

EverydayCARE + Sedera	Member Benefit
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Care Management - Chronic & Acute Disease <small>(Proactive, personalized, condition specific care management)</small>
24/7/365 Telehealth Services <small>(English & Spanish, Telemedicine, Diagnosis, Care Planning, & prescription support)</small>
Physician-to-Physician Case Management <small>(Care coordination & Advocacy, Primary, Specialty EO, Hospital)</small>
Patient Assistance Programs <small>(Pharmaceutical Programs, State Medicaid Programs, & Nanthealth Cancer Program)</small>
Workers Compensation Case Management <small>(E-MOD Protection & Stay-at-Work Programs)</small>

24/7 365 Medical Care
Phone | Text | Video
(in English & Spanish)



Primary Care & Injury Office Visits	Plan pays 100% No Copay *
Labs <small>(most routine labs ¹)</small>	Plan pays 100% No Copay *
Preventative Adult Care ²	Plan pays 100% No Copay *
Preventative Well Child Care ²	Plan pays 100% No Copay *
Immunizations ²	Plan pays 100% No Copay *
Chiropractic Office Visits <small>(12 visits per plan year) ³</small>	Plan pays 100% No Copay *

Prescription Drug Programs

Directed through Redirect (or no benefit)

Preventive Medication (MEC) ⁴	Plan pays 100% No Copay *
Prescriptions <small>(Generic and Brand Name)</small>	Discount Program

Sedera Select	Medical Cost Sharing
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Initial Unshareable Amount (IUA)	\$1,500 (per medical need)
Annual Individual Max # of IUAs	3 IUAs per membership year ⁵
Annual Family Max # of IUAs	5 IUAs per membership year ⁵
Max Shareable Amount	No maximum ⁶
Expert Medical Second Opinion	Unlimited; \$250 reduction in IUA for non-emergency surgery

Eligible for Sharing after meeting IUA

Emergency Room	Shareable after IUA paid
Hospitalization <small>(Outpatient & Inpatient)</small>	Shareable after IUA paid
Surgery <small>(Outpatient & Inpatient)</small>	Shareable after IUA paid
Maternity ⁷	Shareable after IUA paid
Diagnostic Imaging <small>(MRI, CT, PET Scans)</small>	Shareable after IUA paid
X-Rays <small>(office, outpatient, inpatient)</small>	Shareable after IUA paid

Prescriptions

Maintenance Medications	Eligible for sharing for first 120 days following a new diagnosis.
Curative Medications	Shareable as part of a Need

		EverydayCARE™ + Sedera Total Monthly Rates	
		AGES 18-29^A	AGES 30-64^A
Member Only	EverydayCARE™ \$105	\$224	\$248
Member & Spouse	\$200	\$466	\$496
Member & Child(ren)	\$200	\$436	\$472
Member & Family	\$300	\$686	\$724

*When directed by Redirect Health

¹ See Lab Requisition at www.redirecthealth.com/member.

² All Minimum Essential Coverage as outlined by the Affordable Care Act. For more information, visit hrs.a.gov.

³ (12) Chiropractic visits per plan per year, office visits only.

⁴ See EverydayCARE MEC formulary at www.redirecthealth.com/member

This only serves as a summary of your benefit plan. Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

⁵ Then eligible Needs have a \$0 IUA.

⁶ Dollar amount is not capped, but sharing may be limited by available funds or Member

⁷ Normal vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total IUA of 2 times the member's selected IUA. Non-emergency/elective Cesarean section deliveries have a fixed IUA of \$5,000. Please refer to Section 9 of Sedera Member Guidelines to review Maternity guidelines.

NOTE: Expenses related to pre-existing conditions up to 36 months prior to enrollment in Sedera will be limited to 1st year \$0 shareable, 2nd year \$25,000, 3rd year \$50,000 and 4th year Shareable.

