

Surest Gold Plan

YMCA Employee Benefits

surest[™]

A UnitedHealthcare Company

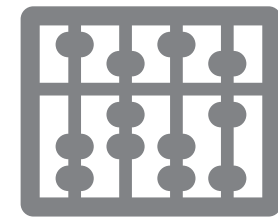
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Overview

Why did YMCA Employee Benefits introduce the Surest Gold plan?



- It is an enhanced benefit, simpler experience and allows employees to access **high-value care at a lower cost.**



- It gives employees **clear costs in advance** to make informed choices about their health care.



- It encourages low-cost, efficient care **without restricting member choice** and uses the broad UnitedHealthcare Choice Plus network.



- The Surest plan delivers savings to YMCAs and their employees.
- By providing the Surest plan, YEB is allowing employees to explore what might work better for themselves and their families.

The Surest Plan



A to Z coverage
from \$0
preventive to
emergency, from
colds to cancer



**Clear, upfront
copays** you
can see before
you receive
care



**Large
national
network** of
providers and
hospitals



\$0 deductible
and no
coinsurance

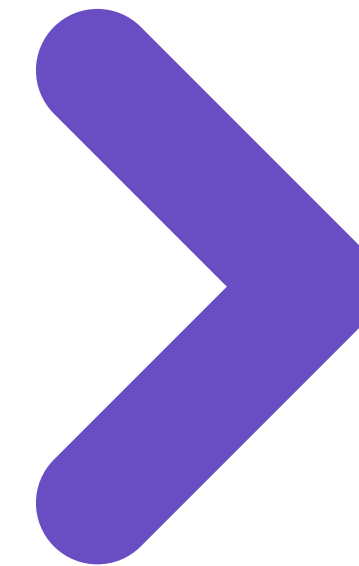
How the Surest plan delivers value



Surest engages members, enabling them to make informed decisions.

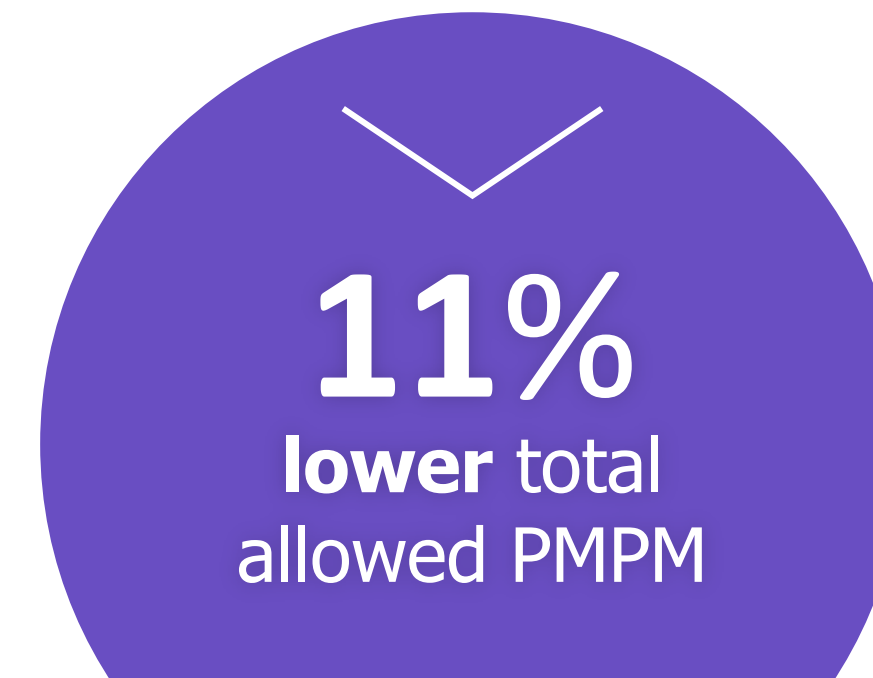


Surest members may avoid unnecessary care and **save money** when they choose high-value providers or treatments.



Surest member satisfaction is high.

