

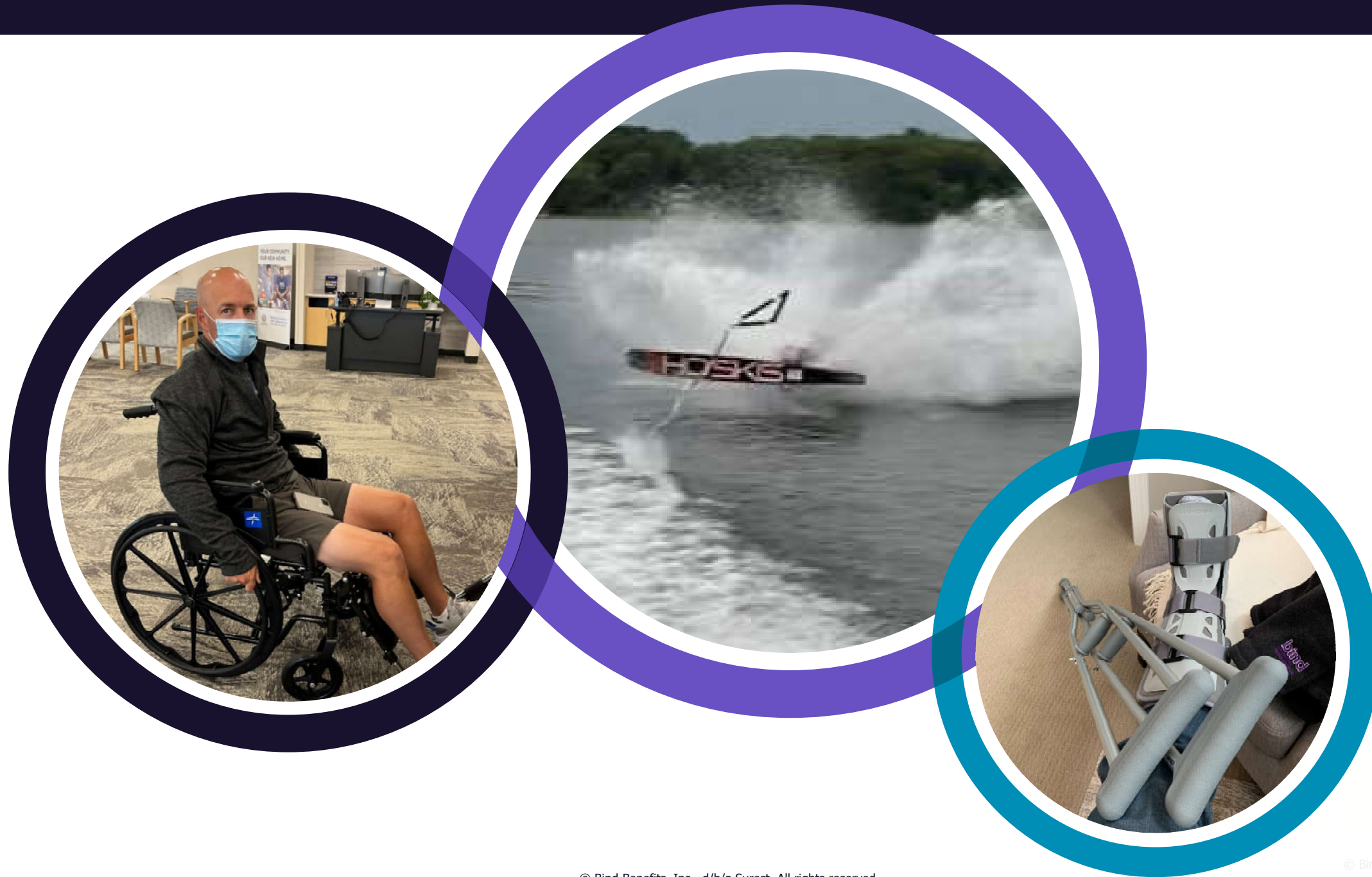
surest™

A UnitedHealthcare Company

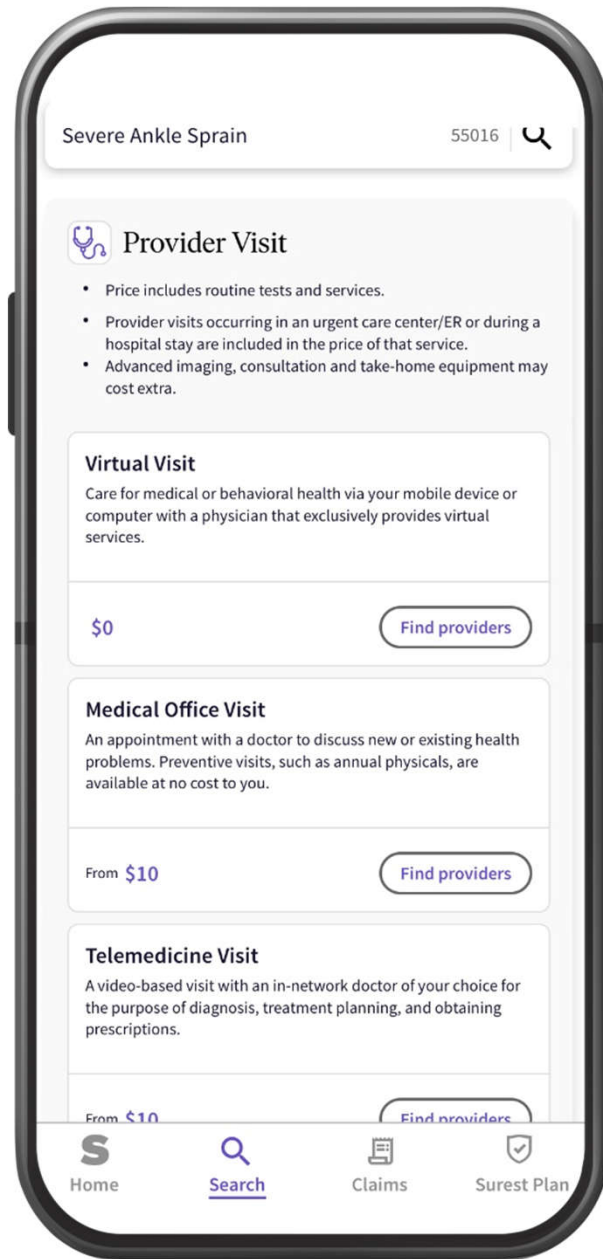
From feeling great!



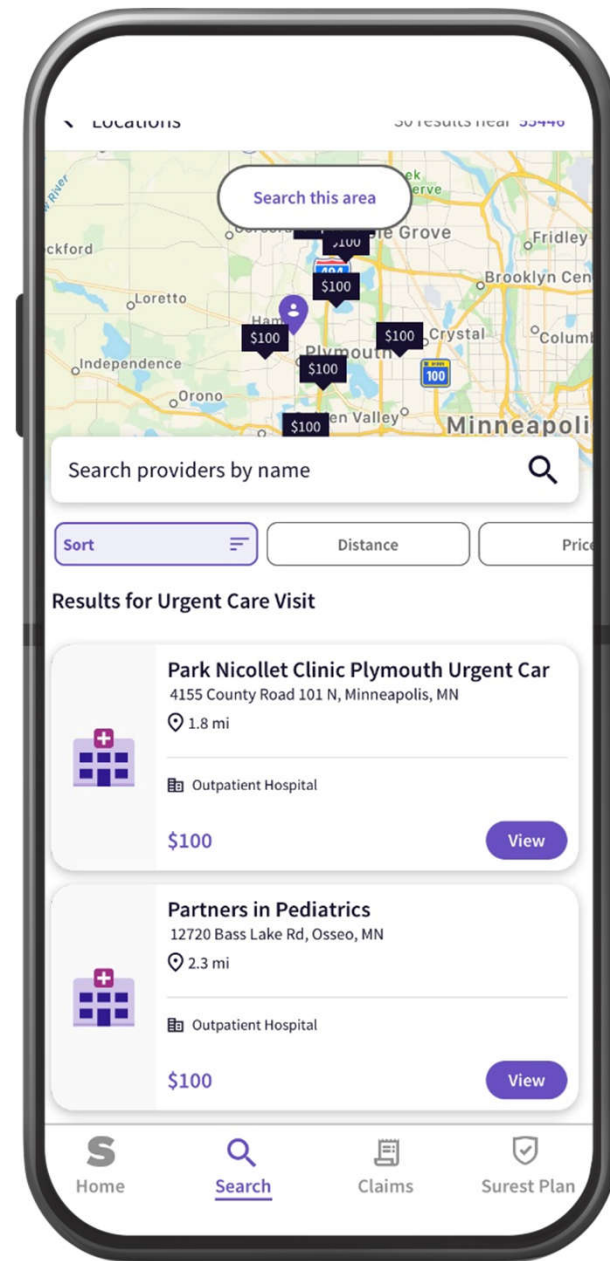
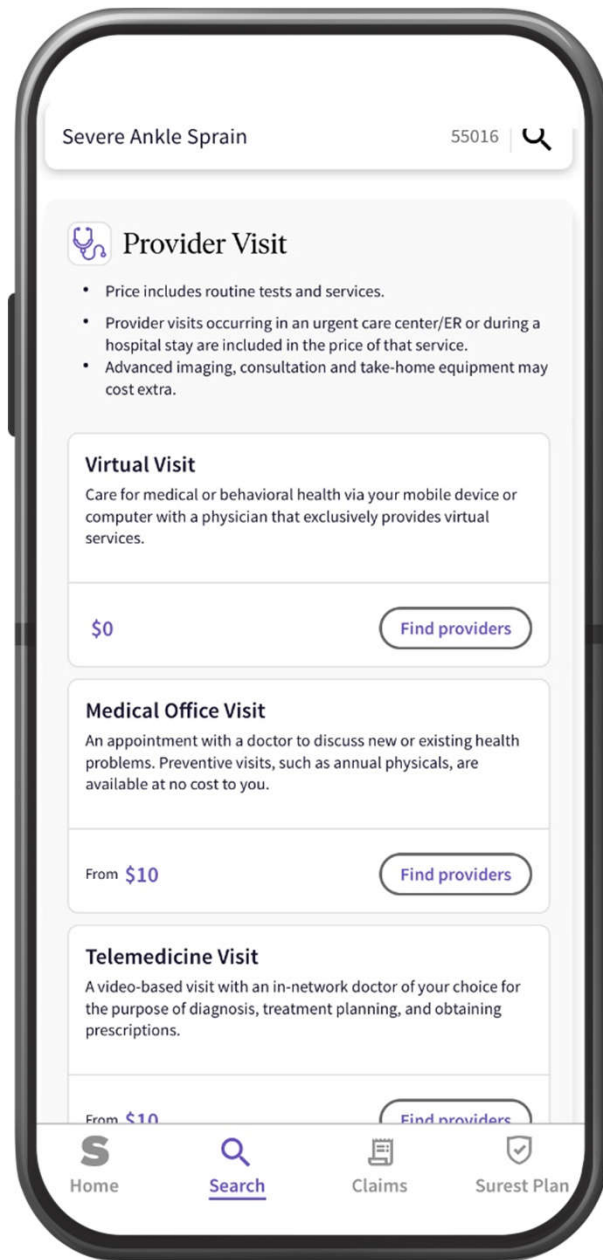
...to not so great.



