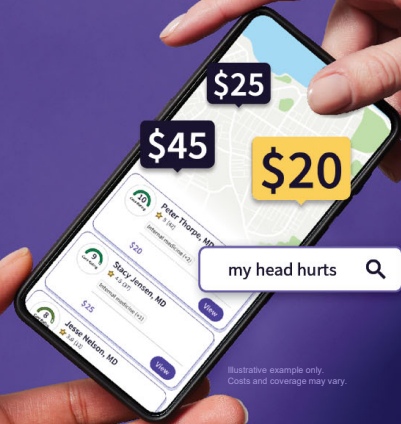


Meet Surest



surest

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The Surest plan

Actual prices, not estimates  see what you'll owe before you receive care	No deductible  and no coinsurance	Broad, national network  of providers, clinics, and hospitals
Quality medical coverage  from preventive to emergency, colds to cancer treatment	A shoppable experience  Shop and compare care options, then choose what works for you	Member Services support  Readily available help to verify cost and coverage

Understand it's not an HSA plan

Focus on UHC relationship

The Surest plan is like traditional health insurance in that it's medical coverage with access to one of the biggest provider networks of hospitals, doctors, and clinics in the country, but is unlike traditional health plans in how it's designed. There's no deductible or coinsurance. Instead, you can see prices, or copays, in advance of receiving care. With that price visibility, you can shop, compare, and then choose your care. If you have a cost or coverage question, Member Services is ready to help.

Ready? Set? Grab your phones!



If you don't have your phone or a desktop computer, you can follow along with this presentation.

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3

To see the difference for yourself, take out your phone
Open the camera app on your cell phone
Hold your phone steady—like you're scanning a barcode at
self-service checkout
Scan the QR code

*If you don't have a phone, here's the link to follow along on
your computer.*

*If you don't have a phone OR computer, you can follow along
on this screen.*

Highlights

- No deductible, no coinsurance
- Look up actual prices (not estimates) in advance
- Compare treatment and cost options before making an appointment
- Access the large, national UnitedHealthcare networks of doctors, clinics, and hospitals

Test-drive the Surest plan. Scan here.

<https://surest/care/oakridge>

Compare actual prices. Get proven savings. Now you can.

Surest members save, on average, **50%** out of pocket.¹

1. Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan. 141_V04.

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Let's look again at what makes Surest stand out. There's no deductible or coinsurance to figure out. You see actual copays, not estimates, before booking an appointment. This means you can plan your care and potentially save money. I'll show you a quick demo.

[Start the demo]

I'm in Minneapolis, but you can set your location to anywhere in the U.S. If you're on vacation, visiting your out-of-state family, or have dependents on the plan – maybe away at college - you can change the zip code search. Surest accesses the broad, national UnitedHealthcare network of doctors, clinics, and hospitals so you have care options in all 50 states.

Condition search:

Conditions are the reasons we use health insurance, like an ear infection, an MRI, or a physical exam. To look up a condition, just enter the access code, select “search coverage,” and type in the condition you want to be seen for. For example, if someone in your family has a sore throat, you’ll see several \$0 copay virtual options, or you can go for an in-person visit. The virtual providers will pop up at the top of the list to remind you of the low-cost virtual options.

Now, let’s visit a doctor. I’m going to choose Dr #####. Click on details, we’ll find more details about the doctor:

location

in-network status

new patient status

what’s included in that one visit, like standard labs and X-rays

additional services not included in the copay

alternative treatment options (if applicable)

Finding a doctor versus searching for a condition:

If you’re looking for a specific doctor, click on “new search.” Enter the first and last name of the doctor - you don’t have to type “Dr.” in the search. Click on the doctor’s name to see the details, like their location, in-network status, and what’s included in the visit. Or, if you’re looking at the provider or location list, scroll to the top and enter the doctor or location’s name in the top search box.

If you’re having trouble finding your doctor, double-check the city and state, and try expanding the search radius. If you still can’t find them, our Member Services team can help you out.

Condition search: Having a baby

Search “having a baby”

Click “find providers”

Labor and delivery on the Surest plan is a copay regardless of delivery type. The copay is driven by the location. You may not want to switch hospitals, but you can see the copay in advance, so you can plan.

Condition search: Knee arthroscopy

For something like a torn ACL, you can search the way you’d naturally look up a torn ACL, and you’ll get to “Knee arthroscopy.” Scroll down to see your options and programs. If you click “Find providers” – you’ll see locations and copays.

Members can work with their doctor or surgeon to determine the best location for them.

Click into the details for a location.

If applicable, both the outpatient and inpatient copay will show up

Included services and charges will appear

Excluded services

Treatment options

Remember, there’s no deductible. You also know copays in advance, with providers who may help you feel better faster, and stay better longer, typically priced lower.

If applicable do Rx

Rx Search: Zithromax Z-pack & Synthroid

For medications, you can search by name to find drug prices and pharmacies.

*There is a toggle located in the footer to change the site to Spanish.
Note: Searches must be done using English and results will be
presented in English.*

Thank you

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Thanks for your time. I appreciate it. We'll open it up to questions now if you'd like to drop them in the chat.

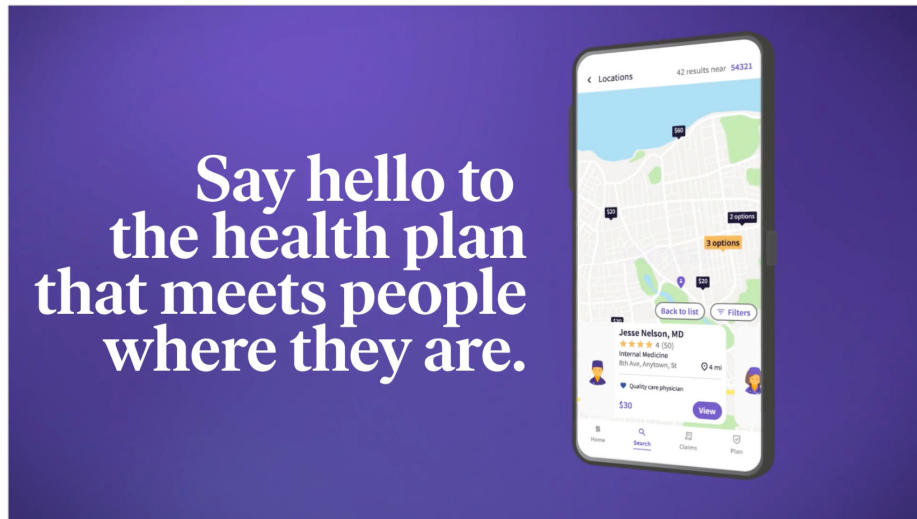
Appendix

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Say hello to Surest

The health plan that meets people where they are.



Here's a short overview video to watch how the plan works.