

surest®

Today's agenda

The latest

- Surest continues to grow
- New performance results
- New product enhancements

What's next?

- How do we drive towards even higher value?
- Enhancing and personalizing the experience
- More strategic levers for employers to pull

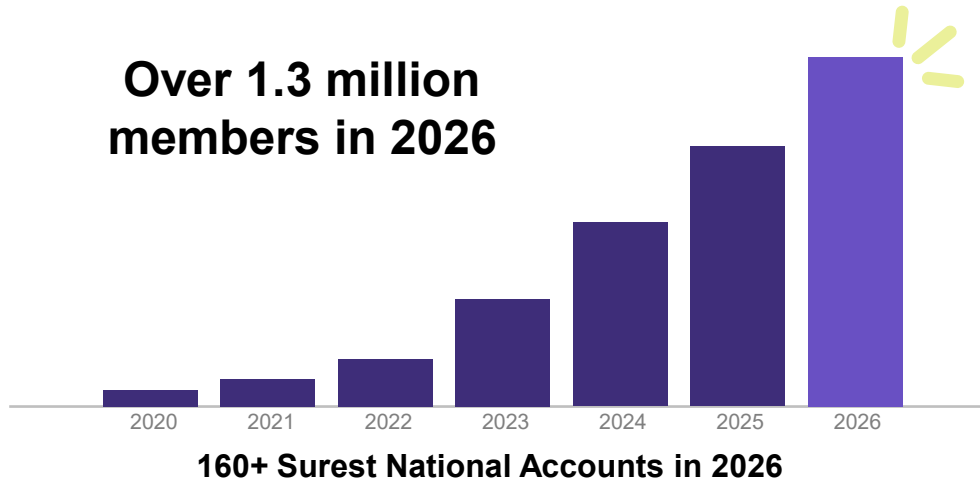
The latest

Surest continues its momentum

Growth updates

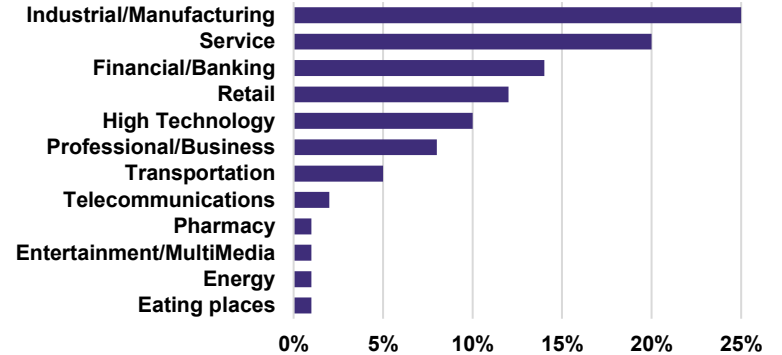
- Over 4,000 clients and 1.3 million members!
- 1 in 3 UHC National Accounts offering Surest
- 93% National Account customer retention
- 9 out of 10 members renew

Over 1.3 million members in 2026



National Accounts by industry

Appeals to employers across industries



Why is Surest resonating?

- Affordability: Member affordability paired with employer savings
- Member experience: Ease of use, simplicity, focus on high-value care
- Behavior change: The only alternative health plan with validated results

