



Grab your phones!

We'll show you how Surest works.



1. Open the camera app on your phone.
2. Point your camera at the QR code and hold your phone steady — like you would scan a barcode.
3. Follow the prompt on your phone to the app.

The pre-member sites are Surest production pre-member sites, as such we have no way of filtering requests to determine if users are using the site for demo, or the pre-member experience.

Please help us in providing prompt responses to our future members by refraining from utilizing any components of the site that would engage Surest Member Services. This would include the following: Chatbot, Send Surest Experts an email, Share feedback.

Surest copays simplify the member experience and minimize unexpected bills

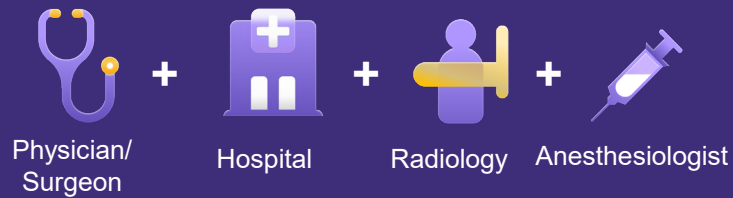
Surest organizes care based on how members experience care and how doctors communicate with patients (*hint: It's not billing codes*).

On traditional plans

Members pay **multiple bills** for each service included in the procedure and have very little understanding on the total cost.

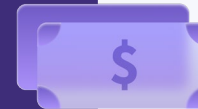


Member has a surgery/procedure



On a Surest plan

Members pay **one copay** for a procedure even when multiple providers are involved. Surest bundles related services into a single member encounter.



The Surest plan is a better benefit

Reduces confusion with no deductible and no coinsurance—only copays.

- Lower copays are assigned to providers evaluated as high value based on effectiveness and cost efficiency data
- Copays include the services delivered in that visit/admission, helping eliminate unexpected bills
- There is no single Surest plan copay that would cause a member to immediately reach their out-of-pocket maximum. Only 1% of members hit their OOPM.¹
- Members can search ahead of time to know what they will pay

		Sample Surest plan
Out-of-Pocket Maximum (OOPM):		\$5,000
Deductible:		None
Coinsurance:		None
Copays	Preventive	Free
	Office visit (PCP and SCP)	\$20–\$90
	Urgent care	\$50
	Emergency room	\$400
	Maternity	\$900–\$1,700
	Complex imaging	\$100–\$725
	Physical therapy	\$10–\$70
	Procedures (Office, OP, IP, etc.)	\$40–\$3,000
	Prescription drugs (Tier 1/Tier 2/Tier 3)	\$10/\$60/\$90

¹Surest 2022 book of business with plan year starting in January 2022

Member satisfaction

9 out of 10

members
stay on the plan
year-over-year



7 out of 10

members would be
disappointed if their
employer no longer
offered the Surest
health plan



“It tells you what you’re
gonna pay up front.
Nobody else does that.”

Freeman B., Surest member

The Surest health plan at a glance

- The **fastest growing** employer-sponsored UnitedHealthcare health plan
- Members see **copays** in advance, so they can plan ahead. **Lower copays** indicate providers evaluated as **higher value**.
 - Copays include the services delivered in that visit/admission, helping to eliminate unexpected bills
 - Members see copays up front on the app/website, with additional support available through Surest Member Services (chat, email, and phone)
- Broad, national **UnitedHealthcare Choice Plus*** network with more than 7,000 hospitals and 1.7 million physicians and care providers
- Up to **15%¹ savings** for employers¹
- **50% average lower member** out-of-pocket spend²

