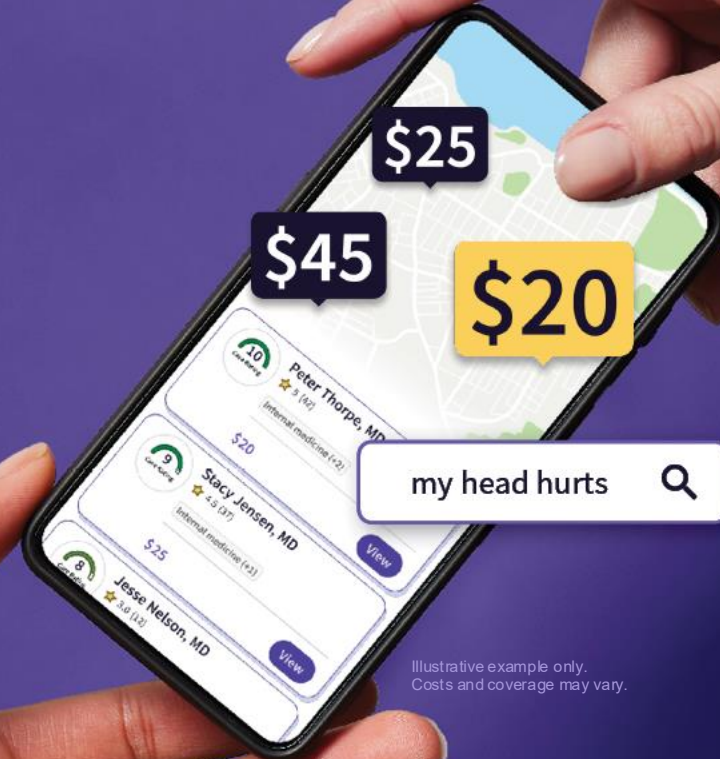


Open enrollment toolkit

2025–2026



Illustrative example only.
Costs and coverage may vary.

surest

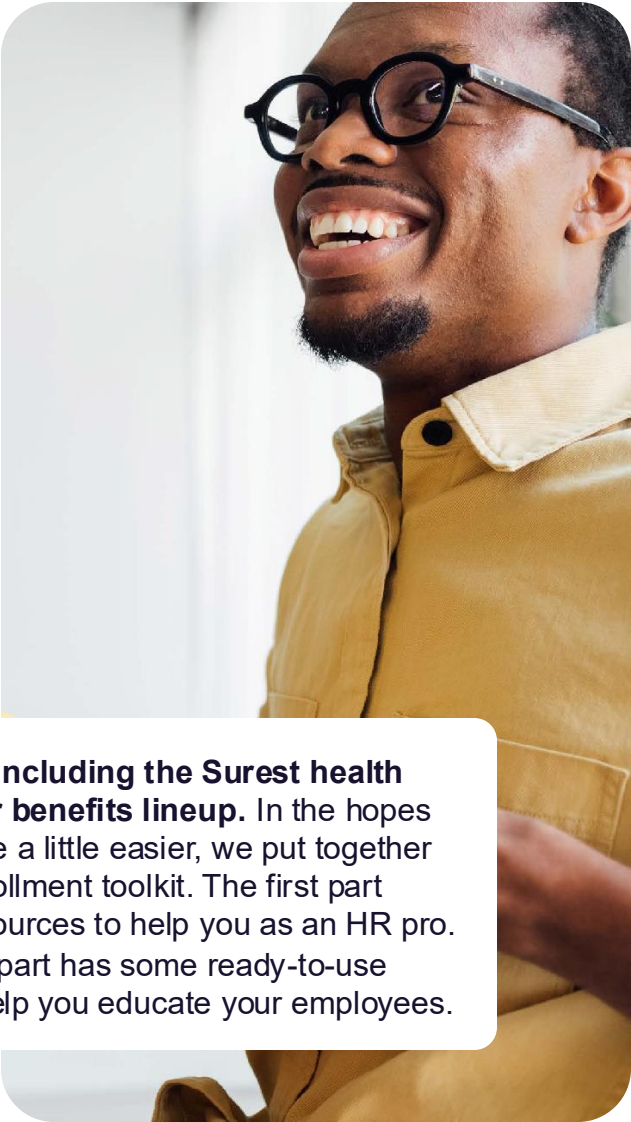
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Thanks for including the Surest health plan in your benefits lineup. In the hopes of making life a little easier, we put together an open enrollment toolkit. The first part includes resources to help you as an HR pro. The second part has some ready-to-use content to help you educate your employees.



