



Fully insured Surest plan designs

The future of health care is here.

The Surest plan has been steadily gaining traction in the market since 2016. Surest offers three ACA-compliant solutions to employers with 51+ employees: self-funded, level-funded and fully insured.

- Employers now have the opportunity to offer a sustainable, attractive health benefit, without shifting costs to employees or trimming the benefit.
- Employers and employees can find opportunities to save.

We help you determine which Surest plan is the right fit.

A health benefit that actually works for you

With the Surest health plan, you get health insurance—preventive care visits, primary and specialty visits, urgent/emergency care, treatment for unexpected catastrophic events, mental health services, prescription drugs and treatment for chronic conditions—only with more benefits:

- Potential savings—health services have prices assigned, from ear infections to delivering a baby. When members can check costs and compare options, they're more likely to shop differently than if they didn't have price visibility.
- Access to the broad, national UnitedHealthcare Choice Plus network.
- A unique pricing model—prices (sometimes called copayments or copays) are low for what Surest considers higher-value options, such as those based on quality, efficiency and overall effectiveness of care.
- Compassionate customer support through the responsive Surest Member Services team (by email, through chat or by phone).



A UnitedHealthcare Company

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Surest

Surest is a no deductible, no coinsurance health plan where members can see prices in advance of seeking care.

Employers can choose from a range of plans to match their subsidization strategy. Surest has developed a set of six designs to pair with out-of-pocket maximums ranging from \$2,500–\$8,500. Employers can offer two different Surest plan designs at the same time.

Below is a summary of in-network designs. For more details, including out-of-network benefits, please reach out to your Surest representative.

Plan Design Element	Surest plan designs					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
	In-network	In-network	In-network	In-network	In-network	In-network
Deductible	None	None	None	None	None	None
Coinsurance	None	None	None	None	None	None
OOP limit options (Individual)	\$2,500 or \$3,000 or \$4,000	\$4,000 or \$5,000	\$5,000 or \$6,000	\$5,500 or \$6,500	\$6,000 or \$7,000	\$7,000 or \$8,000 or \$8,500
Preventive care	\$0	\$0	\$0	\$0	\$0	\$0
Office visit	Combined range: \$5 to \$40	Combined range: \$10 to \$65	Combined range: \$15 to \$100	Combined range: \$25 to \$125	Combined range: \$40 to \$140	Combined range: \$45 to \$150
Virtual visit (Doctor On Demand)	\$0	\$0	\$0	\$0	\$0	\$0
Routine diagnostic test (X-ray, lab, ultrasound)	\$0	\$0	\$0	\$0	\$0	\$0
Urgent care	\$15	\$30	\$50	\$70	\$80	\$90
Emergency room	\$170	\$325	\$500	\$700	\$850	\$1,000
Inpatient hospital stay	\$1,000	\$1,600	\$2,000	\$2,750	\$3,500	\$4,500
Maternity delivery	\$350 to \$1,025	\$600 to \$1,350	\$900 to \$1,700	\$1,300 to \$2,350	\$1,850 to \$3,150	\$2,400 to \$4,500
Procedures (Office, inpatient, outpatient)	\$10 to \$2,000	\$15 to \$2,500	\$40 to \$3,000	\$60 to \$3,500	\$75 to \$4,500	\$75 to \$5,500
Rehabilitative therapies (e.g., physical therapy)	\$5 to \$30	\$5 to \$55	\$10 to \$85	\$15 to \$110	\$25 to \$120	\$30 to \$125
Complex imaging (e.g., MRI, CT)	\$40 to \$280	\$75 to \$475	\$100 to \$725	\$175 to \$925	\$250 to \$1,000	\$250 to \$1,100
Retail pharmacy —30 day; 90 day						
Tier 1 (preferred/non-preferred pharmacy)	*\$10; \$25	*\$15; \$40	*\$20; \$50	*\$25; \$65	*\$25; \$65	*\$25; \$65
Tier 2	*\$20; \$50	*\$40; \$100	*\$60; \$150	*\$90; \$225	*\$90; \$225	*\$90; \$225
Tier 3	*\$40; \$100	*\$60; \$150	*\$90; \$225	*\$120; \$300	*\$160; \$400	*\$200; \$500

* Pharmacy copay range applies when OptumRX is the chosen PBM

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