^A Total monthly cost shown includes both EverydayCARE and Sedera Select

Simply Connected

Our mobile health app is the easiest way to access healthcare. Members can securely communicate with our CareLogistics™ Team by: **Phone | Text | Video**



24/7 Care (TelePCP)

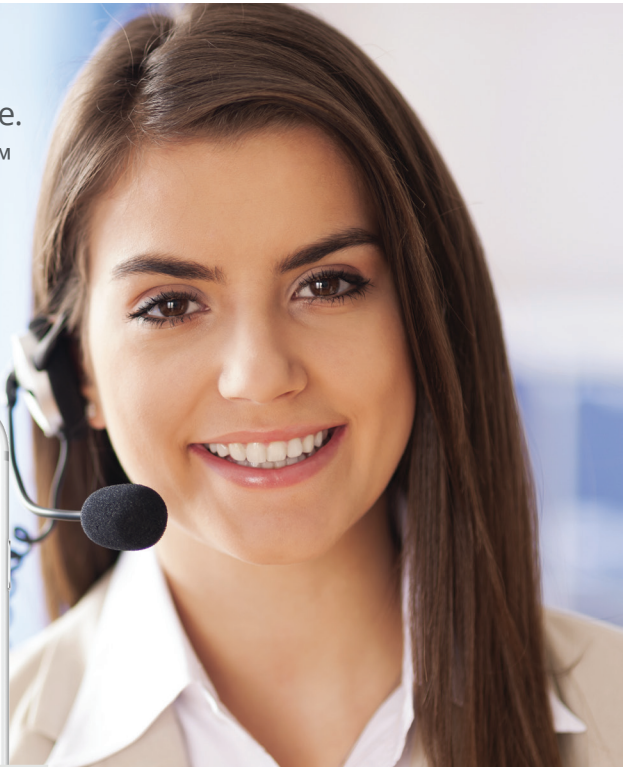
Receive care 24/7/365 in English or Spanish. Your provider can diagnose, create a care plan & even prescribe right over the phone.



Patient Advocacy

Receive personal physician while our providers work with other physicians, & specialists to make sure you get the highest quality care at a fair price.

Download for apple or android now at: redirecthealth.com/app



How Medical Cost Sharing Works

- 1 Individual / Family joins the Sedera Medical Cost Sharing Community through their employer
- 2 Member begins contributing monthly to the Community
- 3 When a member has an eligible medical Need, they pay their IUA and submit the remaining bills to the Community
- 4 Community shares funds with member for that eligible Need



What Makes Medical Cost Sharing Unique

How Needs Are Shared



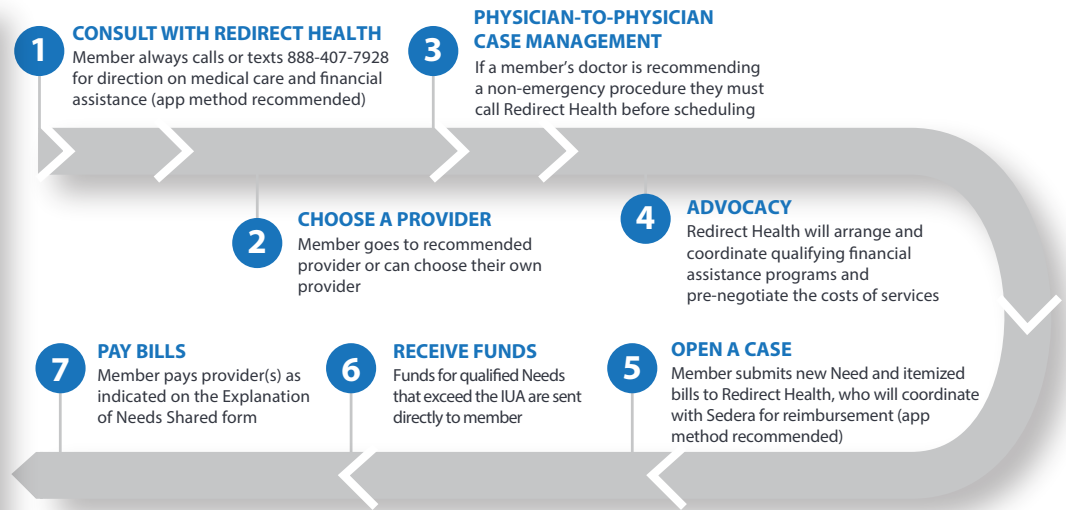
Thousands of community members across the United States voluntarily commit to contribute monthly to one another's larger medical expenses. Here is a look at how medical cost sharing works when a member has a Need.