Resources for HR pros

Grab-and-go content to share with employees

Strategy overview

How we support OE

Surest best practices

Surest open enrollment:
A timeline

Educational resources

Common questions
about the Surest plan

The Surest HR
self-serve hub

Strategy overview



Clear communication during open enrollment is key. We're here to support you and your team through an approach that helps employees make informed choices. For those who become Surest members, we've got plenty of onboarding and educational materials to help them get the most out of the plan.

During open enrollment, we have two key audiences: the HR and leadership teams and employees.

The HR and leadership teams have a crucial function during open enrollment. Helping ensure they're informed about the new plan and know where to send employees for information makes this busy time a little easier.

Employees often want skimmable, easily digestible information. Our goal is to provide content that sparks curiosity, piques their interest, and spurs them to action. We've learned that people respond by doing, so we move as quickly as possible to our digital experience.

Resources for HR pros

Grab-and-go content to share with employees

Strategy overview

How we support OE

Surest best practices

Surest open enrollment:
A timeline

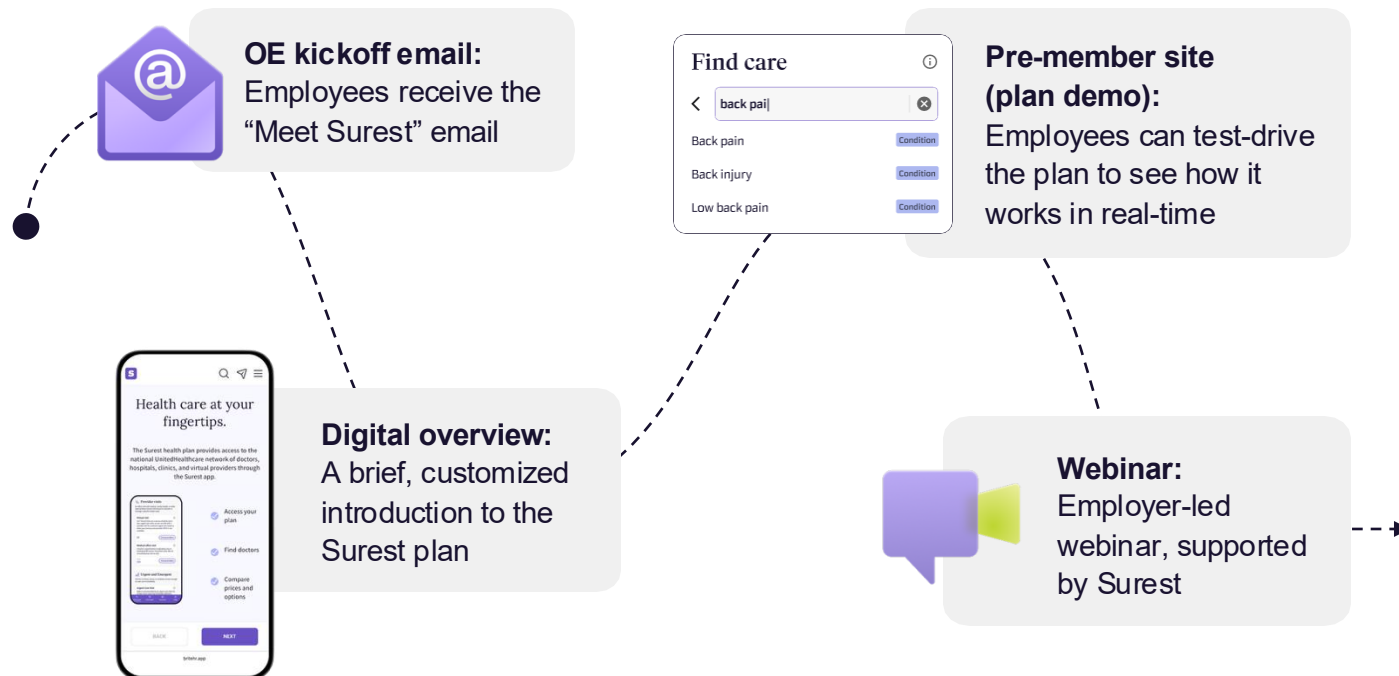
Educational resources

Common questions
about the Surest plan

The Surest HR
self-serve hub

Communicating early and often: How we support OE

We utilize multiple channels when introducing the Surest plan to employees.



