Simple and Powerful Medical Benefits





Savings Opportunities for Members

Our Surest plans delivering direct access to quality health care while providing clear upfront pricing that will lower the total cost of care.

Adaptable

- Open-sourced solutions, based on member input and feedback
- No deductibles or coinsurance and lower copays assigned to providers provide savings opportunities
- Offers savings opportunities for both employees and employers

Accountable

- Clear upfront pricing not in advance of treatment
- Earn higher loyalty credit the longer your tenure, available for each 3-year renewal ranging from \$15-\$25 PEPY
- ACA-compliant health plan for employers with 51+ members
- Member-driven contracting and plan design process

Efficient

- Dual selection credit of \$3
 PEPM when Surest is
 paired Health Action
 Council's Optum Rx
 pharmacy solution
- Annual growth credit based on aggregate enrollment ranging from \$20-\$39 PEPY
- 11% lower total allowed PMPM
- Program governed by member-driven Board of Directors



Health Action Council members received more than \$3.9 M in growth credits from UnitedHealthcare in 2024.



Only members of Health Action Council receive the value of this partnership. Membership dues are \$3.00 PEPY with a minimum of \$1,000 and a maximum of \$10,000 per year.

Take control of your employee healthcare & benefits costs

Call us at 216.328.2200 or email info@healthactioncouncil.org



Health Action Council is a not-for-profit, member-driven organization offering more than 230 employer members and their 2.6 million individuals flexible health benefits and wellness services.