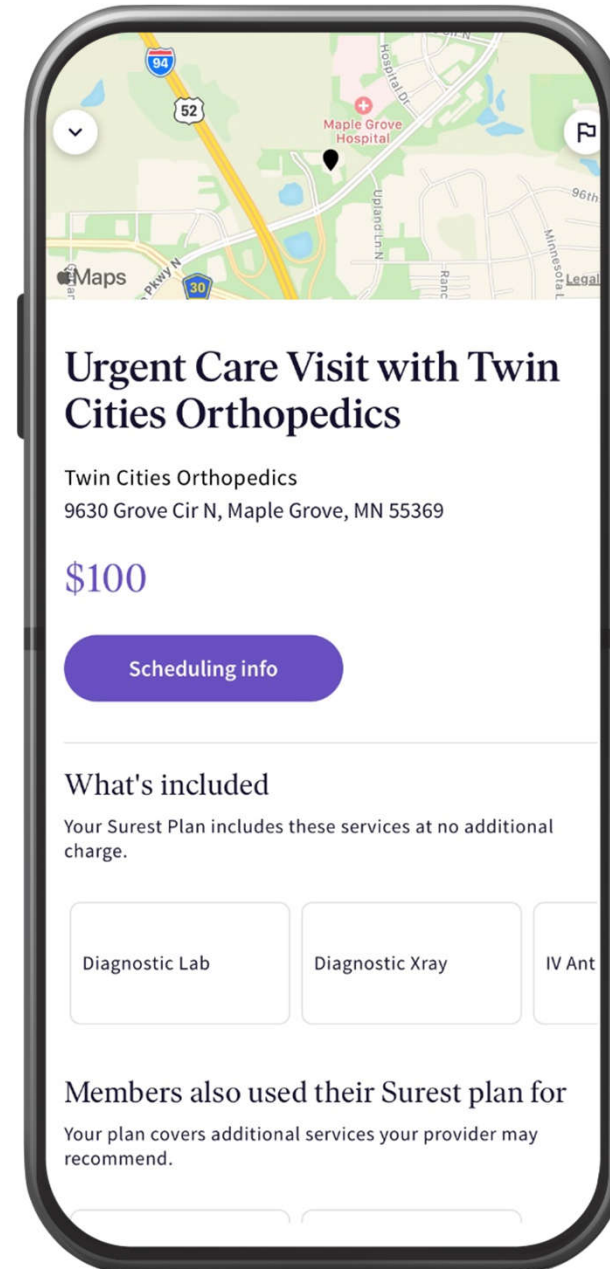
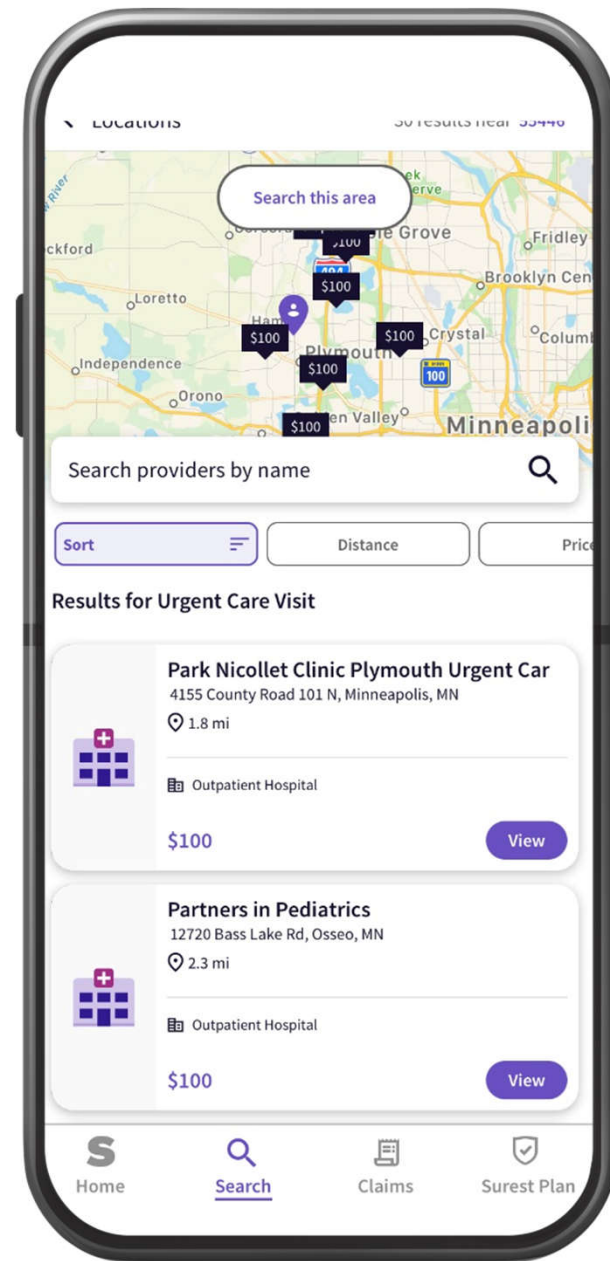
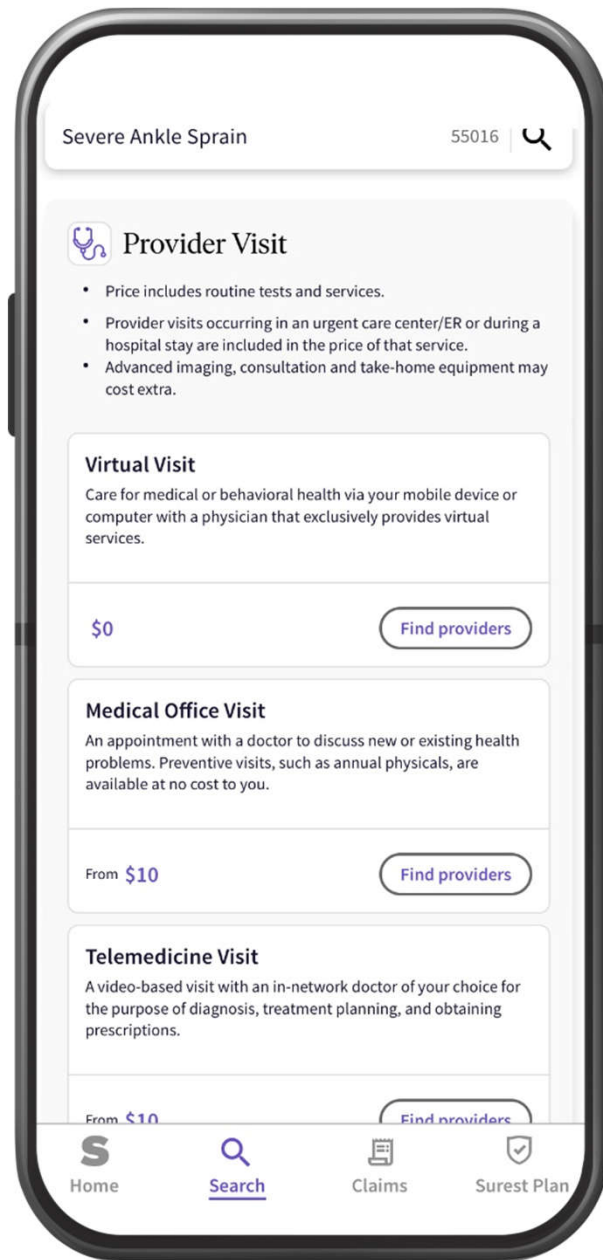
Surest was there for me.