Lower costs for employers and members, year after year



Allowed medical and pharmacy per member, per month (PMPM) costs¹



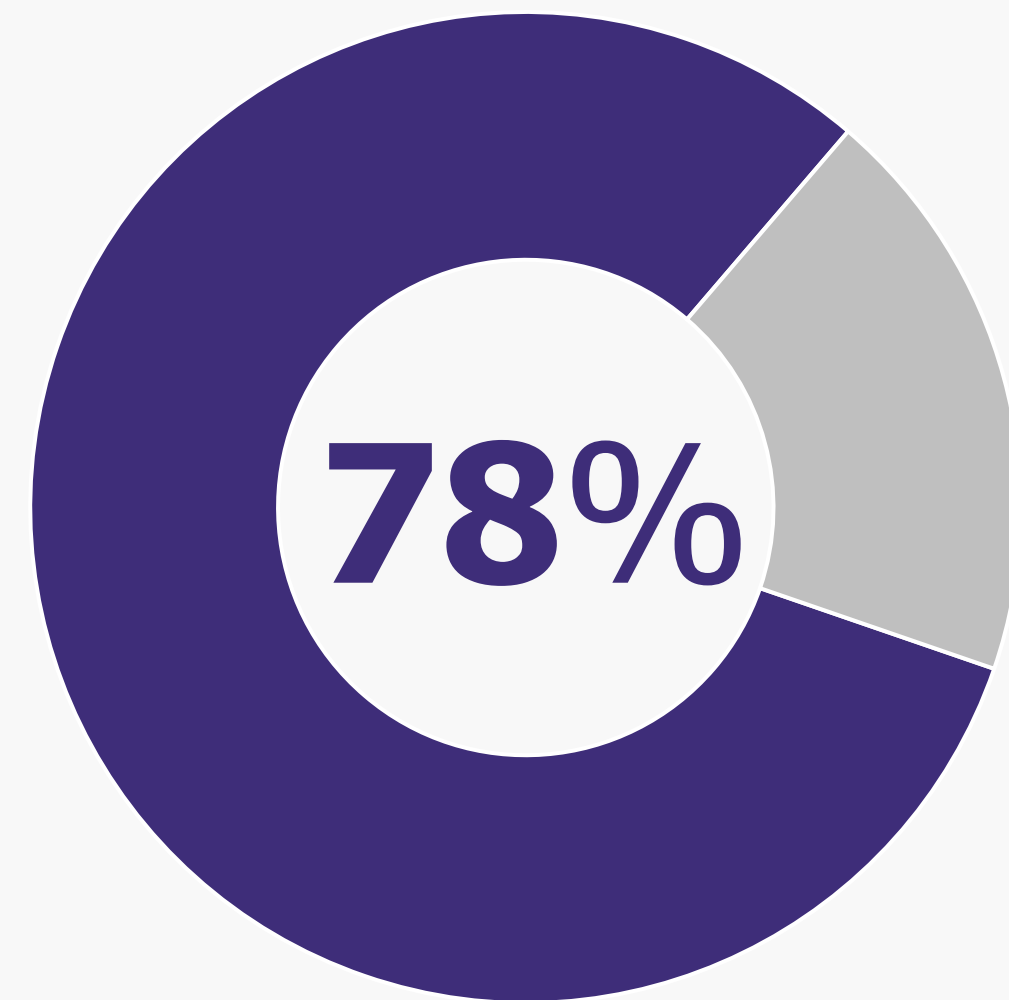
Member out-of-pocket medical annual costs²

Surest year-over-year medical trend was **5%** across a **3-year period**³

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.
3. Surest book of business 2019 – 2022 (medical only). 159_V02.

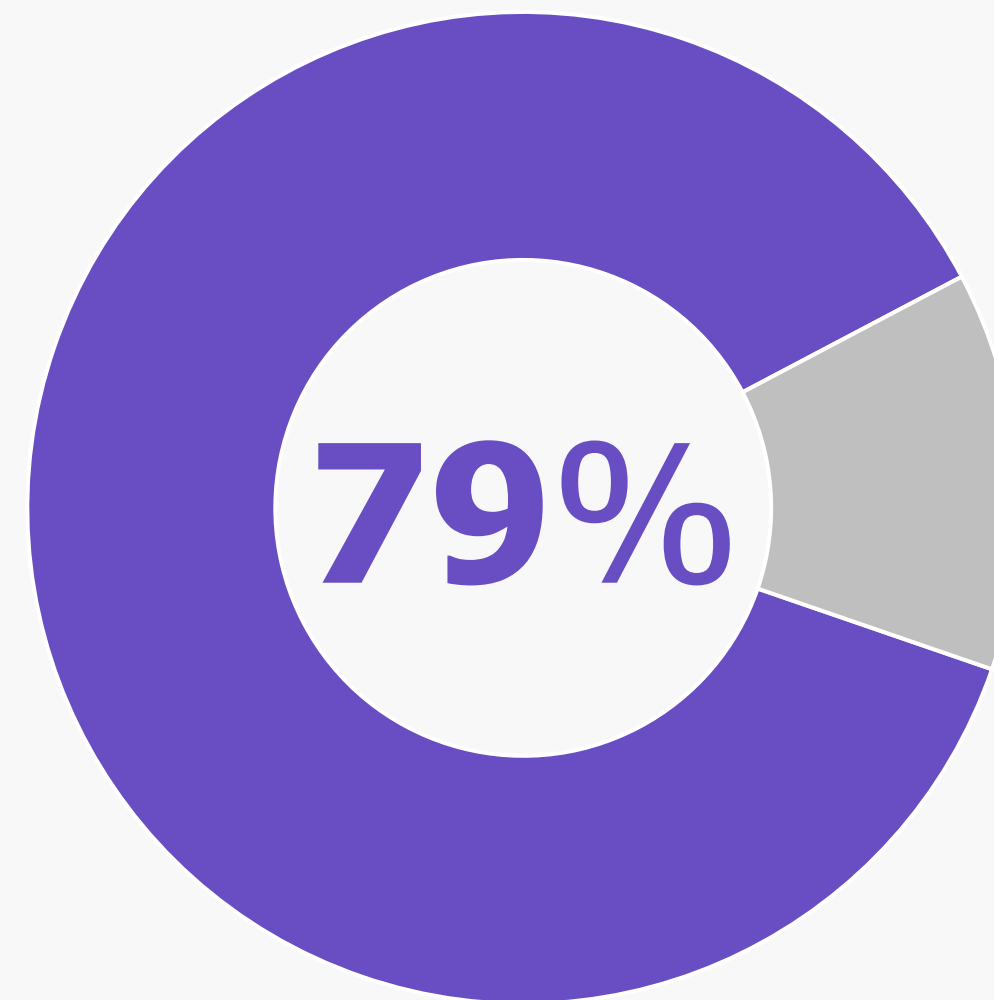
Members registered and engaged with Surest

