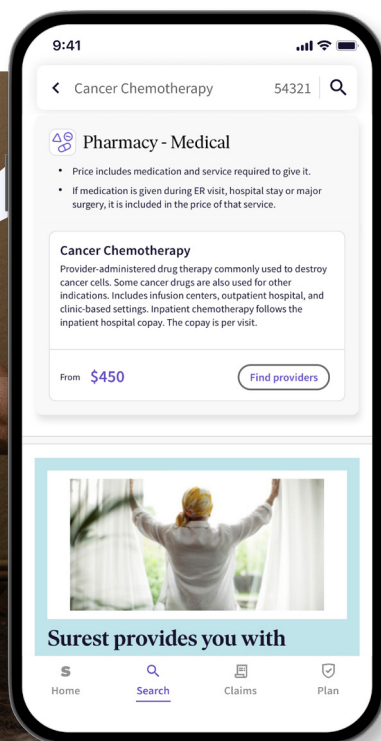
The result?
Savings opportunities for Trust Funds and their members.



Features of the Surest plan.

- ACA-compliant health plan for Trust Funds with 51+ members, available nationwide*
- Self-funded and fully insured options
- No deductible, no coinsurance
- See prices in advance
- Broad, national UnitedHealthcare network
- Virtual health network

*Excludes Hawaii



Illustrative example only.
Costs and coverage may vary.

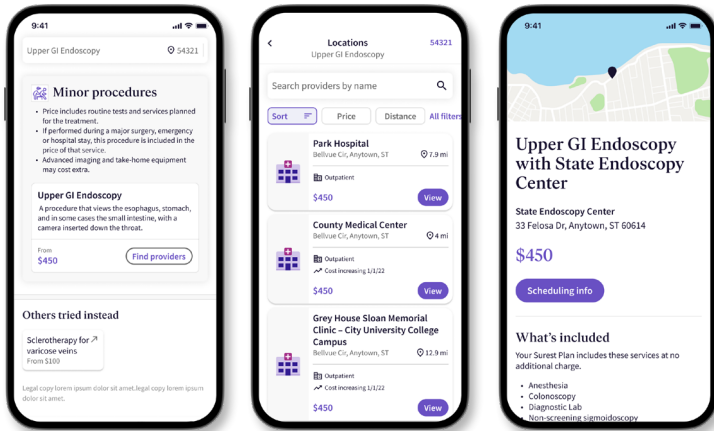


“Everything is just **easy and affordable.** I feel in control of my health plan for the first time.”

Jaime A., Surest member

You don't need to cut quality benefits to help save on costs.

A plan designed to help members save based on choice, clarity, experience



Illustrative example only. Costs and coverage may vary.



Clear costs, no deductible
Find opportunities to save.



54% lower out-of-pocket
cost per member.¹



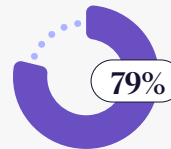
11% lower total allowed PMPM²

Surest members are using the experience as intended.

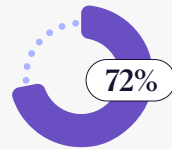
Members register and they use the tools to understand the costs and care — with even higher engagement rates before surgery.



78%
Surest registration among households³



79%
Households engaged with Surest 30 days before a claim⁴



72%
Households engaged with Surest 30 days before a surgery⁵

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



5% reduction in overall surgical rate.⁶



13% fewer inpatient admissions and costs
9% less per day.⁷



9% increase in preventive physical exams,
15% increase in preventive mammograms, and
34% increase in preventive colonoscopies.⁸



A year from now, you'll be glad you reached out today. **Let's connect.**
surest.com

surest
A UnitedHealthcare Company

1. Members 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. 2. Surest 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. 3. Surest 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. 4. Surest 2022 book of business. 133_v03. 5. Surest book of business households, 2022. 166_v02. 6. Surest 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. 7. Surest 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. 8. Migrator 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. 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 UnitedHealthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, NC, NE, NH, NV, OK, PA, SC, TN, TX, UT, VA and WV). 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_23-AI-511060_0623