

# 2024 Surest fully insured health plan

Illinois Surest Plans

51+ Employees

Effective 7/1/2024

## Available to employers with 51+ employees

With the Surest fully insured health plan, members can see prices (copays) for health services in advance, then search, compare and decide based on what works best for their health, family and budget. There's no deductible to meet and no coinsurance to calculate. Instead, members have access to the broad, national UnitedHealthcare provider network, where prices are assigned to higher-value options based on quality, efficiency and overall effectiveness of care. And to simplify the process even further, prices for certain services – like diagnostic tests and lab work – are grouped together so members pay one price for a single visit. When members save, employers can save, too, without cost-shifting. Results show the plan works: Employers saved up to 15%<sup>1</sup>, and members had 54%<sup>2</sup> lower out-of-pocket costs when compared to industry benchmarks.

Plan Code	Coinsurance	Deductible		Out-of-Pocket Maximum		Benefits										
	Network	Network Individual	Network Family	Network Individual	Network Family	Virtual Visit	PCP & Specialist OV	Mental Health OV	Urgent Care	Emergency Room	Ambulance	Routine Diagnostic Test (Ex: X-ray, Lab, Ultrasound)	MRI, CT Scan, PET Scan	Outpatient Surgery	Inpatient Hospital	Maternity Delivery
Surest A+ 1500	No	\$0	\$0	\$1,500	\$3,000	\$0 to \$25	\$5 to \$25	\$5	\$10	\$100	\$45	\$0	\$25 to \$180	\$5 to \$1,200	\$75 to \$1,200	\$100 to \$625
Surest A+ 2000	No	\$0	\$0	\$2,000	\$4,000	\$0 to \$25	\$5 to \$25	\$5	\$10	\$100	\$45	\$0	\$25 to \$180	\$5 to \$1,200	\$75 to \$1,200	\$100 to \$625
Surest A2500	No	\$0	\$0	\$2,500	\$5,000	\$0 to \$40	\$5 to \$40	\$5	\$20	\$180	\$80	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,000
Surest A3000	No	\$0	\$0	\$3,000	\$6,000	\$0 to \$40	\$5 to \$40	\$5	\$20	\$180	\$80	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,000
Surest A4000	No	\$0	\$0	\$4,000	\$8,000	\$0 to \$40	\$5 to \$40	\$5	\$20	\$180	\$80	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,000
Surest B4000	No	\$0	\$0	\$4,000	\$8,000	\$0 to \$65	\$10 to \$65	\$10	\$35	\$350	\$160	\$0	\$60 to \$450	\$15 to \$2,500	\$150 to \$2,500	\$625 to \$1,600
Surest B5000	No	\$0	\$0	\$5,000	\$10,000	\$0 to \$65	\$10 to \$65	\$10	\$35	\$350	\$160	\$0	\$60 to \$450	\$15 to \$2,500	\$150 to \$2,500	\$625 to \$1,600
Surest C5000	No	\$0	\$0	\$5,000	\$10,000	\$0 to \$100	\$15 to \$100	\$15	\$50	\$500	\$250	\$0	\$100 to \$700	\$40 to \$3,000	\$200 to \$3,000	\$900 to \$2,000
Surest C6000	No	\$0	\$0	\$6,000	\$12,000	\$0 to \$100	\$15 to \$100	\$15	\$50	\$500	\$250	\$0	\$100 to \$700	\$40 to \$3,000	\$200 to \$3,000	\$900 to \$2,000
Surest D5500	No	\$0	\$0	\$5,500	\$11,000	\$0 to \$125	\$20 to \$125	\$20	\$80	\$750	\$350	\$0	\$125 to \$900	\$50 to \$3,500	\$300 to \$3,500	\$1,300 to \$2,750
Surest D6500	No	\$0	\$0	\$6,500	\$13,000	\$0 to \$125	\$20 to \$125	\$20	\$80	\$750	\$350	\$0	\$125 to \$900	\$50 to \$3,500	\$300 to \$3,500	\$1,300 to \$2,750
Surest E6000	No	\$0	\$0	\$6,000	\$12,000	\$0 to \$140	\$35 to \$140	\$35	\$90	\$850	\$400	\$0	\$200 to \$1,050	\$70 to \$4,500	\$600 to \$4,500	\$1,850 to \$3,500
Surest E7000	No	\$0	\$0	\$7,000	\$14,000	\$0 to \$140	\$35 to \$140	\$35	\$90	\$850	\$400	\$0	\$200 to \$1,050	\$70 to \$4,500	\$600 to \$4,500	\$1,850 to \$3,500
Surest F7000	No	\$0	\$0	\$7,000	\$14,000	\$0 to \$155	\$45 to \$155	\$45	\$110	\$1,000	\$500	\$0	\$200 to \$1,150	\$80 to \$5,500	\$400 to \$5,500	\$2,500 to \$4,500
Surest F8000	No	\$0	\$0	\$8,000	\$16,000	\$0 to \$155	\$45 to \$155	\$45	\$110	\$1,000	\$500	\$0	\$200 to \$1,150	\$80 to \$5,500	\$400 to \$5,500	\$2,500 to \$4,500
Surest F8500	No	\$0	\$0	\$8,500	\$17,000	\$0 to \$155	\$45 to \$155	\$45	\$110	\$1,000	\$500	\$0	\$200 to \$1,150	\$80 to \$5,500	\$400 to \$5,500	\$2,500 to \$4,500
Surest F9000	No	\$0	\$0	\$9,000	\$18,000	\$0 to \$155	\$45 to \$155	\$45	\$110	\$1,000	\$500	\$0	\$200 to \$1,150	\$80 to \$5,500	\$400 to \$5,500	\$2,500 to \$4,500