The Sedera Medical Cost Sharing Process

Member Has a Large Medical Expense

(Related to a new injury or illness)

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



Pre-Existing Conditions

A condition is considered pre-existing if a member had symptoms or treatment within the last 36 months at the time of joining the community.

Pre-existing conditions will become eligible for sharing based on member's tenure with Sedera, 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

When well controlled, these conditions are not considered pre-existing:

- High Blood Pressure
- High Cholesterol
- Sleep Apnea
- Non-Insulin Dependent Diabetes

Additional Sharing Restrictions - Tobacco:

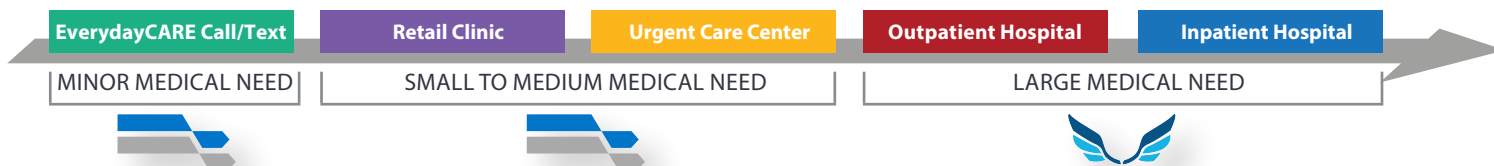
Due to the increased likelihood of higher medical costs associated with tobacco use, Sedera households with one or more tobacco users are required to contribute an additional \$75/month.

Unless tobacco users age 50 and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$25,000 for each of the following conditions: 1. Cancer, 2. Heart conditions, 3. COPD, 4. Stroke.

Medical Examples



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



EverydayCARE™ & Sedera Membership

\$1,500 Initial Unshareable Amount

Sinus Infection	
Member feels awful and calls or texts Redirect Health to describe how they are feeling.	
EverydayCARE Visit via Call/Text/App	\$0
Prescription (using Redirect Health formulary)	\$14
Total Member Cost	\$14

Finger Laceration	
Member experiences a laceration to their finger while preparing dinner and, after calling Redirect Health, goes to urgent care facility to make sure it's ok.	
EverydayCARE Visit via Call/Text/App	\$0
Urgent Care fee	\$125
Paid by EverydayCARE	-\$125
Total Member Cost	\$0

Heart Attack	
Member has heart attack at home and was taken to the ER by ambulance. Patient spent 5 days in the hospital and received: EKG, surgery, and post-surgery physical therapy. Doctors prescribed prescriptions for maintenance.	
EverydayCARE 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 Office Visits	\$0
Shared with Community	-\$75,525
Total Member Cost	\$1,500

Strep Throat	
Member has horrible sore throat and needs to know whether it is strep or not. Calls Redirect Health and gets scheduled for a local clinic visit.	
Local Clinic Visit	\$0
Strep Test	\$0
Prescription (using Redirect Health formulary)	\$4
Total Member Cost	\$4

Broken Ankle	
Member breaks ankle falling off step stool at home and, after calling Redirect Health, goes to local emergency facility.	
EverydayCARE Visit via Call/Text/App	\$0
Physician-to-Physician Case Management	\$0
ER Visit (Cash Pay Price)	\$2,000
X-Rays (Cash Pay Price)	\$100
Follow-up Office Visits	\$0
Prescription (using prescription discount coupon)	\$34
Shared with Community	\$634
Total Member Cost	\$1,500

Pregnancy	
Member becomes pregnant and has prenatal care for 9 months. Through Sedera, member can use any OBGYN doctor. Member has normal vaginal delivery, and postnatal care. Prescriptions drugs are filled at local pharmacy.	
EverydayCARE Visit via Call/Text/App	\$0
Physician-to-Physician Case Management	\$0
Pre and Post-natal Care	\$0
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Shared with Community	-\$3,000
Total Member Cost	\$3,000