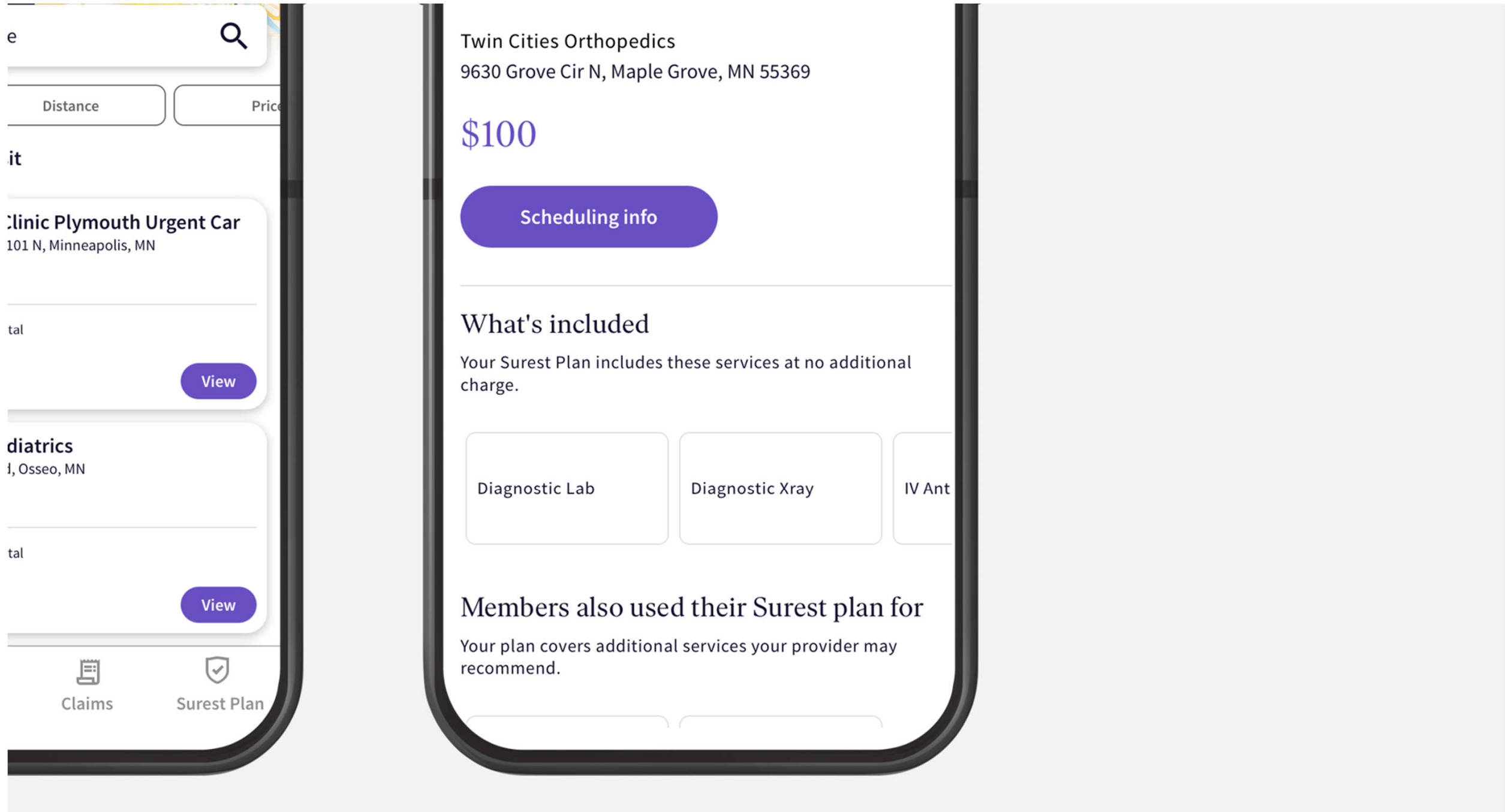
Surest was there for me.