Continued Surest Growth in Higher Education

20

groups

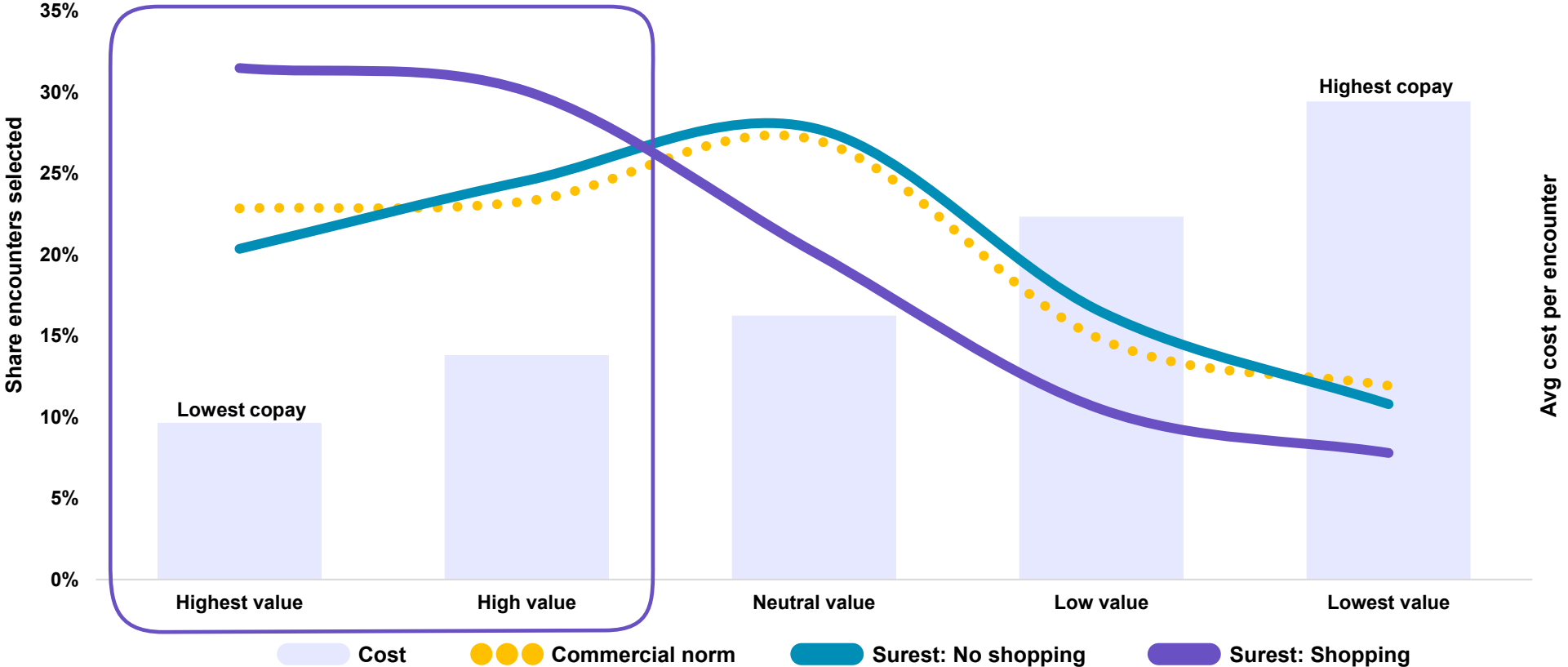
14k

members



Surest members who shopped had \$2,631 lower total allowed cost of care for select surgeries