Surest best practices

During open enrollment, we've found people have a lightbulb moment when they can see how the plan works. We use QR codes and share links to bring them into our digital experience to see the plan in action.

The QR code links to a digital overview, the first step in exploring the Surest health plan.

Available before open enrollment, it's the ideal place to direct employees curious about Surest, allowing them to test-drive the plan in real-time.

Resources for HR pros

Strategy overview

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self-serve hub

Surest open enrollment: A timeline

Ideas to help you integrate Surest into your open enrollment communications.

Need a quick look at how Surest compares to other plans?
[Check out the mini guide.](#)

	Month 1		Month 2				Member
	weeks 1–3	week 4	week 1	week 2	week 3	week 4	Effective date
Awareness	OPEN ENROLLMENT DATES						mm/dd mm/dd mm/1/yy
	Benefit guide content Grab-and-go content available in different copy lengths						
	Plan on a Page General plan details, common copays Available after plan design is finalized						
	Benefit website content Common questions and HR Toolkit						
Engagement	Digital overview Available after plan design is finalized						
	Pre-member site Look up doctors, see copays						
	Emails Beginning, middle, end of OE		Email 1		Email 2	Email 3	
	Live webinar Beginning and towards end of OE						
	On-demand webinar Available post-webinar						

Resources for HR pros				Grab-and-go content to share with employees		
Strategy overview	How we support OE	Surest best practices	Surest open enrollment: A timeline	<u>Educational resources</u>	Common questions about the Surest plan	The Surest HR self-serve hub

Educational resources

New plans can bring up a lot of questions. We put together these resources to help HR teams become familiar with Surest (without needing to become experts).



Employee FAQs

(Feel free to post on your benefit site.)

Your employees have questions, we have answers.
[Download this one-page PDF for an overview.](#)



HR videos

Leading change
with Surest

Surest is ...

Open
enrollment

How Surest
works

FAQs

How to use
Surest

Resources for HR pros				Grab-and-go content to share with employees		
Strategy overview	How we support OE	Surest best practices	Surest open enrollment: A timeline	Educational resources	Common questions about the Surest plan	The Surest HR self-serve hub

Common questions about the Surest plan

Responses you can send to employees, or keep on hand for calls or in-person conversations.

- 

This sounds too good to be true. What’s the catch?

Surest makes health insurance simple and affordable by harnessing the power of comparison shopping. Members search for care, compare actual prices (not estimates) and see provider ratings, reviews, and treatment alternatives before deciding. When comparing options and prices from within the large, national UnitedHealthcare network, they may save money based on their choices. Another differentiating factor: Lower copays are typically assigned to providers evaluated as higher-value, based on past effectiveness and cost efficiency data. In order to get the full value of the plan, members have to engage. We make it easy through the Surest app and website.
- 

What is the deductible and out-of-pocket limit?

There is no deductible. Your out-of-pocket (OOP) limit (max) is [\$XXXX]. Less than 2% of all Surest members meet their OOP limit.¹ To see specific details of your plan, visit [link to digital overview]
- 

I have a specific health question. How do I get ahold of someone to confirm coverage?

Confirm cost or coverage details by calling the Member Services team at 866-683-6440 M–F from 6 am to 9 pm CT.

Resources for HR pros				Grab-and-go content to share with employees		
Strategy overview	How we support OE	Surest best practices	Surest open enrollment: A timeline	Educational resources	Common questions about the Surest plan	The Surest HR self-serve hub

Common questions about the Surest plan

? How do I know if my doctor is in-network?

OPTION 1

The Surest plan gives you access to the broad, national UnitedHealthcare network of doctors, hospitals, and clinics. To verify cost and coverage on the pre-member site, enter access code [XXXXXX]. Ensure the ZIP code is set to your area, then just type the doctor’s name into the search tool—a green checkmark confirms in-network status. Still have questions about cost and coverage? Call, email, or chat with a Member Services representative.

