



# Medical Cost Sharing

RIGHT CARE AT THE RIGHT PRICE



Easy & Truly affordable healthcare for everyone.

It's what you deserve!

For Hospitalization and Catastrophic CARE add Medical Cost Sharing to your Redirect Health medical plan. When you sign-up for Medical Cost Sharing you get all these features plus your medical benefits.

## First things **FIRST**.

Is Medical Cost Sharing REALLY going to take care of me if something bad happens? We hear you and that would be our first question too. Long answer short, Yes! Medical Cost Sharing protects you against high-dollar medical expenses life throws your way!

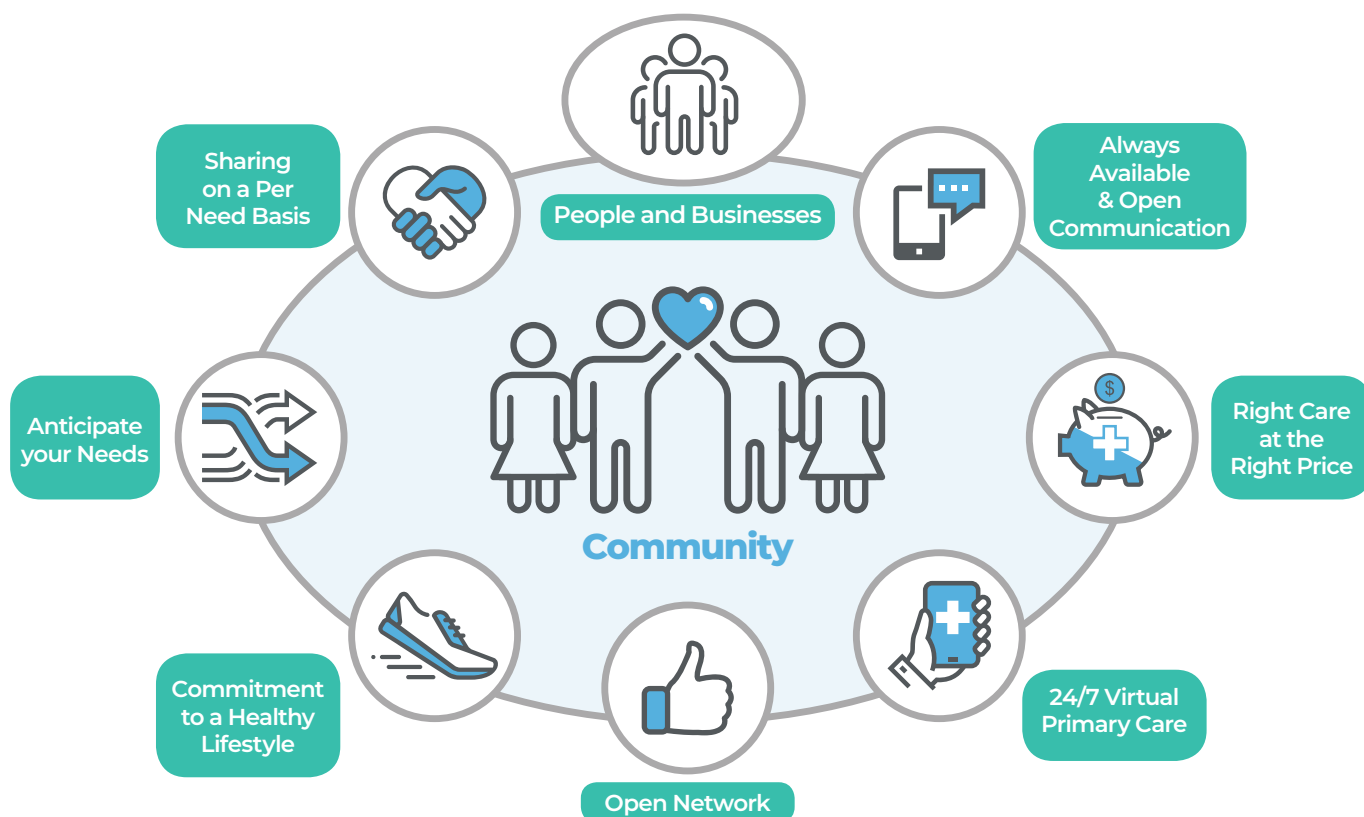
## How Medical Cost Sharing Works

- 1** You and your Family join the Medical Cost Sharing Community through your employer
- 2** You begin contributing monthly to the Community
- 3** When you have an eligible medical Need, you pay the first Initial Unshareable Amount (IUA) and submit the remaining bills to the Community. This is called the IUA.
- 4** Community shares funds with you & your family for eligible Needs



## What Makes Redirect Health & Medical Cost Sharing Unique

Right Care at the Right Price – **Always Call | Text | App First**



# Getting the Right Price

## How Needs Are Shared

Thousands of community members across the United States voluntarily commit to contribute monthly to one another's larger medical expenses. Here is a look at how medical cost sharing works when you have a Need.