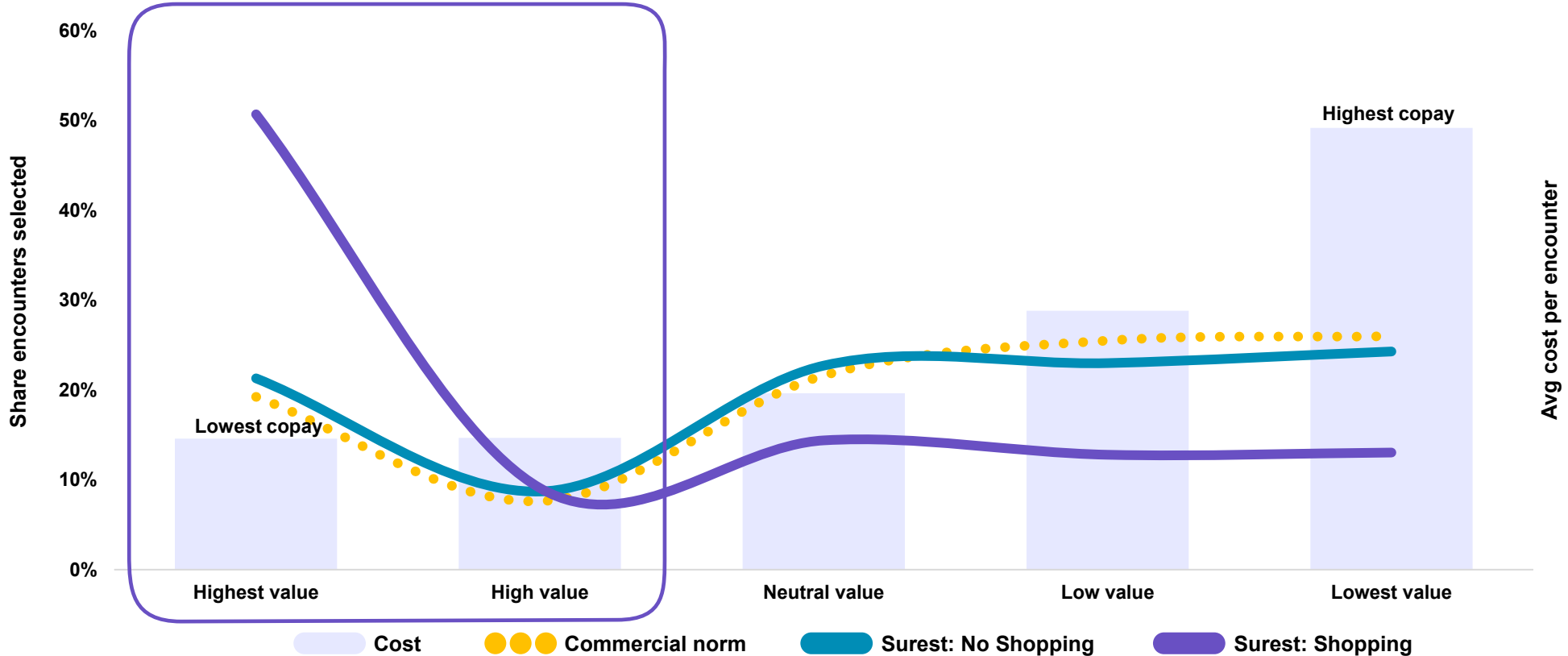
Provider selection and costs, shoppers vs. non-shoppers
43% of surgery encounters were shopped
 Hernia repair, gallbladder removal, bariatric surgery, thyroid surgery, colon surgery, parathyroid surgery



Based on 2024 Surest book-of-business analysis comparing outcomes of shoppers, non-shoppers, and a norm. Norm based on non-Surest, traditional plans. Encounter groupings service-mix adjusted to account for within-group variation.

Surest members who shopped had \$298 lower total allowed cost of care for complex imaging

Provider selection and costs, shoppers vs. non-shoppers
 26% of encounters were shopped
 CT scan, MRI, and nuclear imaging (e.g., PET scan)



Surest plans saw year-over-year improvements in cost and utilization

Study purpose: Evaluate how Surest plan designs impact cost and utilization outcomes over time.

Methodology: Continuously enrolled members who joined a Surest plan on 1/1/2022 were compared to a continuously enrolled, matched population of individuals* who joined a non-Surest plan on 1/1/2022. Matching was performed on age, gender, geography, and chronic conditions.



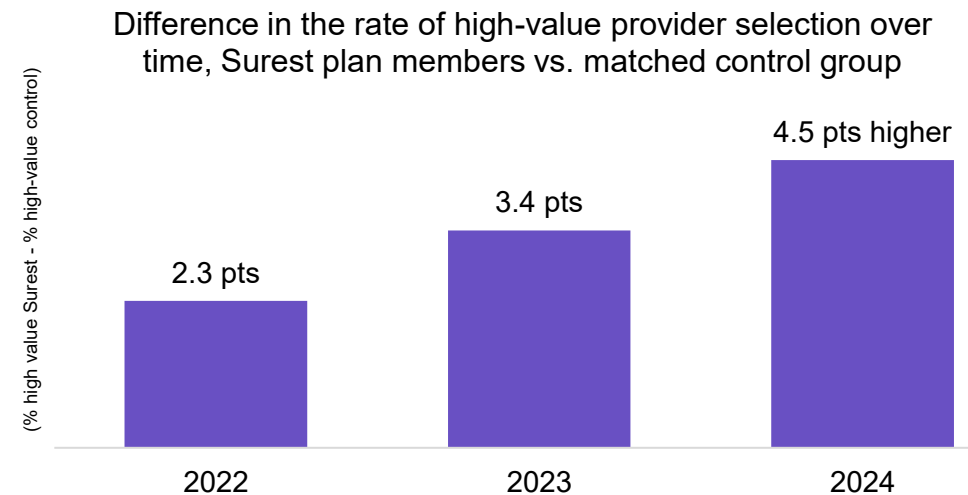
Cost

The 2-year annualized cost trend was approximately 5% points lower for Surest members compared to members enrolled in traditional plans.



