

# 2023 Surest fully insured health plan

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 choose 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 46%<sup>2</sup> lower out-of-pocket costs when compared to industry benchmarks.

Plan Code	Coinsurance		Deductible				Out-of-Pocket Maximum				Benefits											
	Network	Out-of-Network	Network Individual	Network Family	Out-of-Network Individual	Out-of-Network Family	Network Individual	Network Family	Out-of-Network Individual	Out-of-Network Family	Virtual Visit thru Doctor On Demand	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	
Choice Plus																						
Surest A2500	No	No	\$0	\$0	\$0	\$0	\$2,500	\$5,000	\$8,000	\$16,000	\$0	\$5 to \$40	\$5	\$15	\$170	\$70	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,025	
Surest A3000	No	No	\$0	\$0	\$0	\$0	\$3,000	\$6,000	\$8,000	\$16,000	\$0	\$5 to \$40	\$5	\$15	\$170	\$70	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,025	
Surest A4000	No	No	\$0	\$0	\$0	\$0	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$5 to \$40	\$5	\$15	\$170	\$70	\$0	\$40 to \$280	\$10 to \$2,000	\$75 to \$2,000	\$350 to \$1,025	
Surest B4000	No	No	\$0	\$0	\$0	\$0	\$4,000	\$8,000	\$8,000	\$16,000	\$0	\$10 to \$65	\$10	\$30	\$325	\$140	\$0	\$75 to \$475	\$15 to \$2,500	\$150 to \$2,500	\$600 to \$1,350	
Surest B5000	No	No	\$0	\$0	\$0	\$0	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$10 to \$65	\$10	\$30	\$325	\$140	\$0	\$75 to \$475	\$15 to \$2,500	\$150 to \$2,500	\$600 to \$1,350	
Surest C5000	No	No	\$0	\$0	\$0	\$0	\$5,000	\$10,000	\$10,000	\$20,000	\$0	\$15 to \$100	\$15	\$50	\$500	\$225	\$0	\$100 to \$725	\$40 to \$3,000	\$200 to \$3,000	\$900 to \$1,700	
Surest C6000	No	No	\$0	\$0	\$0	\$0	\$6,000	\$12,000	\$12,000	\$24,000	\$0	\$15 to \$100	\$15	\$50	\$500	\$225	\$0	\$100 to \$725	\$40 to \$3,000	\$200 to \$3,000	\$900 to \$1,700	
Surest D5500	No	No	\$0	\$0	\$0	\$0	\$5,500	\$11,000	\$11,000	\$22,000	\$0	\$25 to \$125	\$25	\$70	\$700	\$325	\$0	\$175 to \$925	\$60 to \$3,500	\$350 to \$3,500	\$1,300 to \$2,350	
Surest D6500	No	No	\$0	\$0	\$0	\$0	\$6,500	\$13,000	\$13,000	\$26,000	\$0	\$25 to \$125	\$25	\$70	\$700	\$325	\$0	\$175 to \$925	\$60 to \$3,500	\$350 to \$3,500	\$1,300 to \$2,350	
Surest E6000	No	No	\$0	\$0	\$0	\$0	\$6,000	\$12,000	\$12,000	\$24,000	\$0	\$40 to \$140	\$40	\$80	\$850	\$375	\$0	\$250 to \$1,000	\$75 to \$4,500	\$700 to \$4,500	\$1,850 to \$3,150	
Surest E7000	No	No	\$0	\$0	\$0	\$0	\$7,000	\$14,000	\$14,000	\$28,000	\$0	\$40 to \$140	\$40	\$80	\$850	\$375	\$0	\$250 to \$1,000	\$75 to \$4,500	\$700 to \$4,500	\$1,850 to \$3,150	
Surest F7000	No	No	\$0	\$0	\$0	\$0	\$7,000	\$14,000	\$14,000	\$28,000	\$0	\$45 to \$150	\$45	\$90	\$1,000	\$450	\$0	\$250 to \$1,100	\$75 to \$5,500	\$400 to \$5,500	\$2,400 to \$4,500	
Surest F8000	No	No	\$0	\$0	\$0	\$0	\$8,000	\$16,000	\$16,000	\$32,000	\$0	\$45 to \$150	\$45	\$90	\$1,000	\$450	\$0	\$250 to \$1,100	\$75 to \$5,500	\$400 to \$5,500	\$2,400 to \$4,500	
Surest F8500	No	No	\$0	\$0	\$0	\$0	\$8,500	\$17,000	\$17,000	\$34,000	\$0	\$45 to \$150	\$45	\$90	\$1,000	\$450	\$0	\$250 to \$1,100	\$75 to \$5,500	\$400 to \$5,500	\$2,400 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 United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, NC, NE, NH, NV, OK, PA, SC, TN, TX, VA and WV). 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.  
 1. Combination of modeled and actual results across Surest prospects and clients; independently developed benchmark based on a database containing health care claims from 80 million U.S. lives risk-adjusted for demographics, geography and disease burden. 13\_V02.  
 2. Surest self-funded 2021 book of business plan sponsors with at least 12 months of incurred experience in 2021 and both medical and pharmacy data within our warehouse; compared to matched comparison groups from a nationally representative commercially insured database matched by gender, age, urbanicity and zip code using exact matching. 141\_V03.

# 2023 Surest fully insured health plan – OptumRx

Available to employers with 51+ employees

**Illinois Surest Plans**

51+ Employees

Effective 7/1/2023

Code		Copays						Deductible		
PDL	Rx Plan	Tier 1 Retail	Tier 2 Retail	Tier 3 Retail	Specialty Tier 1	Specialty Tier 2	Specialty Tier 3	Single	Family	Mail order ratio
	Code									
Advantage PDL with Broad Network	Surest A2500_Optum	\$10	\$20	\$40	\$100	\$130	\$150	No	No	2.5
Advantage PDL with Broad Network	Surest A3000_Optum	\$10	\$20	\$40	\$100	\$130	\$150	No	No	2.5
Advantage PDL with Broad Network	Surest A4000_Optum	\$10	\$20	\$40	\$100	\$130	\$150	No	No	2.5
Advantage PDL with Broad Network	Surest B4000_Optum	\$15	\$40	\$60	\$170	\$200	\$230	No	No	2.5 – 2.67
Advantage PDL with Broad Network	Surest B5000_Optum	\$15	\$40	\$60	\$170	\$200	\$230	No	No	2.5 – 2.67
Advantage PDL with Broad Network	Surest C5000_Optum	\$20	\$60	\$90	\$240	\$270	\$300	No	No	2.5
Advantage PDL with Broad Network	Surest C6000_Optum	\$20	\$60	\$90	\$240	\$270	\$300	No	No	2.5
Advantage PDL with Broad Network	Surest D5500_Optum	\$25	\$90	\$120	\$330	\$370	\$400	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest D6500_Optum	\$25	\$90	\$120	\$330	\$370	\$400	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest E6000_Optum	\$25	\$90	\$160	\$440	\$480	\$530	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest E7000_Optum	\$25	\$90	\$160	\$440	\$480	\$530	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest F7000_Optum	\$25	\$90	\$200	\$550	\$600	\$650	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest F8000_Optum	\$25	\$90	\$200	\$550	\$600	\$650	No	No	2.5 – 2.6
Advantage PDL with Broad Network	Surest F8500_Optum	\$25	\$90	\$200	\$550	\$600	\$650	No	No	2.5 – 2.6

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