OPTION 2

The Surest plan uses the same network as the other health plans offered by [company name]. You’ll find doctors, hospitals, clinics, and virtual providers from within the large, national UnitedHealthcare network—one of the largest in the country. To see copays, visit the pre-member site, then enter the access code [XXXXXX]. Ensure the location is set to your ZIP code before typing the doctor’s name into the search tool or entering the reason you need care. For additional information or clarification, reach out to a Member Services representative.

? Is this supplemental coverage?

- No. This is complete medical coverage, including:
- Preventive care
 - Primary and specialty care
 - Hospital services
 - Urgent and emergency services

- Mental and behavioral health services
 - Diagnostic testing
 - Maternity care
 - Cancer care

- Treatment for chronic conditions
 - Substance use disorders



Common questions about the Surest plan



Why did our company choose this health plan?

OPTION 1

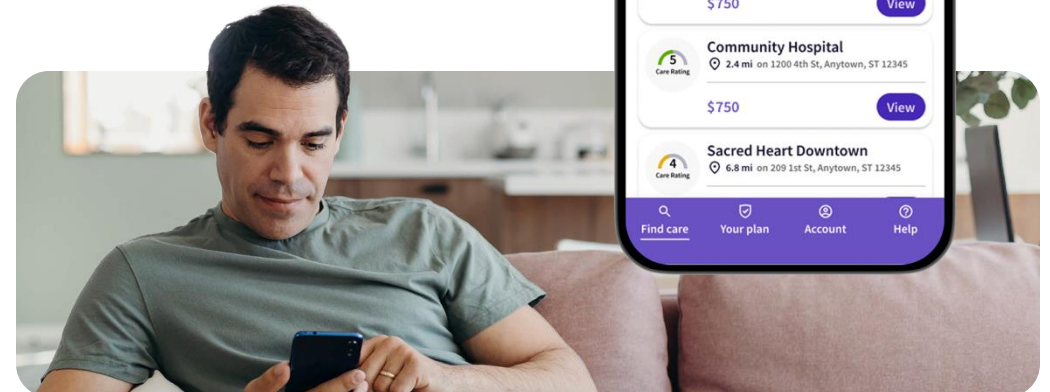
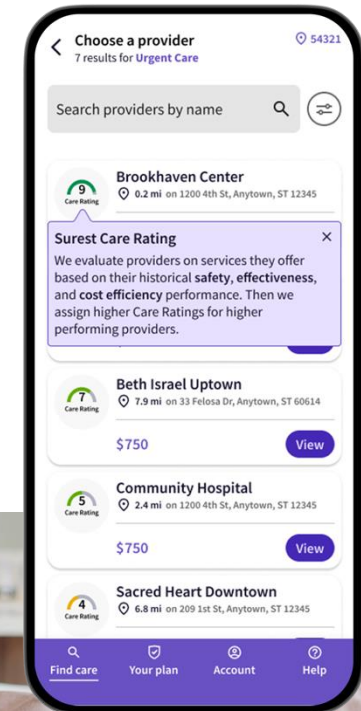
At [company name], we are continuously looking for ways to improve our employee benefits. The Surest health plan is different from what we currently offer. Surest members can shop and may find opportunities to save money through a digital experience. See if it's the right fit for you.

OPTION 2

We're bringing the Surest plan into our benefit mix based on requests for a new insurance option. Choose providers from within one of the largest provider networks in the country, get price visibility (shop and compare care—before ever making an appointment—and potentially save money), and get access to our helpful Member Services team for information about costs or coverage.

OPTION 3

At [company name], we're focused on a future where all people can access and achieve their best health. The Surest plan, through its no-deductible, copay-only design, was created around accessibility, inclusivity, and affordability.



Illustrative example only. Costs and coverage may vary.

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Resources for HR pros				Grab-and-go content to share with employees		
Strategy overview	How we support OE	Surest best practices	Surest open enrollment: A timeline	Educational resources	Common questions about the Surest plan	The Surest HR self-serve hub

The Surest HR self-serve hub

You'll receive a link to access videos, FAQs, flyers, your digital overview, and more. You can download these materials at any point throughout the year.

