

MEDICAL PLANS

For 2023 the Star Tribune will continue to offer the PPO and HSA plans administered by UMR.

****New option 2023 – Surest plan.** Surest is a cutting-edge medical plan that offers an intuitive member experience. You pay co-pays for all services, with no deductible or coinsurance. You can search via the Surest app by conditions, treatments, providers, or prescriptions or you can call the customer service line. The co-pay shown for that specific provider and/or treatment is the price you pay.

All plans utilize the **UnitedHealthcare Choice Plus provider network**, which includes over 800,000 providers across the country. This means that if you are traveling or living out-of-state, you will also have in-network coverage through this national network of providers. The plans also offer out-of-network coverage.

The company will continue to contribute 80% of the premium cost for the plans in 2023. This means the employee premium contributions are 20% of the total premium cost.

For additional information regarding the features of the health plans, refer to the 2023 Star Tribune Enrollment Guide and the Summary of Benefits Coverage for each plan.