

# 2025 Surest Level Funded Benefit Designs

California – Small Group  
Effective 5/1/2025

Each row is a fixed medical and pharmacy plan design option. The medical plan design options vary by out-of-pocket maximum amounts and copays. Note that many care categories include a copay range. Members can search for care in the Surest app and find the actual copay by provider – not just an estimate – all before they ever make an appointment.

**Example:** Plan AP2000 includes access to the Select Plus Network, includes Out-of-Network benefits, and limits a member's individual, in-network out-of-pocket expenses to \$2,000.

Plan Code	Product	Network	Deductible				Coinsurance		Out of Pocket Maximum				Copays						
			Network		Out of Network		Network	Out of Network	Network		Out of Network		PCP & Specialist OV	Urgent Care	Emergency Room	Routine Diagnostic Test (X-Ray, Lab)	MRI, CT Scan, PET Scan	Outpatient Surgery	Inpatient Hospital
			Individual	Family	Individual	Family			Individual	Family	Individual	Family							
SurestSPAP20002025RXALT1	PPO	Select Plus	No	No	No	No	No	No	\$2,000	\$4,000	\$8,000	\$16,000	\$5 to \$25	\$10	\$110	\$0	\$30 to \$220	\$5 to \$1,200	\$75 to \$1,200
SurestSPA30002025RXALT1	PPO	Select Plus	No	No	No	No	No	No	\$3,000	\$6,000	\$8,000	\$16,000	\$5 to \$40	\$20	\$200	\$0	\$50 to \$340	\$10 to \$2,000	\$75 to \$2,000
SurestSPB40002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$10 to \$65	\$35	\$375	\$0	\$75 to \$550	\$15 to \$2,500	\$150 to \$2,500
SurestSPA40002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$30 to \$125	\$80	\$850	\$0	\$150 to \$1,050	\$50 to \$3,500	\$200 to \$3,500
SurestSPDA45002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$4,500	\$9,000	\$9,000	\$18,000	\$45 to \$145	\$100	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,000	\$250 to \$4,000
SurestSPC50002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$5,000	\$10,000	\$10,000	\$20,000	\$20 to \$105	\$60	\$600	\$0	\$125 to \$850	\$35 to \$3,000	\$200 to \$3,000
SurestSPD55002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$5,500	\$11,000	\$11,000	\$22,000	\$25 to \$130	\$80	\$850	\$0	\$150 to \$1,050	\$40 to \$3,500	\$350 to \$3,500
SurestSPE60002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$6,000	\$12,000	\$12,000	\$24,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,500	\$700 to \$4,500
SurestSPE70002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,500	\$700 to \$4,500
SurestSPFA70002025RXALT3	PPO	Select Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$25 to \$130	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestSPF80002025RXALT2	PPO	Select Plus	No	No	No	No	No	No	\$8,000	\$16,000	\$16,000	\$32,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestSPF90002025RXALT3	PPO	Select Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestSPFA90002025RXALT3	PPO	Select Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$25 to \$130	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestSPV90002025RXALT3	PPO	Select Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$55 to \$165	\$110	\$1,200	\$0	\$250 to \$1,000	\$80 to \$6,500	\$700 to \$6,500



© Bind Benefits, Inc., d/b/a Surest. All rights reserved.

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



# 2025 Rx plan designs

Plan design element	Surest Standard Pharmacy Plans (Optum Rx)		
	RXALT 1	RXALT 2	RXALT 3
<b>Retail Pharmacy (30 day   90 day are 2.5x)</b>			
<b>Prescription Drug List (PDL)</b>	Advantage	Advantage	Advantage
<b>Pharmacy Retail Network</b>	Broad	Broad	Broad
<b>Deductible</b>	\$0	\$0	\$0
<b>Tier 1 / Tier 2 / Tier 3</b>	\$10 / \$35 / \$70	\$10 / \$60 / \$90	\$20 / \$90 / \$150
<b>Specialty Pharmacy</b>			
<b>Deductible</b>	\$0	\$0	\$0
<b>Tier 1 / Tier 2 / Tier 3</b>	\$10 / \$100 / \$200	\$10 / \$150 / \$300	\$20 / \$200 / \$500

This product grid is intended to highlight benefits and should not be used to fully understand exact coverage. If this grid conflicts with the Summary Plan Description (SPD), those documents govern. Review your SPD for an exact description of the services and supplies that are covered, those that are excluded or limited, and other terms and conditions of coverage. Contact your Surest representative for plan design information.

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

# Programs to support employees and employers.

The Surest health plan gives members access to wellness programs, clinical programs, and virtual care options to support healthier behaviors and improved health outcomes.

<p><b>Virtual care</b></p>	<ul style="list-style-type: none"> <li>• Primary care</li> <li>• Urgent and acute care</li> <li>• Mental and behavioral health</li> <li>• Serious mental illness</li> <li>• Intensive outpatient therapy</li> <li>• Substance use support</li> <li>• Eating disorder support</li> </ul>	<ul style="list-style-type: none"> <li>• Exercise therapy</li> <li>• Gastroenterology clinic</li> <li>• Speech therapy</li> <li>• Migraine clinic</li> <li>• Sleep health</li> <li>• Women’s health</li> <li>• Dermatology</li> </ul>	<p><b>Other programs</b></p> <ul style="list-style-type: none"> <li>• Packaged savings</li> <li>• Payment integrity programs</li> </ul>
<p><b>Clinical/Complex care</b></p>	<ul style="list-style-type: none"> <li>• Transplant Resource Services</li> <li>• Center of Excellence</li> <li>• Comprehensive Kidney Solutions</li> <li>• Second opinion services</li> </ul>	<ul style="list-style-type: none"> <li>• Specialty guidance program and Cancer guidance program</li> <li>• Case management and clinical advocacy programs</li> </ul>	
<p><b>Behavioral health</b></p>	<ul style="list-style-type: none"> <li>• Optum Behavioral Health Network (includes virtual providers)</li> <li>• Self-help programs and tools</li> </ul>	<ul style="list-style-type: none"> <li>• Behavioral health clinical advocacy</li> </ul>	
<p><b>Wellness</b></p>	<ul style="list-style-type: none"> <li>• Weight management (Real Appeal®)</li> </ul>	<ul style="list-style-type: none"> <li>• Fitness/gym memberships (One Pass Select™)</li> </ul>	
<p><b>Advocacy</b></p>	<ul style="list-style-type: none"> <li>• Surest Member Services</li> </ul>	<ul style="list-style-type: none"> <li>• Clinical advocacy</li> </ul>	