Utilization

Surest plan members chose high-value providers more often than members in traditional plans in all three years and at an increasing rate in each subsequent year

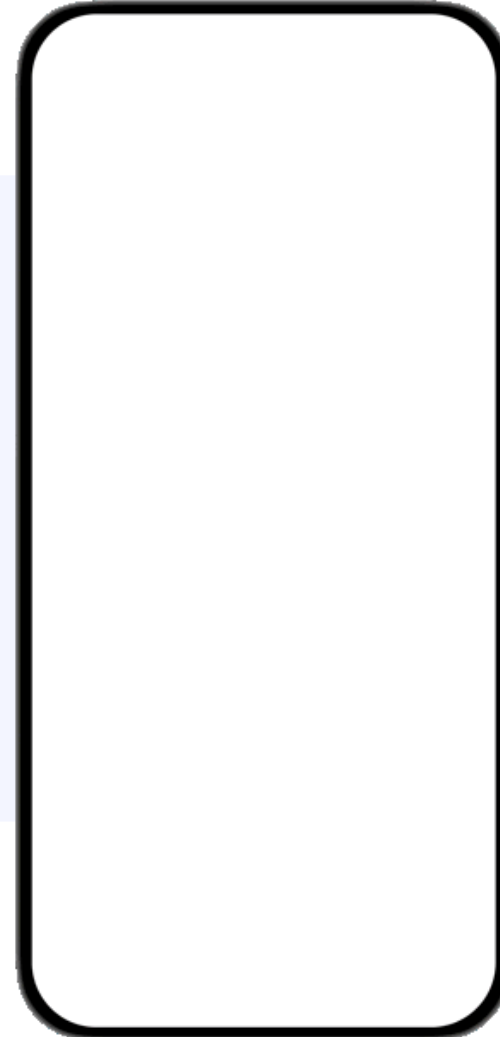


Care Ratings—new in 2025

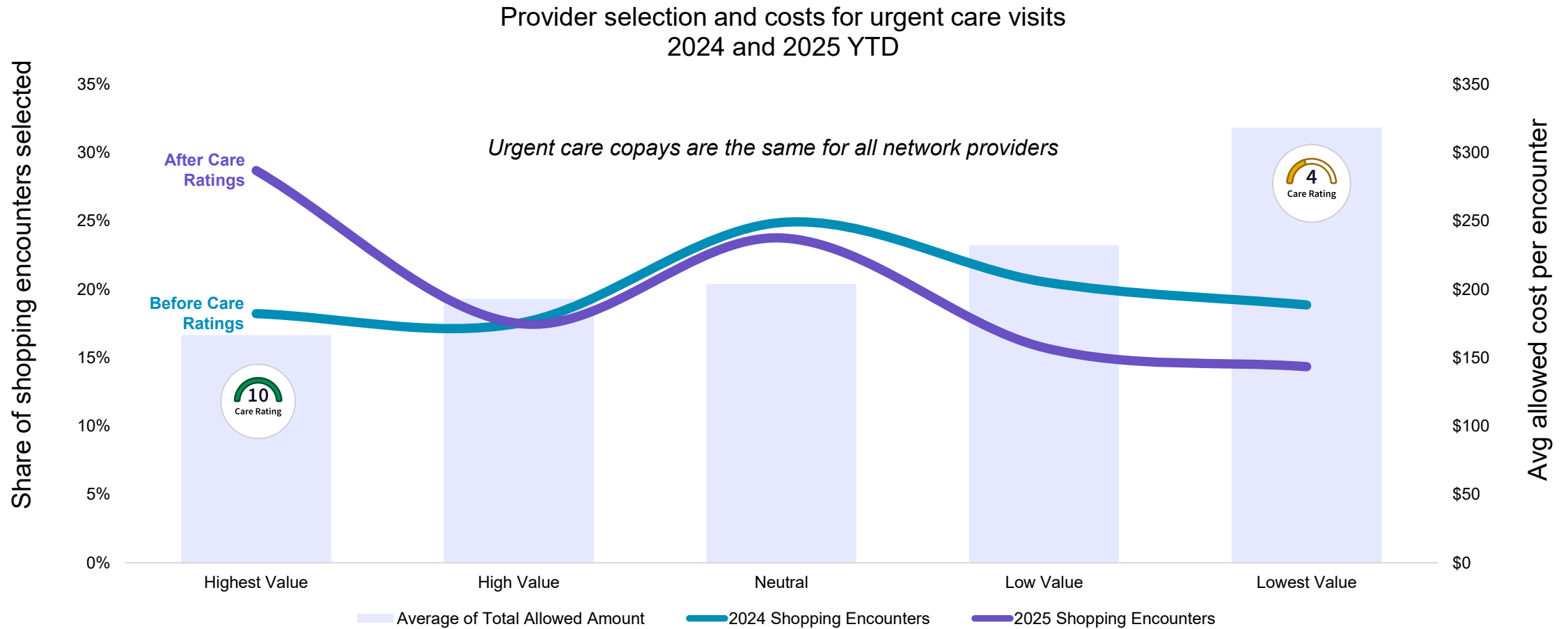


Care Ratings help members understand the link between a provider's historical performance and their Surest copay.

Higher Care Ratings (and lower copays) are assigned for higher provider performance to help members navigate care options and choose a provider with confidence.



Surest members selected higher-value urgent care providers since the release of Care Ratings



What's next?

Surest roadmap

Continue to encourage member shopping through the ability to **personalize, motivate, and simplify**. Capitalize on the best of UnitedHealthcare where it supports or enhances our unique Surest benefit.

2026

Improve shopping and saving

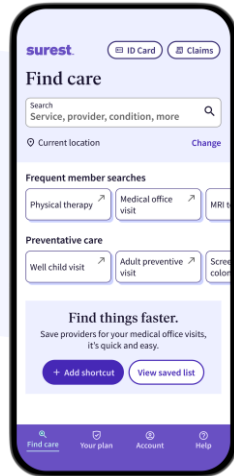
- Personalized location/facility suggestions
- Personalized marketing at scale, leveraging AI

Reduce friction, aid with cost protection

- Payment integrity program expansion
- Naviguard OON claim management programs

Simplify health care transactions

- In-app payment



2027

Improve shopping and saving

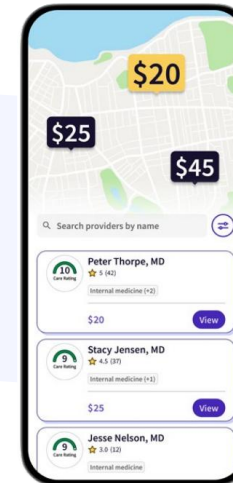