Tool/Asset	Description	Format
Digital overview	Easy-to-understand digital overview, customized to your company. Demo the Surest plan.	Mobile-optimized website (English and Spanish)
Hello.Surest.com	Pre-member site with plan details customized to employer, prior to making benefit selection	Mobile-optimized website (English and Spanish)
Plan on a Page	One-page overview of the Surest plan, with prices included. This asset is available through your Surest representative.	PDF (English and Spanish)
Videos	Member testimonials, how Surest works, getting the most from the plan	YouTube/Vimeo
FAQs	Common questions about the plan	PDF, JPG (English and Spanish)
Member flyers and campaigns	Flyers promoting the plan	PDF (English and Spanish)

Grab-and-go content to share with employees

Content to copy, paste, and share.

- Short: Use as a bullet in an email, a post on an instant message platform, etc.
 - Medium: Emails, newsletters, benefit guides, intranet/benefit site
- Long: Newsletters, benefit guides, intranet/benefit site
 - Surest-specific emails
 - Webinar or internal meeting content
- Support from Member Services
 - Video links
 - How to download images and graphics
 - Surest disclaimers

Short messages

OPTION 1

It's open enrollment time. Check out the Surest health plan here. [\[Link to digital overview\]](#)

OPTION 2

Open enrollment is [\[XX\]](#) to [\[XX\]](#). Watch a quick overview of our newest plan option:
[Say Hello to Surest](#)

OPTION 3

Have specific questions about how the Surest plan works? Connect with Member Services at 866-683-6440 M–F from 6 am to 9 pm CT.

OPTION 4

Each of our health plan options has features to meet your needs. For more information about the Surest health plan from UnitedHealthcare, [watch this video](#).



Resources for HR pros

Grab-and-go content to share with employees

Short, medium,
and long messages

Surest emails

Surest webinars

Member Services support

Video links

How to download images
and graphics

Surest disclaimers

Medium messages

OPTION 1

The Surest health plan offers the ability to:

- Shop and find cost and coverage information before making an appointment
- See different options
- Choose what works for you and your family

The Surest plan uses the large, national UnitedHealthcare provider network. Check out the plan at [\[Link to digital overview\]](#).

OPTION 2

With the Surest plan, you can shop for care, then compare actual prices (not estimates) and see provider ratings, reviews, and treatment alternatives before making a decision. When checking prices in advance, you may find opportunities to save money. If you have questions about cost or coverage, the Member Services team is ready to help. Call 866-683-6440 M–F from 6 am to 9 pm CT. Explore the plan at [\[Link to digital overview\]](#).

OPTION 3

The Surest plan is designed to give you more control of cost and coverage. When you receive care, you pay a copay—set dollar amount—and can see that price before making an appointment. Having the ability to see costs up front means you'll be able to plan ahead. You'll also have access to one of the largest networks of doctors, clinics, and hospitals. See if the Surest plan is right for you. [\[Link to digital overview\]](#)

The Surest health plan includes preventive care at no additional cost, primary and specialty visits, urgent and emergency care, hospital stays, chronic conditions, maternity care, 24/7 virtual care, and prescription drug coverage. The out-of-pocket maximum limits your overall costs.

OPTION 4

The Surest health plan at a glance:

- Access to one of the largest provider networks in the country
- Actual prices (copays)—including labs and X-rays—are easily displayed so you can comparison-shop for care that works for you and your family
- Lower copays are assigned to providers evaluated as higher-value, based on past effectiveness and cost efficiency data
- Low- or no-cost virtual options available
- Access to a dedicated Member Services team and clinical advocates
- No deductible, no coinsurance

Long messages

OPTION 1

The Surest plan is designed to connect you to cost and care options through an easy-to-use app. Shop for doctors from the broad, national UnitedHealthcare network of 1.7 million providers and more than 5,000 hospitals. See prices before making an appointment.

You'll also see information about less-invasive and less-costly alternative treatment options. You can choose what type of care you want and where you want to go. Choose how much you decide to spend and discuss with a doctor or specialist whether an alternative treatment might be the right choice for you at this time. Quickly find information on the app or website. If additional questions arise, Surest Member Services is on hand to respond via chat, email, or by phone.

