



Surest— see how powerful simple can be



Health care costs seem unclear? Not anymore. The Surest® plan from UnitedHealthcare is designed to make health care easier to understand – by helping employees see their costs in advance.

The future of health care is here

Nearly 41% of covered Americans avoid medical care because they know or fear their health plan won't cover the costs.¹ With Surest, employees can check prices and compare options – with providers evaluated as high value typically priced lower – before they even make an appointment. And, with the robust UnitedHealthcare network, employees have access to 1.7M+ providers and 5K+ hospitals nationwide.²

Surest plans provide employees with cost simplicity:

- No deductible
- No coinsurance
- Clear, upfront copays

Up to
15%

reduction on health
plan costs for employers³

Up to
54%

lower out-of-pocket costs
for employees⁴

**United
Healthcare®**

continued

surest®

Employee satisfaction

Offering a health plan that members value may make a big difference in attracting and retaining talent, especially in a tight labor market.



90% of members re-enrolled in the Surest plan⁵



8 out of 10 members would be disappointed if their employer no longer offered the Surest plan⁵



7 out of 10 members spent less than \$500 out of pocket annually⁶

Results that matter for employers and employees

With benefits and price visibility that are designed to be easy to understand, Surest members made informed decisions – choosing low-cost, high-value treatment alternatives, as well as less expensive sites of care, more often.⁷

Having more information has shown to help Surest members schedule more preventive visits – and fewer surgeries:

↑ **34%**

increase in preventive colonoscopies⁸

↑ **15%**

increase in preventive mammograms⁸

↑ **9%**

increase in preventive physical exams⁸

↓ **15%**

reduction in overall surgeries⁷

Contact your UnitedHealthcare representative for more information

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¹ Policygenius 2022 Health Insurance Survey.

² UnitedHealthcare internal analysis, Q2 2024.

³ Surest actuarial results through 2024.

⁴ Comparison of 2022 medical out-of-pocket spend for members who migrated to a Surest plan in 2022 compared to members from the same employers in a non-Surest plan.

⁵ The proportion of Surest members enrolled in 2022 who re-enrolled in 2023 with January 1 plan year start dates.

⁶ Surest 2021 members enrolled 12 months, medical and pharmacy claims.

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.

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.

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