

Take health benefits to the next level.

The Surest Level Funded health plan is a no-deductible plan designed to connect members to cost and care options through an easy-to-use app. Members have access to providers within the UnitedHealthcare network, with visibility to prices before a medical bill is processed. To help Surest members navigate their options and find opportunities to save, providers are evaluated on services and past performance. Lower copays are assigned to providers with higher ratings.



Know costs in advance
Find opportunities to save.



7 out of 10 members spent
less than \$500 out of pocket.¹

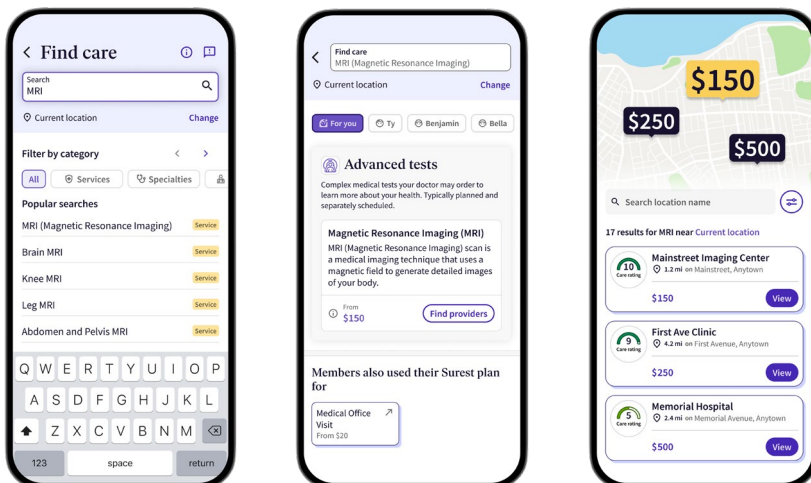


The Surest Level Funded plan at a glance:

- ACA-compliant health plan for employers, available nationwide*
- No deductible, no coinsurance
- Look up copays in advance, see actual prices (not estimates) with labs and X-rays included
- Lower copays indicate higher-value care
- Large, national UnitedHealthcare provider network

*Excludes Hawaii

Members can find ways to save when they shop and compare care.



Surest is the most hassle-free plan that exists in the market.”

Lakesha Wise, Surest member



See how powerful simple can be.
surest.com

Benefits of a Level Funded health plan.

The Surest Level Funded health plan is available for employers with 2+ employees.* Does it make sense for you?

Advantages of a Level Funded plan:

Straightforward plan design

With no deductible and no coinsurance, plan participants pay only monthly premiums and copays for health services.

Large national UnitedHealthcare network

Choose from a network of 5,000+ hospitals and care facilities and 1.7 million physicians and care professionals.

Refunds of any surplus

If medical and pharmacy claims are lower than expected, clients have the potential of a refund.

Budget certainty

Each 12-month plan year, clients fund the level rate based on enrollment. This provides financial protection if claims are higher than expected.

Additional benefits

Individually underwritten policies, 24/7 virtual visits, a user-friendly app with options to self-serve, and independence from many Affordable Care Act regulations.

Providing predictability and potential savings

Level Funded plans give plan sponsors the predictability of a fully insured plan with the cost-control of self-funding.

	Fully insured plans	Level Funded plans
Individually underwritten	Yes**	Yes
Fixed monthly payments	Yes	Yes
Financial protection if claims are higher than expected	Yes	Yes
Potential to share in surplus refund* if medical and pharmacy claims are lower than expected	No	Yes
Detailed claims reporting	No	Yes

*Eligibility requirements may vary by state. **51+ employees only.

Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider.

A complete Network and timely access to care may only be available by obtaining treatment through providers available at the maximum Copayment shown for each service at the lowest cost-sharing tier. While some network providers are available at lower Copayments (reduced cost-sharing rates), there is no guarantee of a complete Network or timely access to care at any specific reduced cost-sharing rate.

© Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2B_25-AI-1139211_0325

surest
A UnitedHealthcare Company