OPTION 2

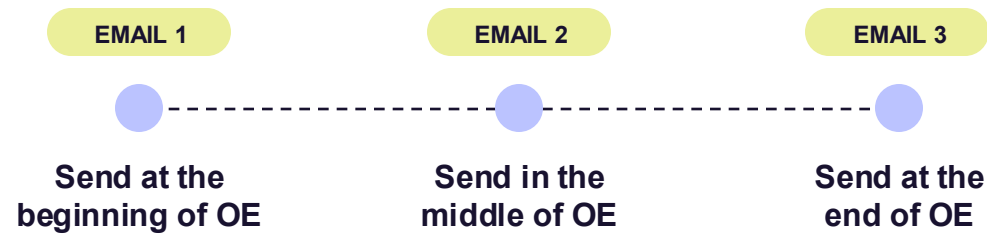
The Surest health plan is a no-deductible plan designed to connect you to cost and care options through an easy-to-use app. Simply search for doctors from within the broad, national UnitedHealthcare network of 1.7 million providers and more than 5,000 hospitals. Choose what type of care you want and where you want to go. Decide how much you want to spend and discuss with a doctor or specialist whether an alternative treatment might be the right choice for you at this time.

See a single price for a health care event before a medical bill is processed. Tests and X-rays that often occur together are grouped into a single price. See those prices before making an appointment.

For cost or coverage information or additional questions, Surest Member Services is on hand via chat, email, or by phone.

Surest emails

Recommended schedule:



EMAIL 1

Headline for new members:

New this year: the Surest health plan.

Headline for renewing members:

Welcome back to the Surest health plan.

For new members:

The Surest health plan is a new health plan option.
A quick snapshot of how the plan works:

For renewing members:

We're once again offering the Surest health plan.
Here's a quick overview of how the plan works:

For all members:

- Comprehensive medical coverage with access to one of the largest networks of doctors, clinics, and hospitals in the country (1.7 million providers and more than 5,000 hospitals)
- See actual prices, not estimates, before making an appointment, shop and compare care, potentially save money
- No deductible, no coinsurance
- Low- or no-cost virtual options
- Dedicated Member Services team and clinical advocates to help answer questions and manage complex conditions

Call to action:

Try it now
[\[Link to digital overview\]](#)



Resources for HR pros

Grab-and-go content to share with employees

Short, medium,
and long messages

Surest emails

Surest webinars

Member Services support

Video links

How to download images
and graphics

Surest disclaimers

Surest emails

EMAIL 2

Headline:

A plan designed to help you control costs.

See prices in advance in the easy-to-use Surest app. Choose what works best for you.



“There’s a lot of disbelief at first, people are like... it really can’t be that easy,” says Surest member Marta Williams.

[Watch this short video](#) to see how it works.

Open enrollment ends **[end date]**.

Call to action:

Try the plan **[Link to digital overview]**

EMAIL 3

Headline:

How the Surest plan supports mental health.

You deserve a health plan that supports your mental health needs—without breaking the bank.



“Therapy has definitely helped a lot. And Surest has made it affordable,” says Surest member Ambi Sundararajan.

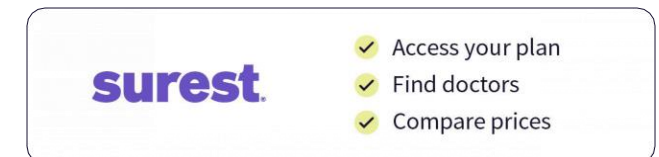
[Hear his story.](#)

Call to action:

Try the plan **[Link to digital overview]**

Supporting email headers for you to paste into your email program. Use whichever you like.

[Download graphics here](#)





Resources for HR pros

Short, medium,
and long messages

Surest emails

Surest webinars

Member Services support

Grab-and-go content to share with employees

Video links

How to download images
and graphics

Surest disclaimers

Surest webinars

To promote awareness of the Surest plan, we can support employer-led webinars for your employees. We provide the PowerPoint, a talk track, and resources to help answer questions.

Some recommended webinar titles and descriptions:

OPTION 1

Surest Overview

Description:

Join us for an interactive demo of the Surest health plan. Follow along on your own device to see it in action.

OPTION 2

Get to Know the Surest Health Plan

Description:

Wondering how the Surest health plan works? Join this webinar for an overview.

