

# 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. Know what's owed in advance and receive a single bill for the services delivered in that one visit.

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

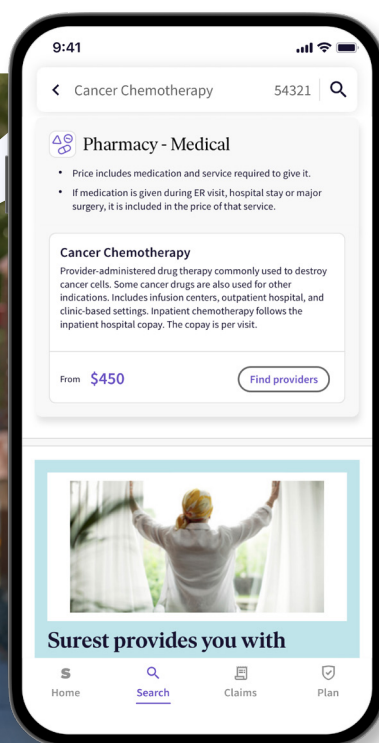
**The result?**  
**Savings opportunities for employers and employees.**



## Features of the Surest plan.

- ACA-compliant health plan for employers with 51+ employees, available nationwide\*
- Self-funded, level-funded, fully insured options
- No deductible, no coinsurance
- See prices in advance
- Broad, national UnitedHealthcare network
- Virtual health network

\*Excludes Hawaii



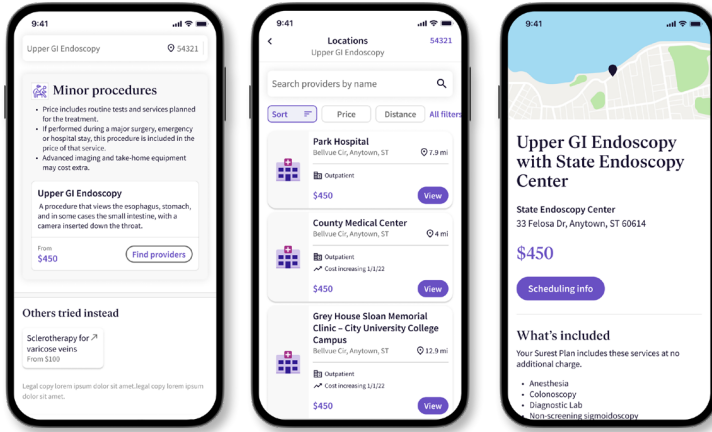
**8 out of 10 members would be disappointed** if their plan sponsor no longer offered the Surest plan.<sup>1</sup>

**90% of Surest members** re-enroll in the Surest plan.<sup>2</sup>

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# Cut costs, not benefits, and deliver more value to employees

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



**Clear costs, no deductible**  
Find opportunities to save.



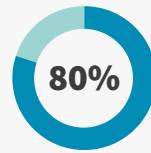
**46% lower out-of-pocket spend per employee.<sup>1</sup>**



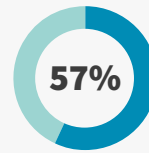
**14% lower total allowed PMPM, allowed medical and pharmacy per member, per month costs.<sup>2</sup>**

## Surest members are using the experience as intended.

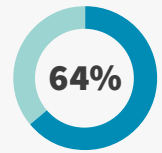
Members register and they use the tools to understand the costs and care — with even higher engagement rates before surgery.



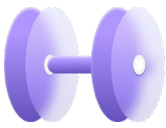
Surest registration among households<sup>2</sup>



Households engaged with Surest 30 days before a claim<sup>2</sup>



Households engaged with Surest 30 days before a surgery<sup>2</sup>



Therapy utilization is **4% higher** than benchmark and **cost 14% less** per visit.<sup>2</sup>



Outpatient hospital surgery is **4% lower** than benchmark, and **cost 16% less** per surgery.<sup>2</sup>



Inpatient hospital surgery is **23% lower** than benchmark, and **cost 20% less** per surgery.<sup>2</sup>



A year from now, you'll be glad you reached out today. **Let's connect.**  
[surest.com](https://surest.com)

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1. Surest self-funded 2021 book of business plan sponsors with at least 12 months of incurred experience in 2021 and both medical and pharmacy data within our warehouse; compared to matched comparison groups from a nationally representative commercially insured database matched by gender, age, urbanicity and zip code using exact matching. 2. Surest 2021 book of business compared to industry 2021 commercial benchmarks using MARA risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, AR, MI, MN, MO, OK, PA, SC and TN). 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 UnitedHealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA. Stop loss insurance for level-funded plans is underwritten by UnitedHealthcare Insurance Company. © Bind Benefits, Inc., d/b/a Surest. B2B\_22-AI-358642\_1222