- Personalized provider suggestions
- Surest Rewards for wellness

Simplify health care transactions

- In-app scheduling
- UHC Hub®
- UHC Store

Improved member experience

- Unified digital platform to enable best-in-class enterprise capabilities
- Ask AI



Illustrative example only. Costs and coverage may vary.

2028+

Improve shopping and saving

- Personalized service suggestions
- Plan designs offering dynamic copays responding to member behaviors

Not an exhaustive list. Roadmap features and dates are under review and may continue to evolve. Launch timing is subject to change. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

Appendix



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.

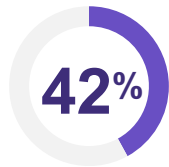
<https://hello.surest.com/?accesscode=FIOK25268Alt1>

Industry case studies

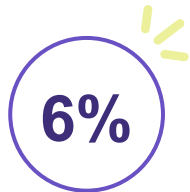


Retail

Health plan affordability is key for workers earning lower wages in the retail industry.



member out-of-pocket savings¹



below benchmark in allowed medical¹



Financial services

Financial services digital engagement is strong, driving behavior change

ER utilization
15% below
benchmark

Urgent care
34% below
benchmark



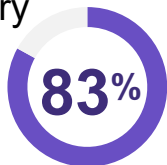
8% below benchmark
in allowed medical amount

[Case study](#)