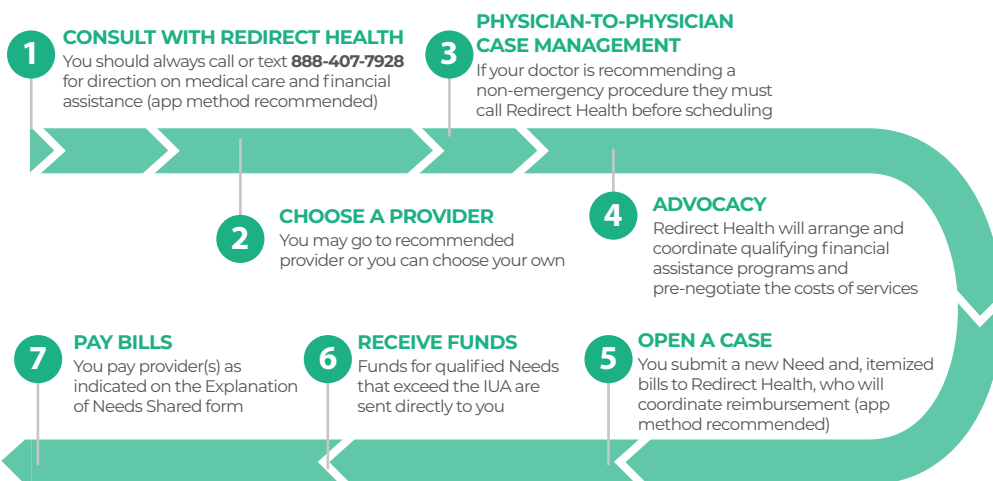
## The Medical Cost Sharing Process for Redirect Health members

### You Have a Large Medical Expense

(Related to a new injury or illness)

**Always call, text or use your app first**

**Examples:** Appendicitis, broken bones, fractures, lacerations, cyst removal, car accidents, infectious diseases, gastrointestinal issues, liver disease, cancer, stroke, heart attacks, medically necessary surgery, and more



## How Pre-Existing Conditions are Shared

A condition is considered pre-existing if you have symptoms or treatment within the last 24 months at the time of joining the community.

Pre-existing conditions will become eligible for sharing based on member's tenure with the cost share, as indicated by the following graduated sharing schedule:

Time Constraints For Pre-existing Conditions After Membership Effective Date	Sharing Eligibility
First 12 months	Not shareable
Months 13-24	Shareable to \$25,000
Months 25-36	Shareable to \$50,000
Month 37 and after	Shareable to \$125,000

### Additional Sharing Restrictions - Tobacco:

Due to the increased likelihood of higher medical costs associated with tobacco use, households with one or more tobacco users are required to contribute an additional \$75/month.

Unless tobacco users age 50 and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$50,000 for each of the following conditions:

**1. Cancer, 2. Heart conditions, 3. COPD, 4. Stroke.**

## Medical Cost Sharing Price (Monthly)

<b>Employee Only</b>	<b>\$175</b>
<b>Employee &amp; Child(ren)</b>	<b>\$365</b>
<b>Employee &amp; Spouse</b>	<b>\$365</b>
<b>Employee &amp; Family</b>	<b>\$520</b>

# Medical Examples

Below are a range of potential medical Needs from minor to major that illustrate the way a Redirect Health member with Medical Cost Sharing would manage their costs with the larger community.

**The examples below are based on a \$1,000 Initial Unshareable Amount (IUA)**

REDIRECT HEALTH			MEDICAL COST SHARE	
Redirect Health Plan Call/Text/App	Retail Clinic	Urgent Care Center	Outpatient Hospital	Inpatient Hospital
Minor Medical Need	Small to Medium Medical Need		Large Medical Need	

Sinus Infection	
You feel awful and call or text Redirect Health to describe how you are feeling.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Prescription (using Redirect Health Formulary)	\$14
<b>Your Total Cost</b>	<b>\$14</b>

Broken Ankle	
You break your ankle falling off step stool at home & after calling Redirect Health, go to local emergency facility.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Physician-to-Physician case management	\$0
ER visit (cash pay price)	\$2,000
X-ray (cash pay price) (x 2)	\$100
Follow-up office visits (x 2)	\$200
Prescription	\$34
Shared with Community	<b>-\$1,134</b>
<b>Your Total Cost</b>	<b>\$1,200</b>

Heart Attack	
You have a heart attack at home and taken to the ER by ambulance. You spend 5 days in the hospital and receive: EKG, surgery, and post-surgery cardiologist visits. Doctors prescribe medications for maintenance.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Physician-to-Physician case management	\$0
Hospital bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (for first 120 days)	\$425
Follow-up specialist visits (x 3)	\$675
Shared with Community	<b>-\$76,700</b>
<b>Your Total Cost</b>	<b>\$1,000</b>

Strep Throat	
You have a horrible sore throat and need to know if it's strep. You call Redirect Health and get scheduled for a local clinic visit.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Local clinic visit	\$100
Strep Test	\$35
Prescription (using Redirect Health Formulary)	\$4
<b>Your Total Cost</b>	<b>\$139</b>

Finger Laceration	
You lacerate your finger while preparing dinner and, after calling Redirect Health, are directed to an urgent care facility.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Urgent Care fee	\$125
<b>Your Total Cost</b>	<b>\$125</b>

Pregnancy	
You become pregnant and have prenatal care for 9 mos. You can use any OBGYN doctor. Member has normal vaginal delivery and postnatal care.	
Redirect Direct Health Plan visit via Call/Text/App	\$0
Physician-to-Physician case management	\$0
Prenatal and Postnatal care	\$3,000
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Shared with Community	<b>-\$7,000</b>
<b>Your Total Cost</b>	<b>\$2,000</b>

Prices are estimates and can vary by state, facility, and individual cases.