Member Services support

Your employees can reach out to our dedicated open enrollment support team to ask questions and discuss what's important when choosing a health plan. Feel free to share this information:

OPTION 1

Have a question about the Surest plan? Call Member Services for assistance with:

- Finding a copay for your doctor
- Finding prices for treatment
- Coverage for medications
- Additional questions about how the plan works

Call 866-683-6440 M–F from 6 am to 9 pm CT.

OPTION 2

Have specific cost or coverage questions? Call Member Services at 866-683-6440 M–F from 6 am to 9 pm CT.



Resources for HR pros

Short, medium,
and long messages

Surest emails

Surest webinars

Member Services support

Grab-and-go content to share with employees

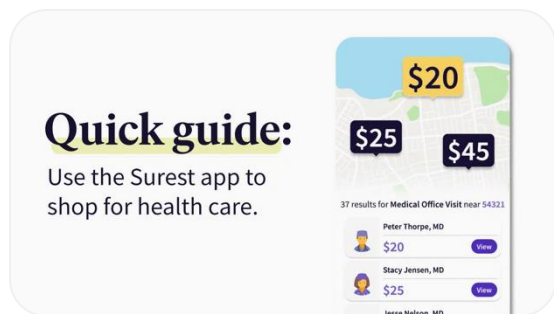
Video links

How to download images
and graphics

Surest disclaimers

Video links

More videos are available on Highspot.



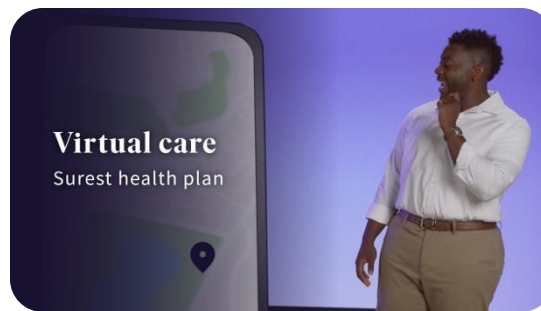
VIDEO 1

Video title:

Use the Surest app to shop for care

Supporting copy:

The Surest app isn't just a provider directory. See what it is.



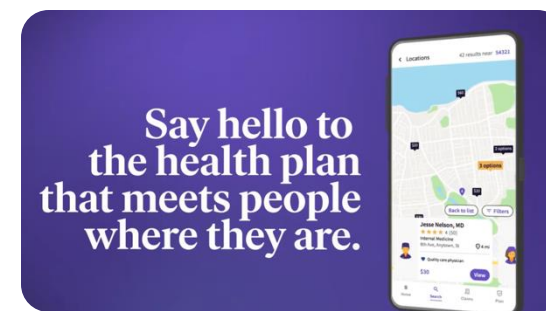
VIDEO 2

Video title:

Virtual care coverage with the Surest plan

Supporting copy:

From migraine relief to physical therapy, the Surest plan now offers an expanded menu of virtual care options.



VIDEO 3

Video title:

Say hello to Surest

Supporting copy:

The Surest plan meets people where they are. Watch the video for a quick demo.