High-tech

Surest delivers a user-friendly app/website helps create highly engaged members in the high-tech industry



would be disappointed if Surest was not longer offered

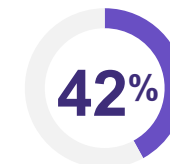


Highest utilization rates of all industries¹



Manufacturing

Surest delivers affordability and simplicity for members in the manufacturing industry



member out-of-pocket savings¹



Virtual providers use more than 2x higher than benchmark¹

[Case study](#)

Additional resources

Switching to the Surest health plan lowers school district costs and provides a better benefit for employees

The challenge
 Facing health care cost pressures, Cumberland School District's budget and funds available for employee compensation and health plan maintenance. Cumberland was frustrated by increasing percentage of member purchasing group health insurance. The district wanted a health plan to fit its budget and employee expectations.

The solution
 The Surest health plan aligned Cumberland's interest with its no-deductible plan design and support experience providing great transparency, efficacy, and flexibility for members. In a strategic move, the district shifted to a better health plan benefit to lower costs.

The outcome

- \$700,000 savings in year one – \$3 million health insurance budget projection reduced to \$1.3 million.
- The savings gave Cumberland flexibility to deal with deferred maintenance projects and staff salaries in a very tight labor market.

\$700,000
 \$700,000 savings in year one – \$3 million health insurance budget projection reduced to \$1.3 million.

Surest delivers a better benefit with highly engaged members in the high-tech industry

Why Surest

A better benefit
 Digital-first design that works like a consumer shopping experience—upfront copays and bundled pricing help prevent unexpected bills and reduce overall costs.

Industry performance for high-tech

- **-3% Above medical PMPM** (2% worse benchmark)
- **-47% Member out-of-pocket savings** (47% better benchmark)

Key stats

- **85** clients (all FL SC ASO)
- **32+** plans higher than national commercial plans
- **83%** would be disappointed if Surest were no longer offered
- **43.9** average employee age comparable to Surest average

Plan positioning

- High-tech employers typically have rich plans and view Surest as an appealing way to offer a copy-based, no-deductible plan that helps them manage their costs. Surest is often positioned as a rich plan that aligns with the other plan options.
- Member enrollment in the Surest plan is 24%. Enrollment can initially be modest, depending on plan positioning and contributions.

[Case studies and industry performance](#)

AON

Executive Summary

An independent analysis of member outcomes comparing 2021 and 2022 digital members in 2022 and 2023 respectively. The analysis focused on the Surest plan design and member experience comparing the experience of Surest members to that of a control group composed of members from a non-employer sponsored plan with similar geography, demographics, and member health characteristics. The analysis focused on the Surest plan design and member experience comparing the experience of Surest members to that of a control group composed of members from a non-employer sponsored plan with similar geography, demographics, and member health characteristics. The analysis focused on the Surest plan design and member experience comparing the experience of Surest members to that of a control group composed of members from a non-employer sponsored plan with similar geography, demographics, and member health characteristics.

Other key findings include:

- Surest Total Cost of Care (PMPM) was 7.0% lower than the matched Control in 2022 and 7.7% more affordable in 2023.
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[Third-party validation study](#)

can save money for members.

THE HEALTH INSURANCE DILEMMA: How companies can tackle rising costs and keep benefits affordable for employees.

surest

- **14%** fewer urgent care visits
- **4%** less complex imaging (SMBCT)
- **8%** more preventive care visits
- **19%** more physical therapy

[Affordability white paper](#)

WOMEN'S HEALTH

The Surest plan improves health care access and utilization for women members

How the Surest plan empowers women's health

The Surest plan is good for women's health! Data shows the plan increases health care access and utilization for women's members.

In 2022, female Surest members had 5 times more virtual care visits than a comparison group of women and two-and-a-half times more virtual care visits than men.

[Women's health study](#)

DIABETES PERFORMANCE

Surest plan performance for members with type 2 diabetes.

Through our innovative plan design and campaigns, including the diabetes reversal program, we help educate members with type 2 diabetes. We also offer support to members through our Clinical Advisory team and Surest Member Services.

The Surest plan offers a promising approach that cuts medication costs while improving health outcomes, helping members manage their condition more effectively. How? By providing upfront cost and coverage options and a different approach to treatment.

[Diabetes study](#)