Members registered...



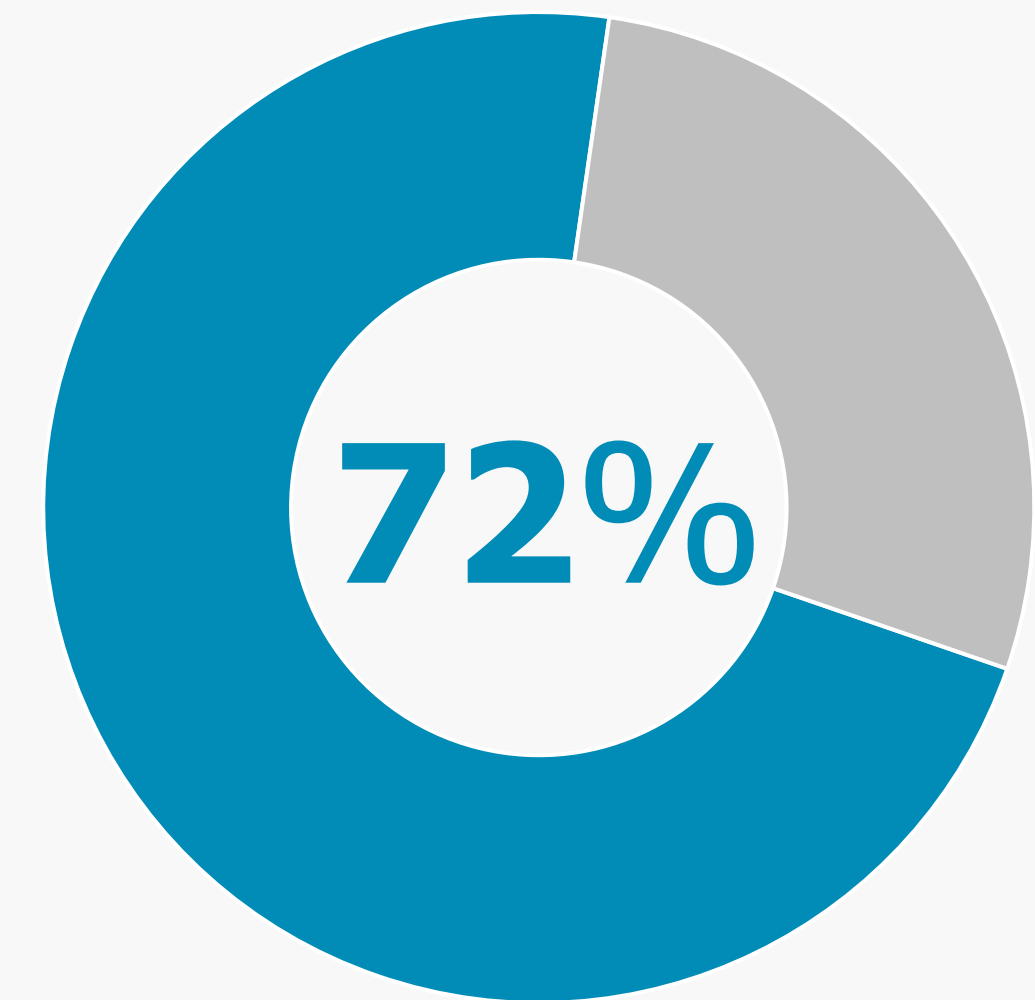
Surest registration, among households

and had a high engagement rate...