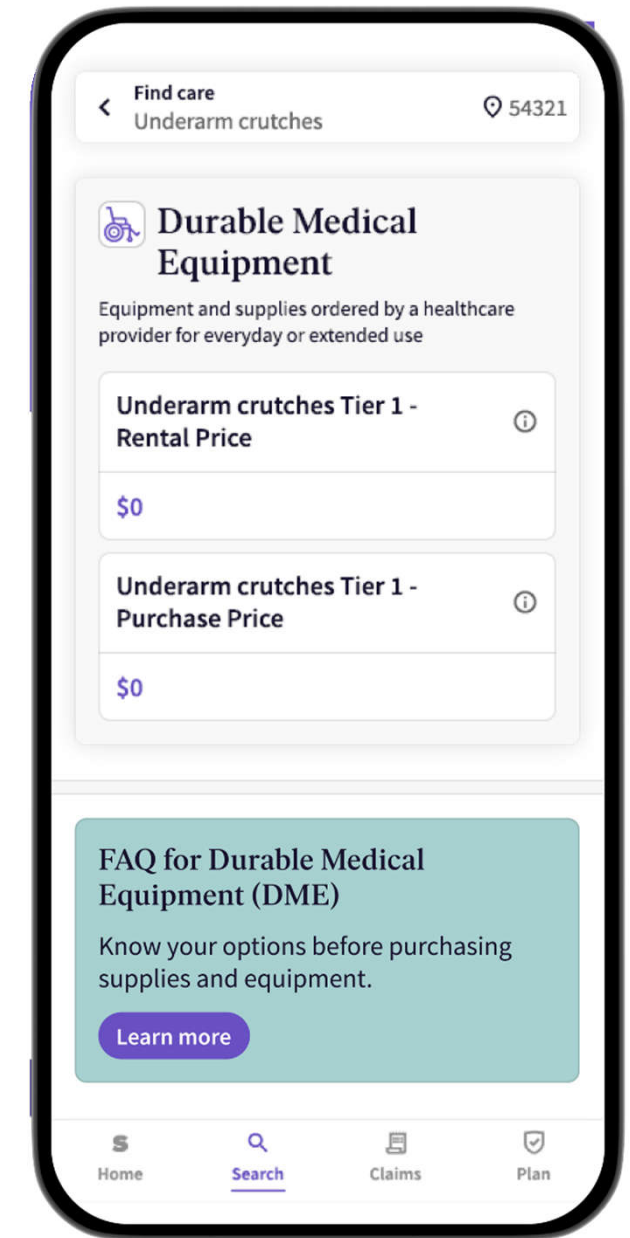
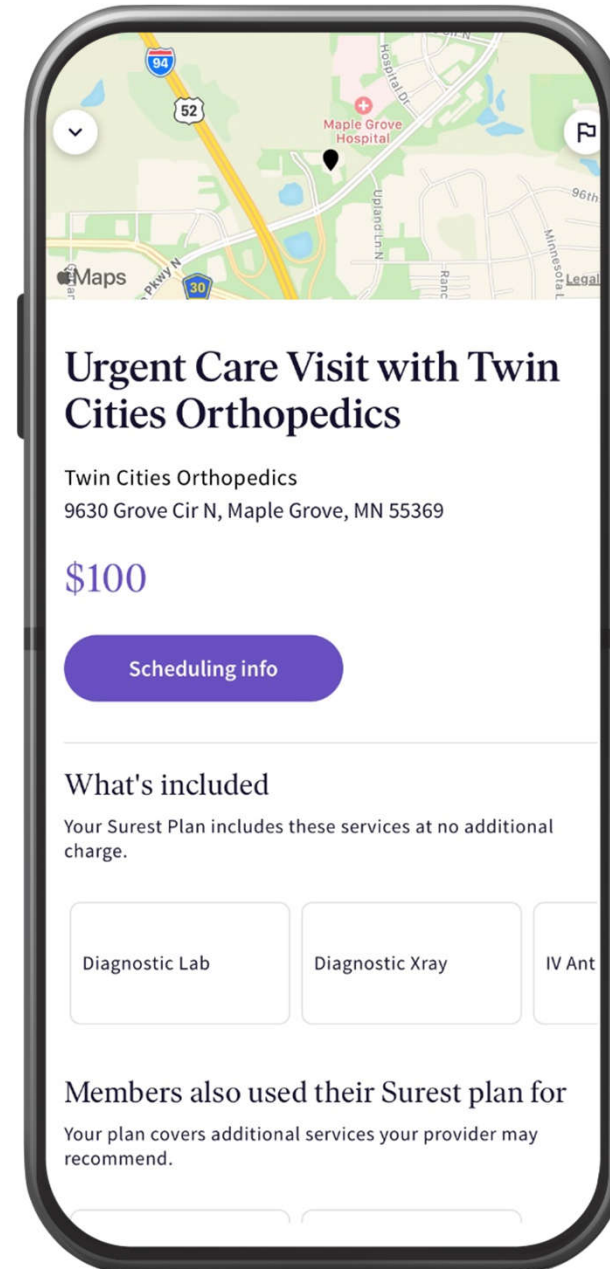
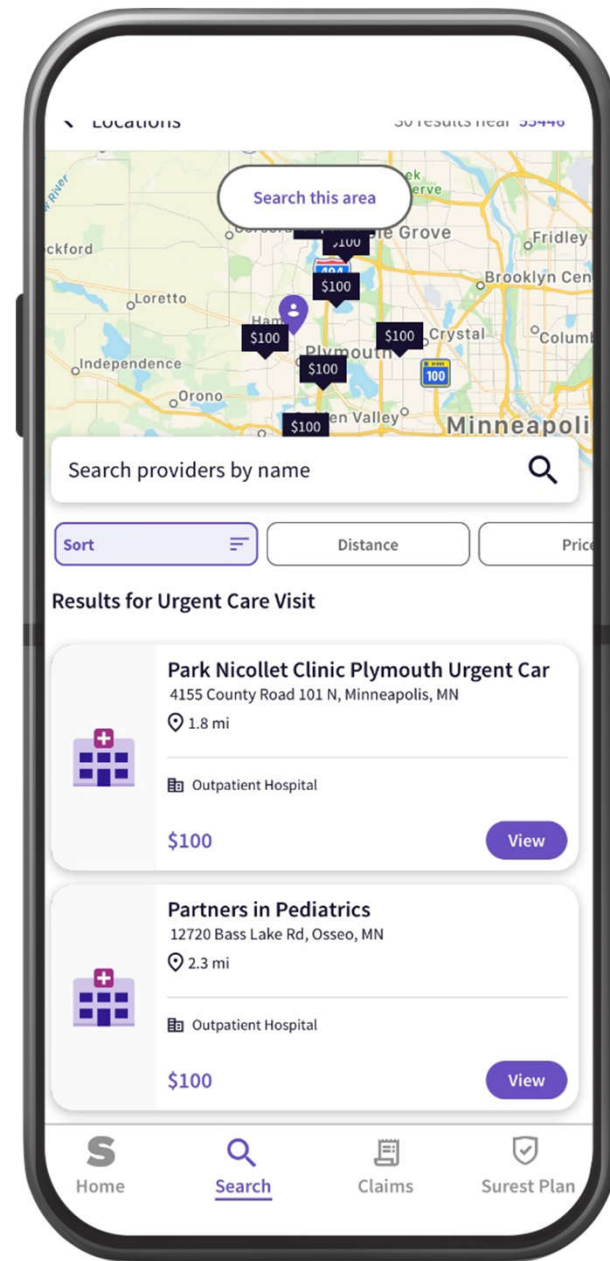
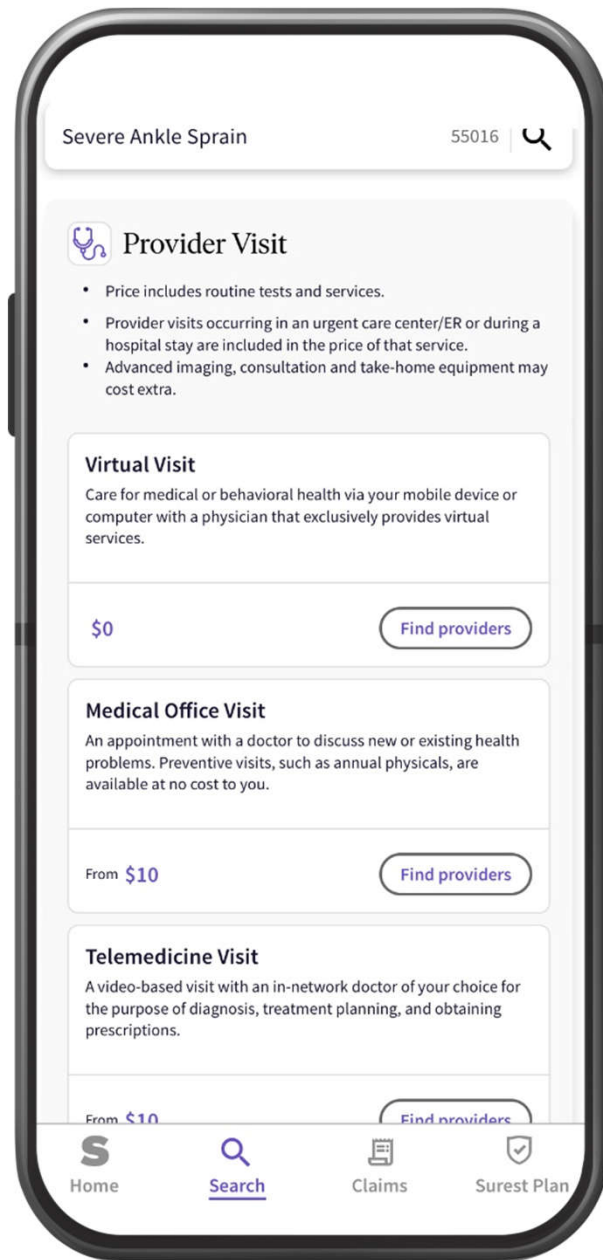
Surest was there for me.



Surest was there for me.



Surest was there for me.



Steady growth of Surest clients and members



A UnitedHealthcare company



Broad, national UnitedHealthcare network



Self-funded and fully insured in a growing number of states

2023:

430+ clients

430,000+ members



For Jan. 1, 2023, Surest was offered to nearly

2 million employees

Clients include:



Problems with health care



1 Confusion

Uncertainty over coverage led 1 in 4 people to forego medical care.¹



2 Wasteful

\$1 trillion estimated amount of annual health care spend wasted in the U.S.³



3 Expensive

Employees on average pay \$5,588 toward the cost of their coverage.²

¹ Policygenius. Health Insurance Literacy Survey 2019. October 2020. Available at: <https://tinyurl.com/2n3erbcx>

² Kaiser Family Foundation. 2020 Employer Health Benefits Survey. October 2020. Available at: <https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey/>

³ Shrank, et al. Waste in the US health care system estimated costs and potential for savings. October 2019. Available at: <https://jamanetwork.com/journals/jama/article-abstract/2752664>, Accessed October 2020.

Commercial Case Price Variation among High-Volume Inpatient Treatments in Minnesota Hospitals (Part 2)

JULY 2014 - JUNE 2015

This report examines variation in the case prices for four common, clinically uncomplicated inpatient surgeries. The prices reported here reflect allowed amounts – the actual payments made by patients and insurers to health care providers – and include the facility and professional fees incurred during each admission. The graphs show variation in prices from three perspectives: statewide, between different hospitals, and within the same hospital. Only admissions of minor or moderate severity of illness are included, and cases with high or low outlier prices were assigned the prices at the 97.5 or 2.5 percentile, respectively. Hospital names are not reported, in accordance with Minnesota state law governing use of data submitted to the Minnesota All Payer Claims Database (MN APCD).

SPINAL FUSION SURGERY	AVERAGE PRICE	LOWER PRICE	HIGHER PRICE	HIGH-LOW RATIO
Hospital with Highest Average Price	\$58,770	\$27,585	\$80,797	2.9x
2nd Highest	\$49,622	\$12,326	\$80,518	6.5x
3rd Highest	\$43,446	\$25,871	\$80,797	3.1x
Statewide Average Price	\$36,433	\$12,326	\$80,797	6.6x
3rd Lowest	\$30,489	\$12,326	\$54,689	4.4x
2nd Lowest	\$29,863	\$12,326	\$56,057	4.5x
Hospital with Lowest Average Price	\$26,803	\$13,202	\$42,085	3.2x