Resources for HR pros

Short, medium,
and long messages

Surest emails

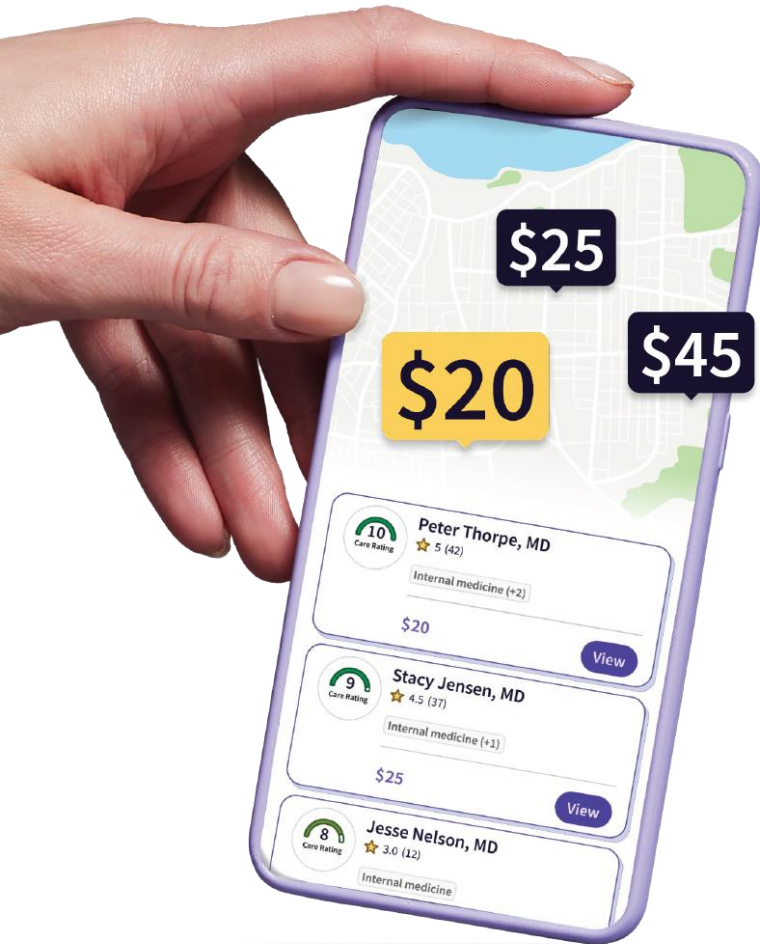
Surest webinars

Member Services support

Video links

How to download images
and graphics

Surest disclaimers



How to download images and graphics

Click here to download graphics and images to use in your employee benefits guide.

[Browse images](#)



We value your feedback!

Take this [short survey](#) and fill out a form to receive a Surest item. **We wish you the best of luck during open enrollment!**

Illustrative example only. Costs and coverage may vary.

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Surest Level Funded disclaimers

Please use the following disclaimer at the end of Surest emails, flyers, newsletters, and videos.

Level Funded only—Aligned with UnitedHealthcare Level Funded entity:

Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Level Funded Spanish:

Servicios administrativos proporcionados por United HealthCare Services, Inc. o sus afiliadas, incluida United HealthCare Service LLC en Nueva York. Seguro de excesos de siniestralidad suscrito por UnitedHealthcare Insurance Company o sus afiliadas, incluidas UnitedHealthcare Life Insurance Company en Nueva Jersey y UnitedHealthcare Insurance Company of New York en Nueva York.



Have questions?

Reach out to your Surest representative for additional support.



Resources for HR pros

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and graphics

Surest disclaimers

Surest Fully Insured disclaimers

Please use the following disclaimer at the end of Surest emails, flyers, newsletters, and videos.

Fully Insured—National:

Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates.
Administrative services provided by United HealthCare Services, Inc. or its affiliates.

Fully Insured—Specific market(s):

Insurance coverage provided by [insert the full legal name of insurance carrier for market].
Administrative services provided by United HealthCare Services, Inc. or its affiliates.

[Insert the full legal name of insurance carrier for market] with:

Most states: UnitedHealthcare Insurance Company

CA: UnitedHealthcare Benefits Plan of California

KY: United Healthcare of Kentucky, Ltd.

IL: UnitedHealthcare Insurance Company of Illinois

Fully Insured—National Spanish:

Cobertura de seguro proporcionada por UnitedHealthcare Insurance Company o sus afiliadas. Servicios administrativos proporcionados por United HealthCare Services, Inc. o sus afiliadas.

Fully Insured—Specific market(s):

Cobertura de seguro proporcionada por [insert the full legal name of insurance carrier for market]. Servicios administrativos proporcionados por United HealthCare Services, Inc. o sus afiliadas.



Have questions?

Reach out to your Surest representative for additional support.

Surest Fully Insured disclaimers

Please use the following disclaimer at the end of Surest emails, flyers, newsletters, and videos.

Fully Insured—CA specific:

All Fully Insured Plans in California: If medically appropriate care from a qualified provider cannot be provided within the Network, we will arrange for the required care with an available and accessible out-of-Network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a Network provider.

Fully Insured—CA specific Spanish:

Todos los planes totalmente asegurados en California: Si no se puede proporcionar la atención médica apropiada de un proveedor calificado dentro de la Red, organizaremos la atención requerida con un proveedor fuera de la red que esté disponible y accesible. Usted solo será responsable de pagar los costos compartidos por un importe igual al que habría pagado por ese servicio o por un servicio similar si un proveedor de la red le hubiera proporcionado el servicio de atención médica cubierto.



Have questions?

Reach out to your Surest representative for additional support.



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