Households that had either a digital or live interaction

especially before surgeries.



Households engaged with Surest 30 days before a surgery

Surest members used preventive services more often

**Increased
preventive
screenings and
exams**

Preventive
Physical Exams

9%
increase

Preventive
Mammograms

15%
increase

Preventive
Colonoscopy

34%
increase

Savings resulted when members chose high-value treatments and providers

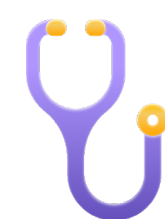
Utilization



13%
fewer inpatient admissions



4%
fewer outpatient surgeries*



20%
more physician visits



7%
more physical therapy visits

Increased use of
routine and high-value care, while
lowering total cost of
care

Total cost of care

9%
lower cost per day

22%
lower cost per surgery

92%
selection of highest efficiency providers

16%
lower cost per visit

*Outpatient hospital surgery and ambulatory surgical center.

Source: 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. 168_V01, 66_V03, 169_V01, 71_V03, 67_V03.

Plan Design

Plan Design Summary – Savings Accounts, Deductibles, and Maximums

	In-Network	Out-of-Network
Annual Deductible	\$0	\$0
Out-of-Pocket Maximum (including deductible)	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family
Plan Coinsurance	100% Coinsurance	100% Coinsurance
Health Care Flexible Spending Account	If offered by location	If offered by location
Health Savings Account (HSA)/Limited Purpose Health Care Flexible Spending Account	Not Allowed	Not Allowed

Plan Design Summary – Providers and Prescriptions

	In-Network	Out-of-Network
Office Visit (Primary or Specialist)	\$10 to \$65	\$195
Virtual Visit (Doctor on Demand)	\$0	Not Covered
Preventive Visit (Physician)	\$0	\$100
Routine Diagnostic Test (e.g., X-ray, Lab)	\$0	\$0
Emergency Room (waived if admitted)	\$325	\$325
Urgent Care	\$30	\$90
Retail Prescriptions	\$15 Copay Generic	Not Covered
*31-Day Supply	\$40 Copay Formulary Brand	
	\$60 Copay Non-Formulary Brand	
	\$200 Specialty	

Plan Design Summary – Procedures and Example Conditions

	In-Network	Out-of-Network
Hospital Facility – Inpatient	Up to \$2,500 (varies by type of service)	Up to \$7,000 (varies by type of service)
Hospital Facility – Outpatient	Up to \$2,500 (varies by type of service)	Up to \$7,000 (varies by type of service)
Mental Health – Office	\$10	\$100
Mental Health – Telehealth	\$10	\$100
Maternity – Prenatal and Postnatal Care	\$0	\$100
Maternity – Delivery	\$625 to \$1,375	\$4,125
Fertility Treatment	\$100 to \$1,500	Not Covered
Physical Therapy	\$10 to \$50	\$150

Employee Experience

Who is this plan good for?

People who:

- Indicate it is important to plan for medical expenses and want to know their costs upfront.
- Mention they have avoided or delayed getting health care because of the deductible or unknown amount of the bill.
- Are using all or most of their HSA/HRA/FSA account each year to pay for health care expenses.
- Are somewhat comfortable using an app or online tools to check prices for doctor's appointments/procedure or are **willing to call** in to get assistance.

How Employees Engage With Surest

Pre-members

Prior to selecting a plan, employees will have access to plan information

- Britehr.app/YMCA provides an overview and several copay examples. It also links people to a website where they can see coverage and additional cost detail. (For example, is their doctor in network and what is the copay?).
 - Website: Join.Surest.com/ymca
 - Access code: YMCA2024 (site will be live prior to open enrollment)

Members

Once employees enroll in Surest, they will have access to the Surest app and website

- Website: Benefits.Surest.com

The Surest app and website allow members to:

- Check costs and treatment options
- View claims
- Access a digital ID card
- View Out of Pocket Maximum accumulators

Key Points

- No deductibles, no coinsurance
- No PCP Requirements
- Utilizes Broad Network (UnitedHealthcare Choice Plus network)
- Allows you to see the price of services before you seek care

Pre-member access to information to research cost and coverage information:

- Join.Surest.com/ymca
- Access code: YMCA2024
- Surest Member Services

Member access to information to compare prices/treatments, view claims information and access digital ID cards:

- The Surest app or Benefits.Surest.com
- Surest Member Services

Surest Member Services is the go-to for all things Surest.

866-683-6440

Search Demo

NEXT STEPS

- **Early September:**
2024 Rates will be emailed, including Surest
- **October 1:**
Surest OE Communication Toolkit will be provided
- **October 31:**
Deadline to make plan changes for 2024

To learn more, please complete the form at:
https://y-usa.formstack.com/forms/yeb_surest