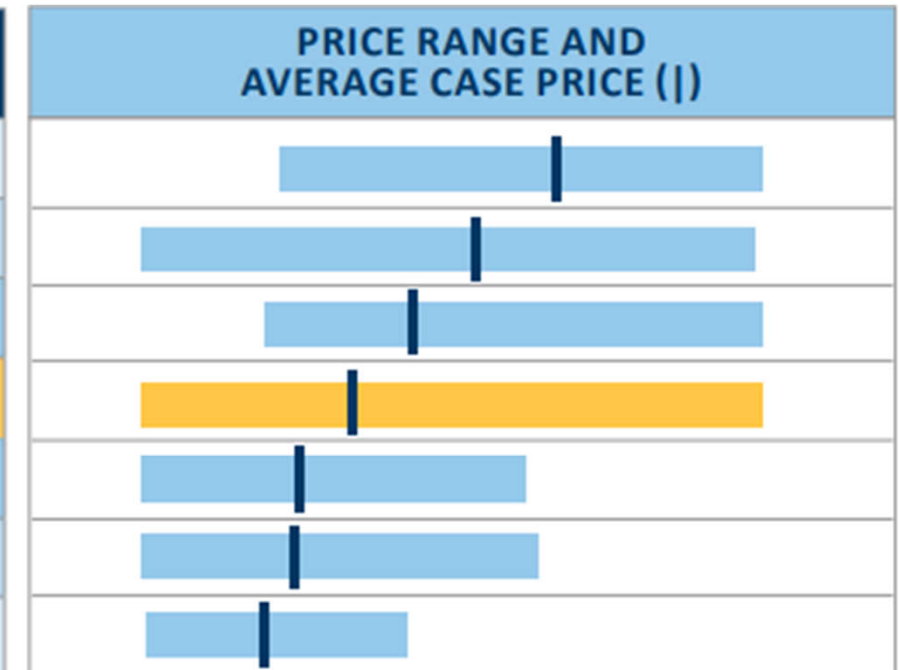
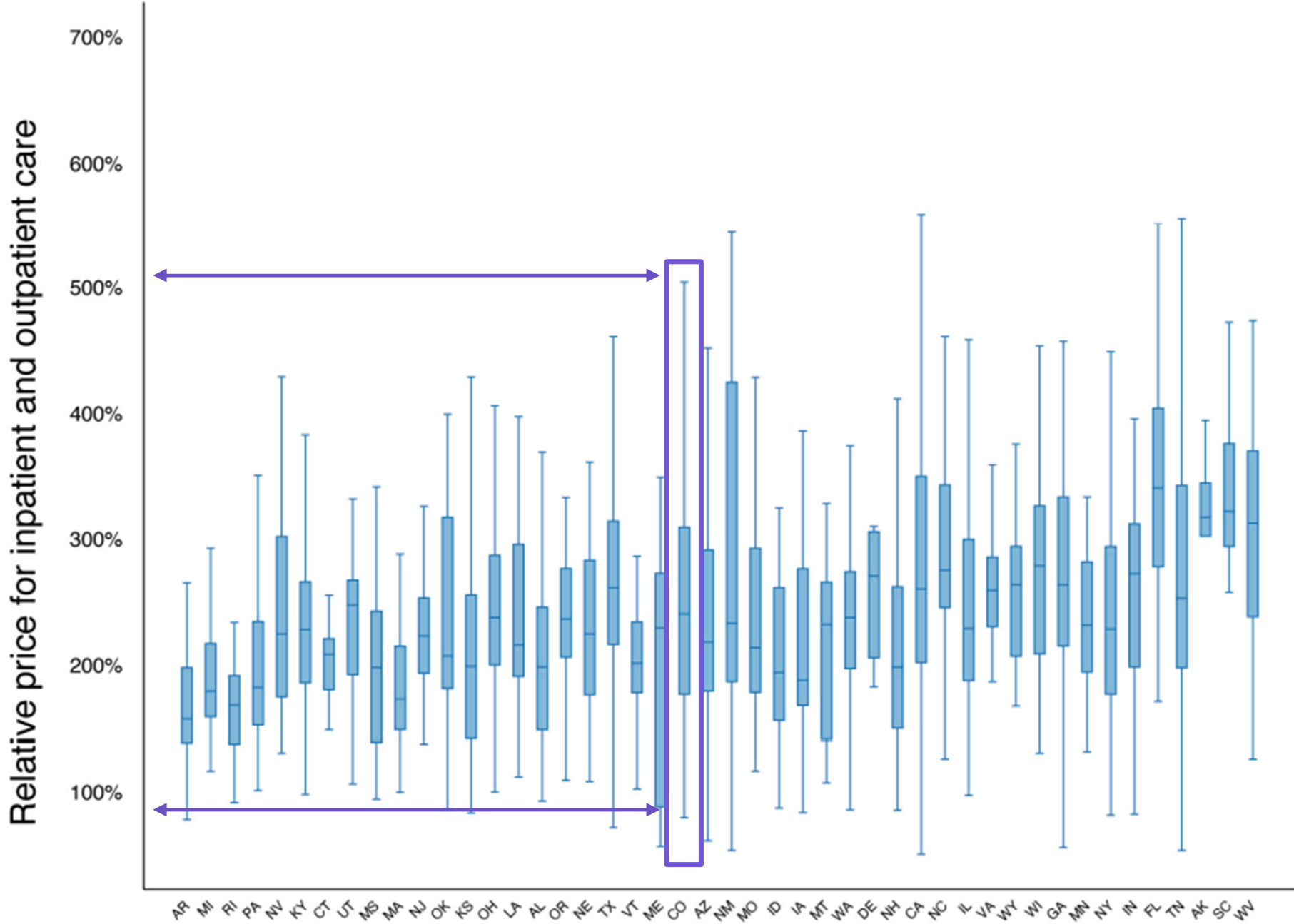


Figure 4.3. Distribution of relative prices, by state, 2018

A look at prices within hospital systems

Wide variation in prices by state



How Surest delivers results

Reduces confusion with no deductible and no coinsurance – only copays members can see upfront.

Sample Surest Plan

Out-of-Pocket Maximum (OOPM): \$5,000

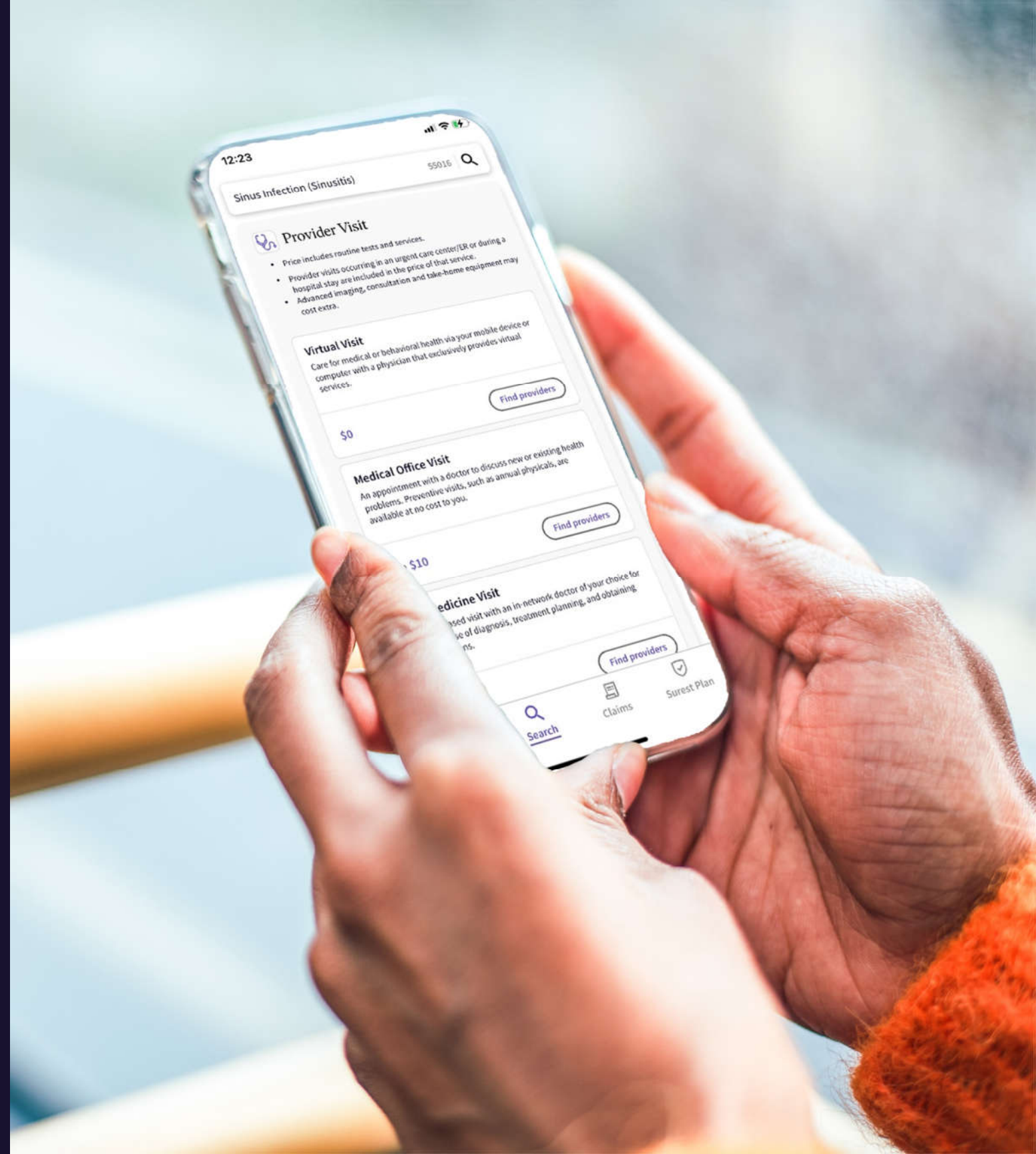
Deductible: None

Coinsurance: None

Copays	Preventive	Free
	Office visit (PCP and SCP)	\$15 - \$100
	Urgent care	\$50
	Emergency room	\$500
	Maternity delivery	\$900 – \$1,700
	Complex imaging	\$125 – \$775
	Physical therapy	\$10 – \$75
	Procedures (Office, OP, IP, etc.,)	\$40 - \$3,000
	Prescription drugs (Tier 1/Tier 2/Tier 3)	\$20/\$60/\$90

How Surest delivers results

Savings opportunities: Prices are lower for higher-value options, based on quality and overall effectiveness of care.



Choosing a provider can feel like a guessing game.

You have knee pain. Which doctor do you choose from your alphabetized provider directory?

