

# Presenting Surest: A reimagined health plan that helps address health care's biggest challenges

Health plan design focuses on providing clear, upfront costs while improving the member experience.

**Oct. 13, 2022**

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Surest, a UnitedHealthcare company, redesigned health insurance to give employers the opportunity to offer a sustainable, intuitive health benefit, without continuing to shift the cost to employees. Employers can offer a plan where employees see their full costs in advance, can get the care they need when they need it (without deductibles) and easily choose their most efficient path to health.

## Clear, upfront costs

In most industries, consumers know what they're paying before they buy. Surest helps to make that possible with health care, too. With clear, upfront pricing members can:

- Know how much a health service is going to cost
- Compare prices and options from different providers and facilities

## No deductibles

It's not surprising that more than half of U.S. adults delayed care last year due to high deductibles and out-of-pocket costs.<sup>1</sup> With Surest, members have coverage from the start with:

- No deductible to meet before coverage kicks in
- No coinsurance — no complicated math to figure out how much is owed

Due to the unique way Surest is designed, Surest members spend almost 50% less on medical benefits.<sup>2</sup>

## No referrals or network limitations

In addition to up-front pricing and eliminating deductibles and coinsurance, Surest members have more options for care with:

- Nationwide, broad UnitedHealthcare Choice Plus network
- No referrals

- No-cost preventive and low-cost virtual care

Surest members have access to the largest UnitedHealthcare network of 1.5M+ physicians and health care professionals and 6,200+ hospitals.<sup>3</sup>

To learn more about how Surest can bring clients and their employees a cost-effective health plan with an improved experience, visit [surest.com](https://surest.com) or contact your UnitedHealthcare representative.

Footnotes

1. Kaiser Family Foundation Tracking Poll (March 15-22, 2022). Available: <https://www.kff.org/healthcosts/poll-finding/kff-health-tracking-poll-march-2022/>. Accessed: July 6, 2022.
2. Surest self-funded 2021 book of business, relative to matched comparison group.
3. UnitedHealthcare internal analysis, Sept. 30, 2022.

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