

EverydayCARE[®] with Hospitalization

GROUP EMPLOYER BENEFITS SUMMARY



Better healthcare for everyone. Simple and truly affordable.

Redirect Health clients will tell you how much their employees feel guided and taken care of. It's our promise. EverydayCARE with hospitalization provides real savings, 24/7 access, and protection against high dollar medical expenses. And always with eliminating unnecessary spending of your employees time and money.

Less than 20 eligible employees



Redirect Health®
The EverydayCARE Umbrella

Simple & truly affordable for everyone

**In-Network*
 Foundation**

**Employer Funded
 Optional HRA²
 (Funded by Savings)**

**CARE Logistics
 Pre-Authorization Required**

**Self-Directed
 or Out-of-Network**

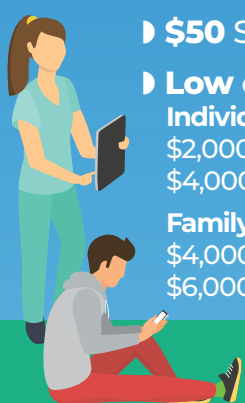
\$379
 \$125/\$379/Other
 Contribution

Excluded from the Foundation plan ¹
 Organ Transplant · Specialty Drugs ³
 Dialysis · Skilled Nursing Facility
 (Pre-existing condition rules apply)

Some employees may want to self-direct their care and not use Redirect Health to coordinate, schedule, navigate and pre-negotiate care. Or they want to use out-of-network providers. Or maybe they need services not part of the Foundation plan.

- ▶ **\$0** EverydayCARE copays
- ▶ **\$50** Specialist copays
- ▶ **Low** out-of-pockets
Individual:
 \$2,000 Initial Emp. Responsibility ¹ / 20%
 \$4,000 out-of-pocket max
- Family:**
 \$4,000 Initial Emp. Responsibility ¹ / 20%
 \$6,000 out-of-pocket max

There is an answer.
 Employers can commit some portion of their savings to also take care of these employee needs.



Always use the App **FIRST**

- 1** Population Health & Outreach
 (clinical EMR data eliminates and controls claims data)
- 2** 24/7 Virtual- First Primary Care
 (instant or scheduled)
- 3** CARE Logistics
 (coordination, navigation, pre-negotiation)
- 4** Work Comp Case Management

* When scheduled by Redirect Health 48 hours in advance. In-network providers require credentialing. ¹ Exclusions apply. See Summary Plan Document (SPD).
² Subject to employer Health Reimbursement Arrangement (HRA) funding limits. Excluded from maximum out-of-pocket limit. ³ Medications with a cost greater than \$3,000 per month and which are needed for longer than 30 days.

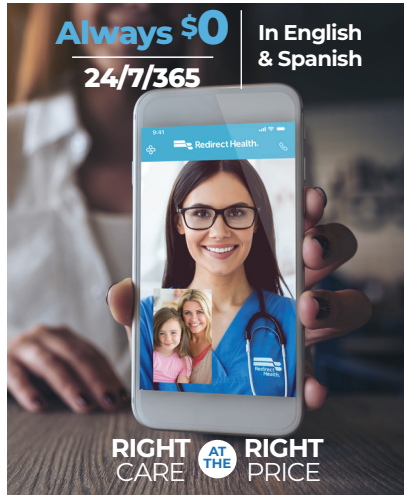
BENEFITS

FEATURES

Nationwide Virtual- First Healthcare

FROM YOUR HOME

- 1 Schedule a Virtual Primary Care visit with the Right Provider
 - 2 Get the Right Care
 - 3 Get the Right Prescription & Testing
- WE WILL**
- 4 Follow Up to ensure the plan is on the Right track



Medical Records at our Finger Tips

Having the important information allows us to do much more. Safely upload info to the Redirect platform is the first step. Its easy, and all from the app.

Know The Costs

It's important you always know the cost of your care BEFORE starting. No surprise non-emergency medical bills.

Follow-Up Matters

Sometimes people won't respond to a treatment plan and the plan will need to be modified and/or changed. Count on us to do what we say we will and finish what we start.

Please & Thank You

Let's keep this promise simple. Expect us to return calls and texts promptly, and to always be nice.