	Physician A	Physician B	Physician C	Physician D	Physician E
Practitioner specialty	Sports Medicine	Trauma Surgery	Orthopedic Surgery	Sports Medicine	Orthopedic Surgery
HDHP benefit	\$3,000 deductible / 20% coinsurance / \$6,000 OOPM				



Choosing a provider can feel like a guessing game.

Now you have knee pain with transparency tools. Which doctor do you choose?

	Physician A	Physician B	Physician C	Physician D	Physician E
Practitioner specialty	Sports Medicine	Trauma Surgery	Orthopedic Surgery	Sports Medicine	Orthopedic Surgery
HDHP benefit	\$3,000 deductible / 20% coinsurance / \$6,000 OOPM				
Average cost per knee replacement	\$26,226	\$46,412	\$39,452	\$65,865	\$25,687



Choosing a provider can feel like a guessing game.

Now you are a health care consultant with knee pain and transparency tools. Which doctor do you choose?

	Physician A	Physician B	Physician C	Physician D	Physician E
Practitioner specialty	Sports Medicine	Trauma Surgery	Orthopedic Surgery	Sports Medicine	Orthopedic Surgery
HDHP benefit	\$3,000 deductible / 20% coinsurance / \$6,000 OOPM				
Average cost per knee replacement	\$26,226	\$46,412	\$39,452	\$65,865	\$25,687
Your net cost	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000



Choosing a provider can feel like a guessing game.



Now you are a health care consultant with knee pain and lots of data. Which doctor do you choose?

	Physician A	Physician B	Physician C	Physician D	Physician E
Practitioner specialty	Sports Medicine	Trauma Surgery	Orthopedic Surgery	Sports Medicine	Orthopedic Surgery
HDHP benefit	\$3,000 deductible / 20% coinsurance / \$6,000 OOPM				
Average cost per knee replacement	\$26,226	\$46,412	\$39,452	\$65,865	\$25,687
# of knee pain patients	39	33	21	25	27
% of patients who had PT	72%	15%	24%	60%	0%
% tried pain management	18%	36%	62%	36%	70%
% of patients who had surgery	8%	9%	29%	20%	44%
% of patients with surgery who did not try PT	67%	100%	79%	60%	100%
Average score of locations used for surgeries	20	64	64	88	8
Avg patient risk scores	0.9967	1.0041	1.0098	1.0081	0.9938
Cost per condition of knee pain	\$1,903	\$4,208	\$5,019	\$14,302	\$16,509

Choosing a provider can feel like a guessing game.

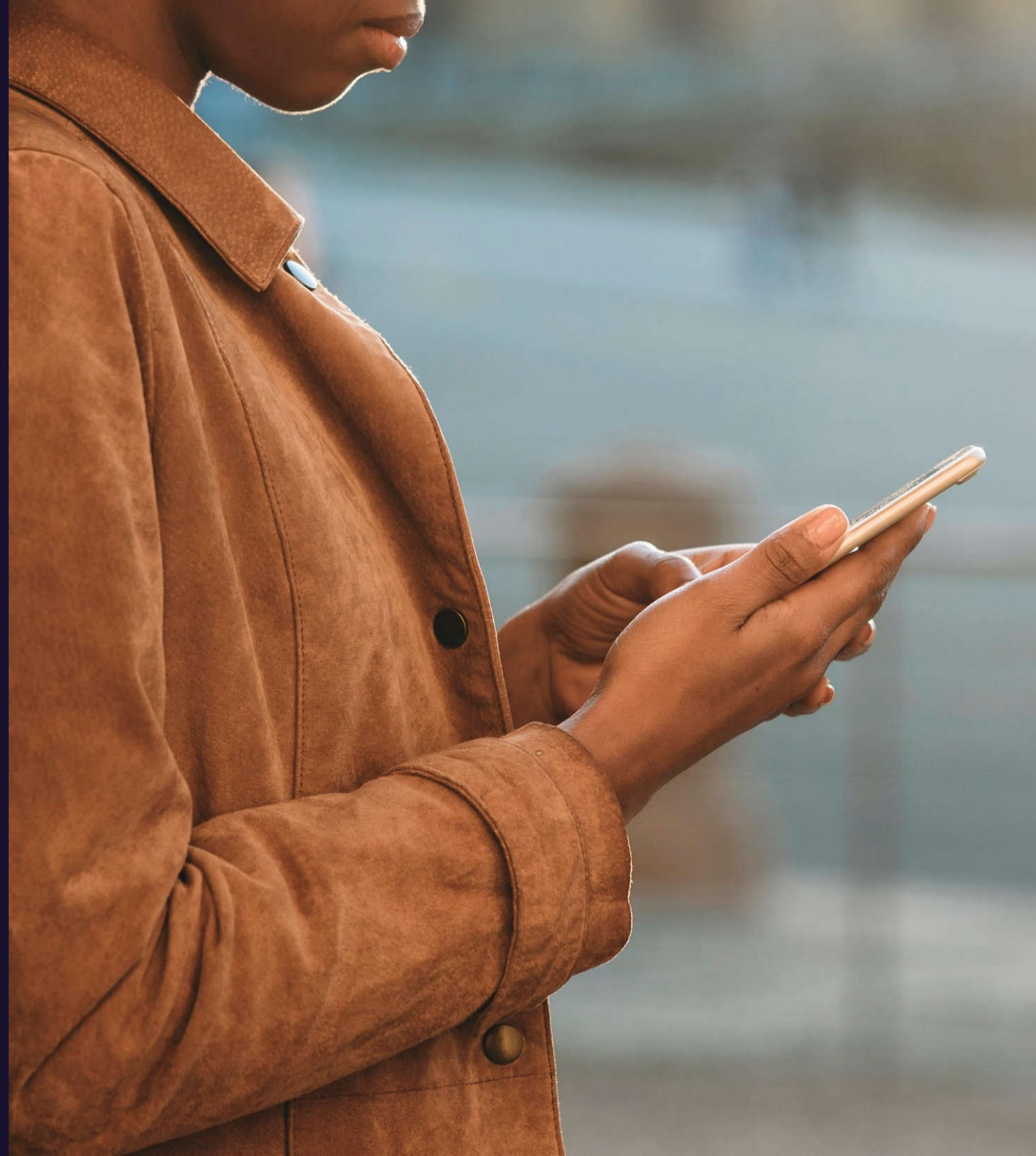


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Cost per condition of knee pain	\$1,903	\$4,208	\$5,019	\$14,302	\$16,509
Office visit copay	\$20	\$40	\$50	\$80	\$90
Episodic impact of cost and quality adjusted for case mix, outliers, and risk	lowest	low	mid	high	highest

“How do you choose a health plan?”

1. What's the main goal?
 - Cutting costs
 - Offering a richer employee benefit
2. Look at premium
3. Compare benefits



Price shopping for health care: The existing plan vs. the Surest plan

Current plan: Cigna

Deductible	\$2,000
Coinsurance	80/20 coinsurance
OOPM	\$4,000
Office visit	deductible and coinsurance
Maternity delivery	deductible and coinsurance
Physical therapy	deductible and coinsurance
Urgent care	deductible and coinsurance
Emergency room	deductible and coinsurance
MRI	deductible and coinsurance
Knee arthroscopy	deductible and coinsurance
Single premium	\$750

Price shopping for health care: The existing plan vs. the Surest plan

	Current plan: Cigna	Surest A4000
Deductible	\$2,000	--
Coinsurance	80/20 coinsurance	--
OOPM	\$4,000	\$4,000
Office visit	deductible and coinsurance	\$5 - \$40
Maternity delivery	deductible and coinsurance	\$350 - \$1,025
Physical therapy	deductible and coinsurance	\$5 - \$30
Urgent care	deductible and coinsurance	\$15
Emergency room	deductible and coinsurance	\$170
MRI	deductible and coinsurance	\$50 - \$310
Knee replacement	deductible and coinsurance	\$200 - \$1,300
Single premium	\$750	\$771.54



**Premium savings
with the Surest
plan: +2.80%**



Grab your phones!

We'll show you how Surest works.

Scan the QR code:



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.

Access code:

23demo

There's more to the equation than meets the eye

Features you get with Surest

-  \$0 deductible
-  No coinsurance
-  Out-of-pocket limit
-  Broad, national UnitedHealthcare Choice Plus network

 Having a baby

 Sinus infection

 MRI

 Knee replacement



Baby	\$900
Sinus Infection	\$150
MRI	\$125
Knee replacement	\$1,050
Total	\$2,090

Price shopping for health care: The existing plan vs. the Surest plan

	Current plan: Cigna	Surest C5000
Deductible	\$2,000	--
Coinsurance	80/20 coinsurance	--
OOPM	\$4,000	\$5,000
Office visit	deductible and coinsurance	\$15 - \$100
Maternity delivery	deductible and coinsurance	\$900 - \$1,700
Physical therapy	deductible and coinsurance	\$10 - \$75
Urgent care	deductible and coinsurance	\$50
Emergency room	deductible and coinsurance	\$500
MRI	deductible and coinsurance	\$125 - \$775
Knee replacement	deductible and coinsurance	\$1,050 - \$2,450
Single premium	\$750	\$663.05

**Premium savings
with the Surest
plan: -13.1%**



Baby	\$900
Sinus Infection	\$15
MRI	\$125
Knee replacement	\$1,050
Total	\$2,090

2022 Impact Study

Surest performance, results, and findings

surest[™]

A UnitedHealthcare Company

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How the Surest plan delivers value



Surest engages members, enabling them to make informed decisions.



