

Surest Advantage Plan

overview

The Surest Advantage Plan is designed to **make healthcare easier**.

It provides the coverage you'd expect from traditional health insurance, but with clear cost and coverage information, so you know up front what's covered and what you'll pay. The Surest Advantage Plan through UnitedHealthcare (UHC) gives you power over your healthcare experience.

Top five reasons to consider the Surest Advantage Plan

- 1 Compare costs before making an appointment.** No deductibles. No coinsurance. No hard math. Instead, clear and upfront prices. The Surest app and website show you prices for providers in your area before you need care, giving you control and helping you save.
- 2 For office visits and many procedures—from having an MRI to having a baby—you see one price.** By grouping these services—combining the labs and x-rays that go along with a medical procedure or test into one price—Surest makes it easier for you to know what you'll pay in advance.
- 3 Access the UHC Choice Plus network you already know.** With 1.8M+ providers and 5,600+ hospitals, it's one of the largest provider networks in the U.S.*
- 4 Pay less when you use high-value providers with a high Care Rating.** High-value providers deliver more effective care with fewer complications and better outcomes—while using resources efficiently. On the Surest app or website, you'll see doctors with high Care Ratings have lower copays.
- 5 Breathe easier knowing there is no change to what's covered.** You'll have access to the same coverage and benefits you rely on today through Stryker's UHC plans, like preventive and primary care, prescriptions, hospitalization and specialist care, with an annual out-of-pocket maximum that limits your costs for covered care.

* UHC internal analysis as of March 31, 2025.

** Based on a 2023 Surest study. Results are driven by plan design.

According to Surest, on average members pay 54% less out-of-pocket for care than traditional health plans, and 90% re-enroll year after year.**

Compare the features of your UHC medical plan options

Plan feature	Surest Advantage Plan	UHC Value PPO Plan	UHC HSA Plans
Access to the UHC Choice Plus network	✓	✓	✓
Copays only, no deductible or coinsurance	✓		
Compare provider costs before appointments	✓		
A safety net—an annual limit on out-of-pocket costs	✓	✓	✓
Tax savings with an FSA	✓	✓	
Triple-tax advantage plus retirement savings with an HSA			✓

Care Ratings help you choose providers with confidence

Care Ratings are a simple way to help you navigate care options and potentially save you money. Higher ratings are given to high-value providers with a record of quality, safety, efficiency and effectiveness, such as lower rates of complications after surgeries and better use of resources.

Providers with a higher Care Rating are assigned a lower copay.

at
Mainstreet Birth Center

10

Surest Care Rating
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We evaluate providers on services they offer based on their historical **safety, effectiveness,** and **cost efficiency** performance. Then we assign higher Care Ratings for higher-performing providers.

See the Surest advantage

Meet John

John needs a knee replacement and wants to understand his medical plan options



John's knee replacement services:

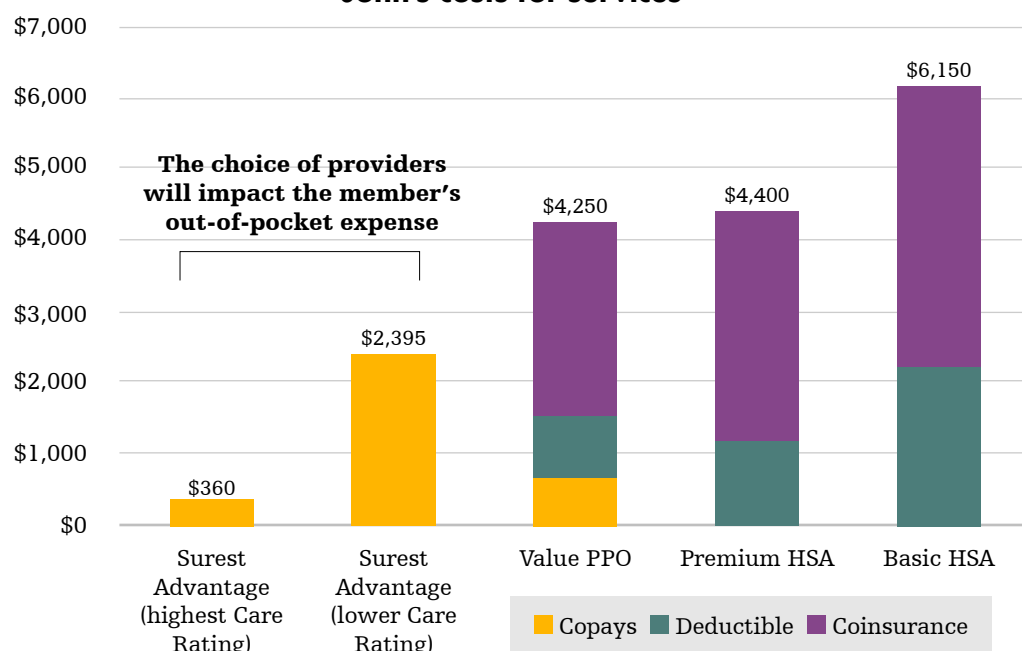
- 1 primary care visit
- 2 specialist visits
- 1 MRI
- 1 knee replacement surgery copay, which includes surgeon, anesthesiologist and facility fees and more
- 1 diagnostic lab
- 14 physical therapy sessions
- 1 durable medical equipment (Tier 1)
- 1 prescription (Tier 1)

John determines that when he chooses providers with the highest Care Ratings, he'll pay the lowest cost for his knee replacement and follow-up services under the **Surest Advantage Plan**.*

"I've had various jobs in my life and many different types of insurance. Surest is the simplest and most cost effective I've ever had."

- Medical technology company employee

John's costs for services*



* This is for illustrative purposes and may not reflect your actual costs. It does not include John's cost for coverage paid from his paycheck. If enrolled in one of the HSA plans, it does not include tax savings from his HSA contributions or tax-free earnings from investing his HSA dollars. It does include Stryker's HSA contribution. These factors are important to consider when selecting a plan.

Learn more

Scan the QR code to visit the **Surest pre-member site** to learn more about the Surest Advantage Plan, watch videos about how the plan works and to schedule a 15-minute call with a Surest expert.

For questions about coverage, costs for services, provider Care Ratings and more, call Surest Member Services at 844 530 0139.

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