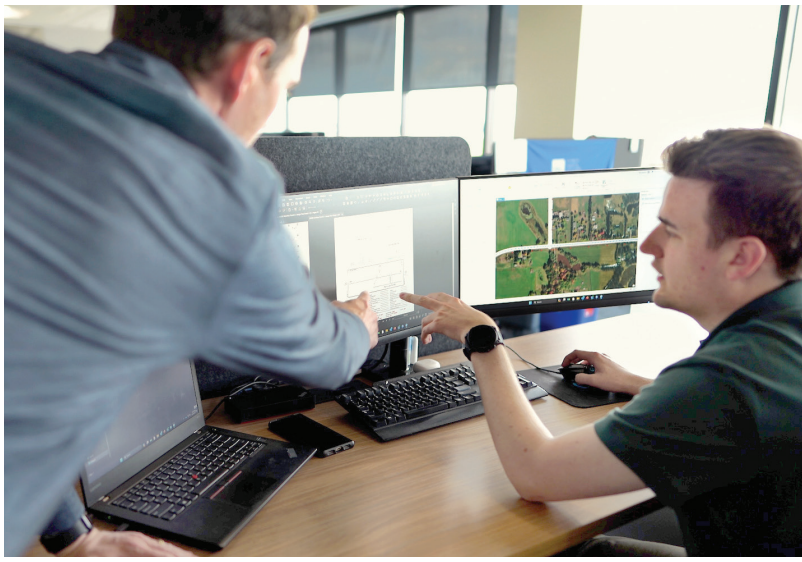
Case study

ISG

Firm supports employees with cutting-edge health plan design



Company: **I&S Group (ISG)**

Industry: **Architecture and engineering**

Location: **20 locations across 9 states**

Number of employees: **600+ employees**

ISG takes a different approach to architecture and engineering – and their health benefits

Never satisfied with the status quo and relentlessly focused on providing the next-best health benefits, ISG saw the opportunity to offer its employees a new health plan designed without copays or deductibles, while also giving greater visibility into costs and a simpler, more modern mobile app experience.

Situation

- Challenged to develop a health benefits strategy to meet the needs of a younger, digitally engaged workforce
- Felt pressured to raise employee healthcare contributions to offset cost increases
- Wanted to explore alternative plans or strategies to help employees and their families make more informed healthcare decisions and lower costs

Action

- Added the Surest® health plan as a dual option alongside their UnitedHealthcare high deductible health plan for 2024
- Worked closely with UnitedHealthcare to help educate employees about this new plan offering and drive enrollment
- Leveraged the support provided by UnitedHealthcare to ensure a smooth transition for employees who switched from the high deductible health plan to Surest

Results[1]

surest®

91%

of households created a Surest account in year 1, rising to 94% in year 2, indicating ongoing interest and increased year-over-year enrollment in Surest

↓17%

lower costs per shopped encounter on the Surest app

↑7x

higher virtual visits among Surest members compared to commercial norms as a more convenient, cost-effective care option

United Healthcare®

Taking a different approach to health benefits

Innovation is the foundation on which I&S Group (ISG), an architecture and engineering firm, is built. As an employee-owned company, ISG is driven to turn big ideas into reality for the clients it serves by using forward-thinking methodologies and technology.

"At ISG, we exist to make a difference. We want to make a difference in the lives of our employee owners, the communities in which we serve, as well as our clients," says Alec Pfeffer, chief financial officer for ISG.

Understanding that delivering on this mission requires employees to be the healthiest and most productive versions of themselves, ISG aims to think differently about the health benefits it offers to ensure they are meeting the needs of its 600+ employees. And that's what led them to add a new copay-only health plan option.

"As we continued to build our relationship with UnitedHealthcare, they came forward with the new option for us," says Pfeffer. "It was called Surest. And it was something innovative that really gave us a new option."

Offering a new plan built for cost clarity and a simpler digital experience

After years of offering a high deductible health plan, ISG was looking to add a plan option that would give employees a new way to access healthcare.

"Surest is a great fit for us," says Aubrey Lantz, employee experience manager for ISG. "We are a younger demographic. I think we're very open to having some change and using an app… knowing your costs upfront is just what our employees were looking for."

Offering no coinsurance or deductibles and a mobile app that allows employees to search for and compare care options, ISG felt confident that this health plan would appeal to its younger workforce.

"Here at ISG, we are 100% employee-owned," explains Pfeffer. "Everyone feels the weight of that ownership and understands we have a duty to look out for one another, which includes providing the best health benefits package we can."

The Surest health plan, offered through UnitedHealthcare, is a copay-only plan with no deductible or coinsurance. With Surest, members can see actual copays – not estimates – in advance of seeking care, with lower copays often assigned to providers evaluated as high-value.

Engineering a communication plan to drive enrollment

It's one thing to offer employees a new and different type of health plan – it's another to get them to understand, enroll and engage with it, especially as people are naturally averse to change.

"We tried to be really forward-thinking when introducing this new health plan design," Pfeffer says. "We wanted to build momentum into the communications plan and make sure that people were excited about it."

Leveraging materials and support provided by its UnitedHealthcare team, ISG was able to successfully educate its employees about this new plan option, answer questions and help make the transition as seamless as possible for those who decided to make the switch, which led to 91% of households creating a Surest account in 2024.[1]

"Our rollout campaign included 3 separate email blasts ahead of open enrollment, using a demo to break down the plan and how it works," explains Lantz. "We also created a podcast-style virtual event, which included a Q&A. Through it all, UnitedHealthcare was right there with us."

In 2025, the number of households that had created a Surest account increased to 94%.[1] And once enrolled, engagement tends to follow, with members averaging 12 app sessions and often selecting more convenient and cost-effective care options like virtual visits as a result of its simple shopping experience.[1]

Working to make it easier for employees to access care

Ryan Welke, senior project manager at ISG, was among the first to enroll in Surest. As a type 1 diabetic, Welke understands how much his health benefits matter to effectively manage his condition.

"The health benefits that my employer provides are really important as a type 1 diabetic. So, when looking at specific employers and their benefits, sometimes my wages took a back seat," explains Welke.

With Surest, Welke hasn't had to make that trade-off. When ISG introduced Surest, Welke's initial reaction was that "it seemed too good to be true." He goes on to explain, "the Surest plan really helped me identify a provider that specializes in type 1 diabetes and is available to answer questions, to really dial in on the program that I need to be on."

"I'm really thankful for ISG in being able to think differently about healthcare," says Welke. "ISG investing in our team and trying new things so we can always be the best version of ourselves is how we can help better serve our clients and truly exist to make a difference."

United Healthcare®

[1] UnitedHealthcare and Surest Annual Health Plan Performance Review for I&S Group Inc based on claims incurred Jan. 1-Dec. 31, 2025, and paid through Jan. 31, 2026, compared to Jan. 1-Dec. 31, 2024, and paid through Jan. 31, 2025.

This case study is true. Savings calculated on book-of-business case rate savings for these programs. Savings for enrolled members are case specific. Results will vary based on client-specific demographics and plan design. Results will vary depending on the state where the insured policy is issued and the amount of engagement by employees.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

B2B EI243352604.2 11/26 © 2026 United HealthCare Services, Inc. All Rights Reserved. 26-7181529