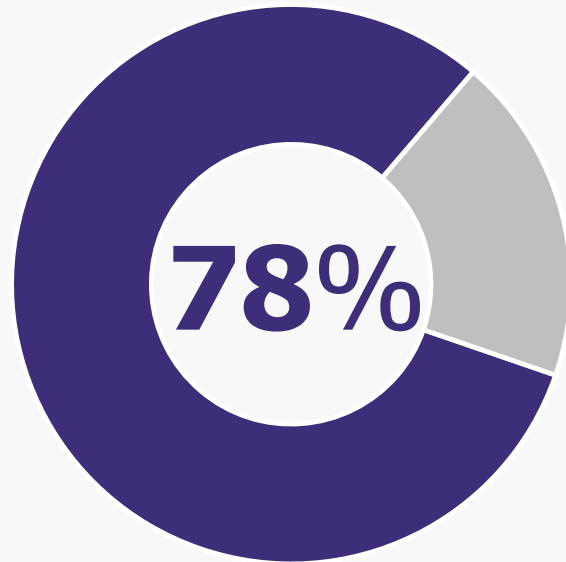
Surest members may avoid unnecessary care and **save money** when they choose high-value providers or treatments.



Surest member satisfaction is high.

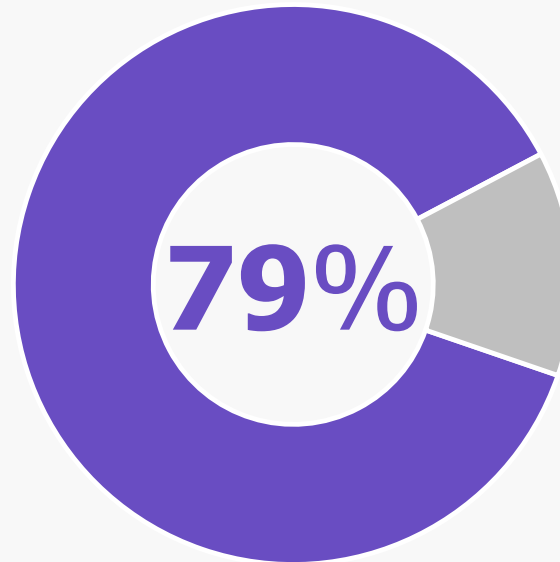
Members registered and engaged with Surest

Members registered...



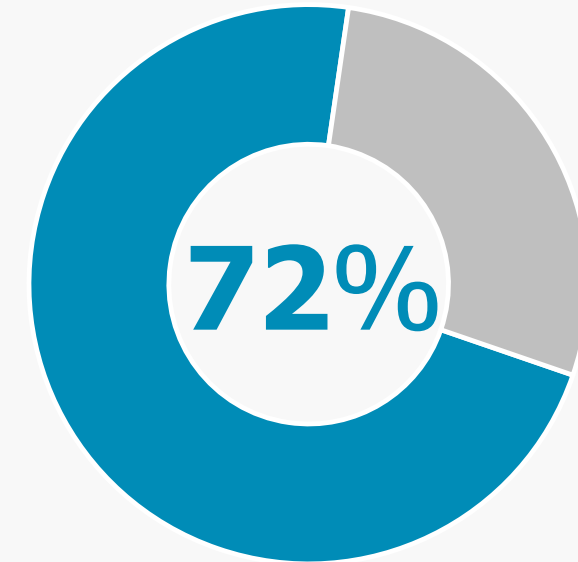
Surest registration, among households

and had a high engagement rate...



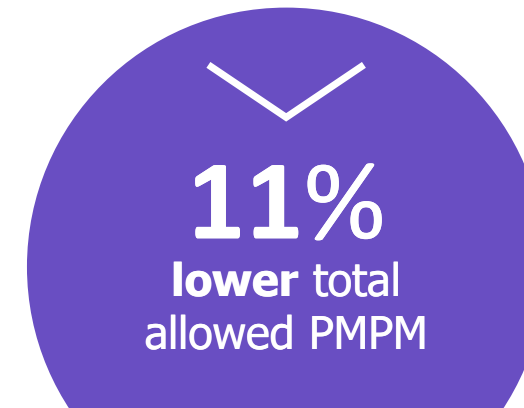
Households that had either a digital or live interaction

especially before surgeries.



Households engaged with Surest 30 days before a surgery

Lower costs for employers and members, year after year



Allowed medical and pharmacy per member, per month (PMPM) costs¹



Member out-of-pocket medical annual costs²

Surest year-over-year medical trend was **5%** across a **3-year period**³

1. Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 56_V04.
2. 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. 141_V04.
3. Surest book of business 2019 – 2022 (medical only). 159_V02.