Insurance coverage is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by UnitedHealthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, MT, NC, NE, NH, NV, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV, and WY). 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 insuring company. Administrative services 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. This product grid is intended to highlight benefits and should not be used to fully understand exact coverage. If this grid conflicts with the Certificate of Coverage, Schedule of Benefits, Riders, and/or amendments, those documents govern. Review your COC for an exact description of the services and supplies that are not covered, those that are excluded or limited, and other terms and conditions of coverage. Contact your Surest representative for plan design information.



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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.

# 2024 Surest fully insured health plan – OptumRx

Available to employers with 51+ employees

Illinois Surest Plans

51+ Employees

Effective 7/1/2024

Code		Copays						Deductible		
PDL	Rx Plan Code	Tier 1 Retail	Tier 2 Retail	Tier 3 Retail	Specialty Tier 1	Specialty Tier 2	Specialty Tier 3	Single	Family	Mail order ratio
Advantage PDL with Broad Network	Rx Alt Plan 1	\$10.00	\$35.00	\$70.00	\$10.00	\$100.00	\$200.00	No	No	2.5
Advantage PDL with Broad Network	Rx Alt Plan 2	\$10.00	\$60.00	\$90.00	\$10.00	\$150.00	\$300.00	No	No	2.5
Advantage PDL with Broad Network	Rx Alt Plan 3	\$20.00	\$90.00	\$150.00	\$20.00	\$200.00	\$500.00	No	No	2.5

Rx plans can be paired with any Surest medical plan

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This product grid is intended to highlight benefits and should not be used to fully understand exact coverage. If this grid conflicts with the Certificate of Coverage, Schedule of Benefits, Riders, and/or amendments, those documents govern. Review your COC for an exact description of the services and supplies that are not covered, those that are excluded or limited, and other terms and conditions of coverage. Contact your Surest representative for plan design information.

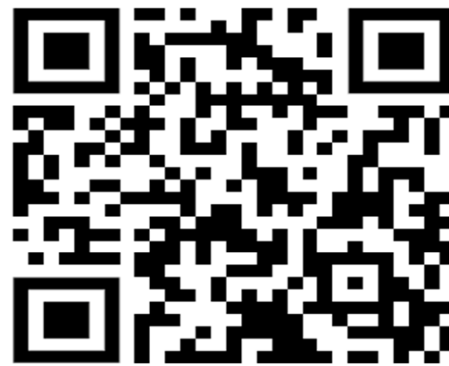




# Grab your phones!

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**