Surest members used preventive services more often

Increased
preventive
screenings and
exams

Preventive
Physical Exams

9%
increase

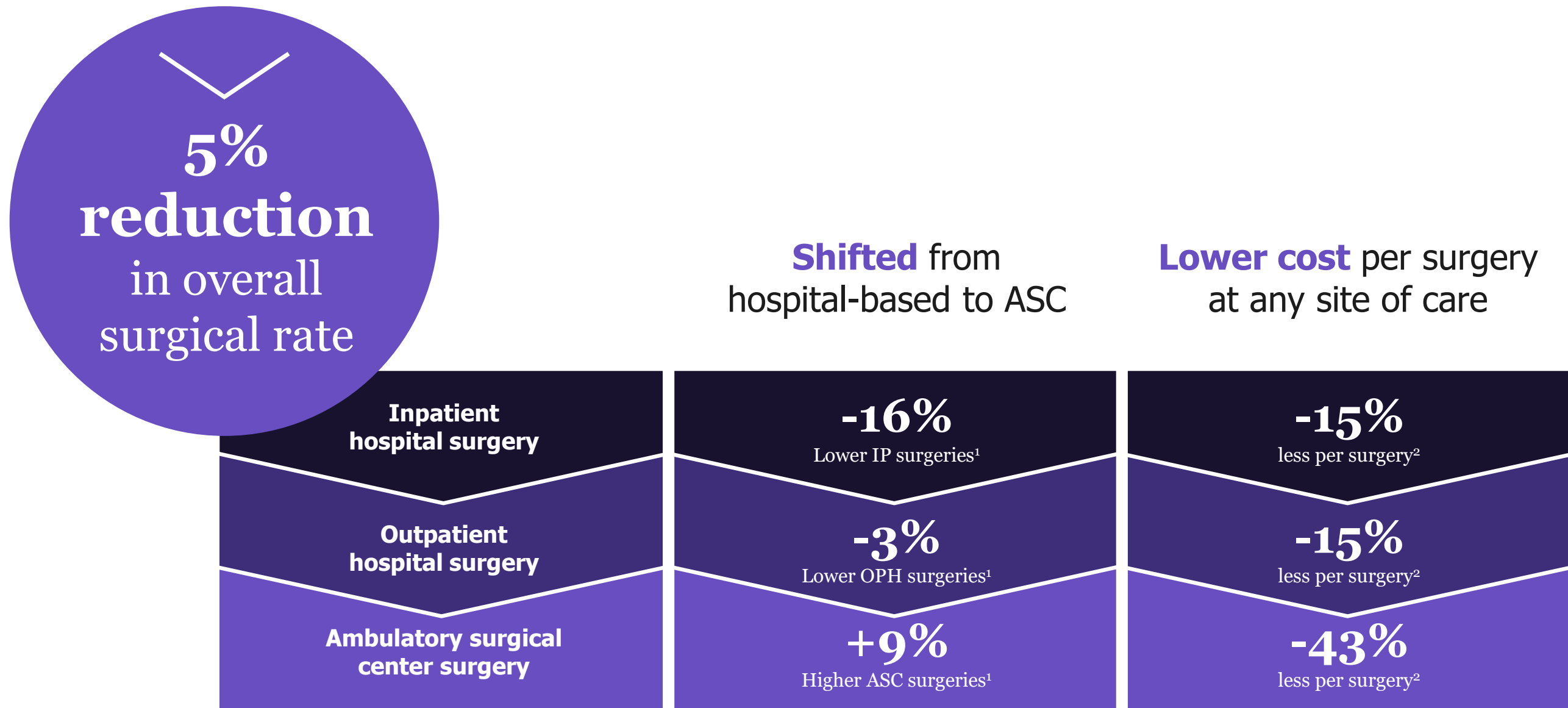
Preventive
Mammograms

15%
increase

Preventive
Colonoscopy

34%
increase

Shifting to more efficient providers and sites of care, resulting in lower costs

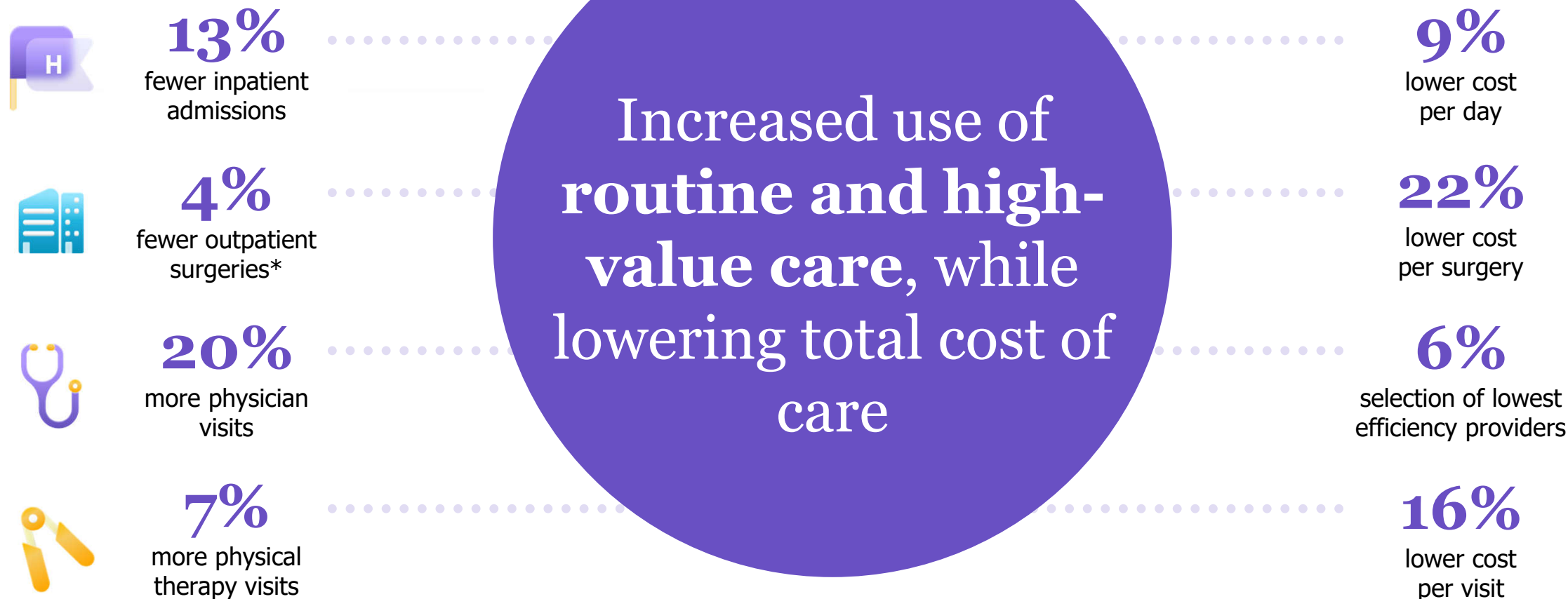


1. Service mix difference-in-difference estimate among surgeries for individuals who migrated to Surest in 2022 compared to a matched control group of individuals in a non-Surest plan. 166_V01.
2. Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 67_V03.

Savings resulted when members chose high-value treatments and providers

Utilization

Total cost of care



*Outpatient hospital surgery and ambulatory surgical center.

Source: Surest 2022 book of business plan sponsors with both medical and pharmacy data within our warehouse; industry 2022 commercial benchmarks and risk adjustment methodology. Risk adjusted for demographics, geography, and disease burden. 168_V01, 66_V03, 169_V01, 71_V03, 67_V03.

Surest members selected high-value care



Emergency room

-6% lower ER utilization¹



Urgent care

+6% higher UC utilization¹



Virtual visit

7x higher virtual visits²

1. Comparison of members identified as having 12 months of enrollment in a UHC plan in 2021, and 12 months of enrollment in a Surest plan in 2022. 170_V01.

2. Surest Doctor On Demand (DoD) 2022 utilization compared to 2022 DoD book of business. 46_V04

When members knew their options, they chose **high-value treatments and providers.**



Fewer than 8 out of 100 used
the least efficient providers

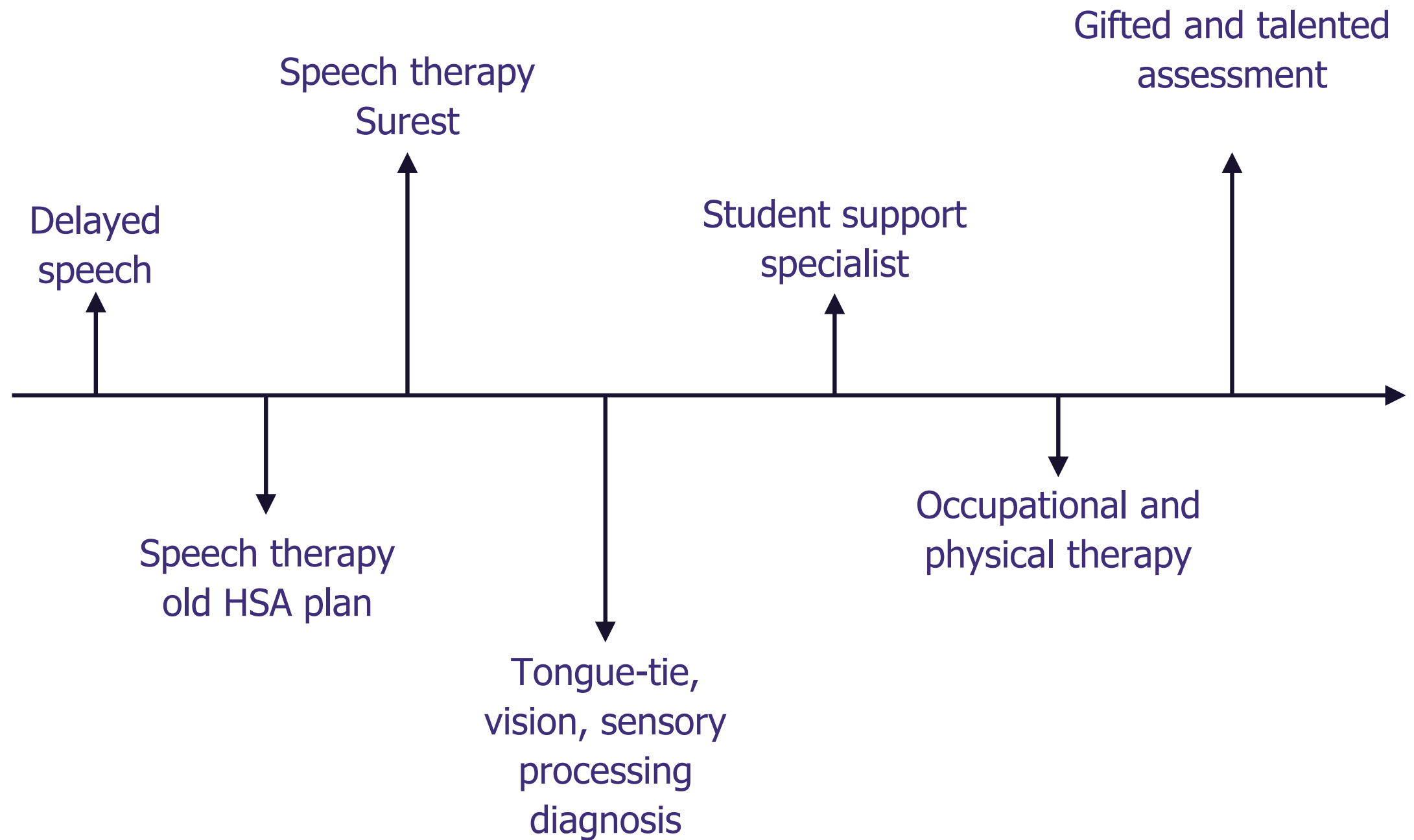
20% of providers are in the least efficient category for any service.

When members are more satisfied with their health plan, employers may have the ability to attract and retain talent



Carter's Surest Journey





Changing the trajectory

Academic Announcement

Dear Parent or Guardian,

You are receiving this email because your child has qualified for the Seminar program. Qualification for the Seminar program is based on their CogAT test score that indicated they have a very high general aptitude.

The Seminar program is designed to meet the needs of students with general intellectual ability in the top 98th-99th percentile nationally. Ability, as measured by the CogAT, may or may not be tied to performance in the classroom or any aptitude relative to a specific curriculum. Students who qualify for this level of service often have specific cognitive, social, and emotional needs that may be unmet by a traditional curriculum. Once identified, students remain in the Seminar program until the end of middle school without needing to requalify.

Nearly half of all Americans can't cover a \$400 emergency expense. How can they afford a deductible?¹

Date of service	Description	Amount billed	Plan discount	Surest paid	Your responsibility
12/21/2021	IMMUNOTHERAPY INJECTIONS	\$61.00	\$43.44	\$17.56	\$0.00

Date of service	Description	Amount billed	Plan discount	Surest paid	Your responsibility
12/06/2021	THERAPEUTIC ACTIVITIES	\$75.00	\$75.00	\$0.00	\$0.00
12/06/2021	THERAPEUTIC EXERCISES	\$195.00	\$85.00	\$85.00	\$25.00

Date of service	Description	Amount billed	Plan discount	Surest paid	Your responsibility
11/22/2021	SPEECH/HEARING THERAPY	\$160.00	\$50.00	\$100.00	\$10.00

Old HSA Plan = \$237.56 per week

Surest Plan = \$35.00 per week

Thank You

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, MI, MN, MO, 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 United HealthCare 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 United Healthcare Insurance Company.