In-Network Foundation
Scheduled by Redirect Health*
(Coordination, Navigation & Pre-negotiation)
Always Use the App FIRST

Employer Funded Optional HRA†
Self-directed, out-of-network,
or not part of the Foundation plan
Use the App to submit receipts

EverydayCARE¹

Virtual Primary Care Visits	24/7/365 No Cost	24/7/365 No Cost
Primary & Urgent Care Office Visits	\$0 Copay	\$50 Employee Responsibility
Labs (most routine - RedirectHealth.com/labcorp2021)		
Annual Adult Physical ² & Well Child ²		
Chiropractic Office Visits (12 visits per plan year)		
X-ray		
Mental Health & Tele-Counseling (See page 7)	No Cost Tele-Counseling	No Benefit (Only Coordination, Navigation & Pre-negotiation)

Prescription Drug Programs and Other Care (Directed through Redirect Health or no benefit)

Rx and Immunizations RedirectHealth.com/formulary	Discount Program (with tiered copays)	Ind. - \$4,000 Initial Employee Responsibility then 30% [†] Family - \$6,000 Initial Employee Responsibility then 30% [†] <small>(Pre-authorization required. Not applied to out-of-pocket max.)</small>
Specialty ³ & Non-Formulary Drugs	No Benefit (Only Coordination, Navigation & Pre-negotiation)	\$100 Member Responsibility
Specialist Consults & Care	\$50 Copay	
MRI, PET, & CT Scans	Ind. - \$2,000 Initial Emp. Responsibility then 20% \$4,000 out-of-pocket max [^] Family - \$4,000 Initial Emp. Responsibility then 20% \$6,000 out-of-pocket max [^]	Ind. - \$4,000 Initial Employee Responsibility then 30% [†] Family - \$6,000 Initial Employee Responsibility then 30% [†] <small>(Pre-authorization required. Not applied to out-of-pocket max.)</small>
Hospital Care (Inpatient Care & Outpatient Services)		
Excluded Services (Organ Transplant, Dialysis & Skilled Nursing Facility) Pre-existing condition rules apply	No Benefit (Only Coordination, Navigation & Pre-negotiation)	
Emergency Room Copay	\$500 + 20% Employee Responsibility	\$500 + 20% Employee Responsibility

EverydayCARE® with Hospitalization Pricing ⁴ Min. employer contribution \$125/mo./emp. Simple & Automatic Renewals	EMPLOYEE ONLY	\$379
	EMPLOYEE & SPOUSE	\$749
	EMPLOYEE & CHILD(REN)	\$779
	EMPLOYEE & FAMILY	\$1,099

EverydayCARE is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company and the Medical Cost Share risk pool is managed by Newpath Medical, a Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. §26-1-104. See program guide for details. EverydayCARE meets the minimum requirements for MEC (Minimal Essential Coverage) and ACA (Affordable Care Act) when specified on the Benefit Summary or SPD (Summary Plan Description). 1 See Membership Guidelines for details of sharing and limits. 2 Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing (PSA); other routine lab and immunizations. In-network routine endoscopy, colonoscopy, sigmoidoscopy, vision or hearing screening for children, and x-ray will also be included at no cost (with authorization) when required by provisions of the Affordable Care Act. Visit [hrsa.gov](https://www.hrsa.gov) for all Minimum Essential Coverage as outlined by the Affordable Care Act. 3 Medications with a cost greater than \$3,000 per month and which are needed for longer than 30 days. 4 Households with at least one member who smokes will be assessed an additional \$75 monthly fee. ^Excludes Prescription Drug Benefits, Pre-Existing Conditions, and subject to program sub-limits. † Subject to employer Health Reimbursement Arrangement (HRA) funding limits. Excluded from maximum out-of-pocket limits. * Only when directed by Redirect Health. There is no sharing if Redirect Health does not initiate and guide care. This overview is intended only as an illustration of the benefit plan design. Please refer to your Plan Document for actual coverage, limitation, and exclusion provisions.

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First things **FIRST**.

Can this Plan really provide the quality your company and employees need at such a low price? Will this Plan REALLY take care of my employees and their families if something bad happens? We hear you and those would be our first questions too. Long answer short, Yes! An ERISA insurance and Medical Cost Share Plan structured and managed THIS WAY protects your company and your employees from the high-dollar medical expenses life brings this year and next.



How it Works

Your ERISA Insurance and Medical Cost Share Plan managed by Redirect Health (with accompanying Employer Funded HRA)

- 1** Your company insurance plan is set up to comply with ERISA laws and the Affordable Care Act. The risk pool is managed by Newpath Medical Inc.
- 2** Redirect Health manages the program with the extra care your employees need - concierge access, coordination, navigation and negotiation.
- 3** Even before your plan's effective date Redirect Health starts learning about your employees' healthcare needs and the obstacles that may get in their way. Proactive and smart healthcare.
- 4** Your employees always use the App first (available 24/7) so they can receive the quality healthcare they need quickly with the lowest out-of-pocket costs. Most times your employee's EverydayCARE costs will be \$0 - that's what we're aiming for. Always the right care at the right price.
- 5** Employees who want to self-direct care or need specific excluded services can use the employer funded HRA by submitting receipts through the App.

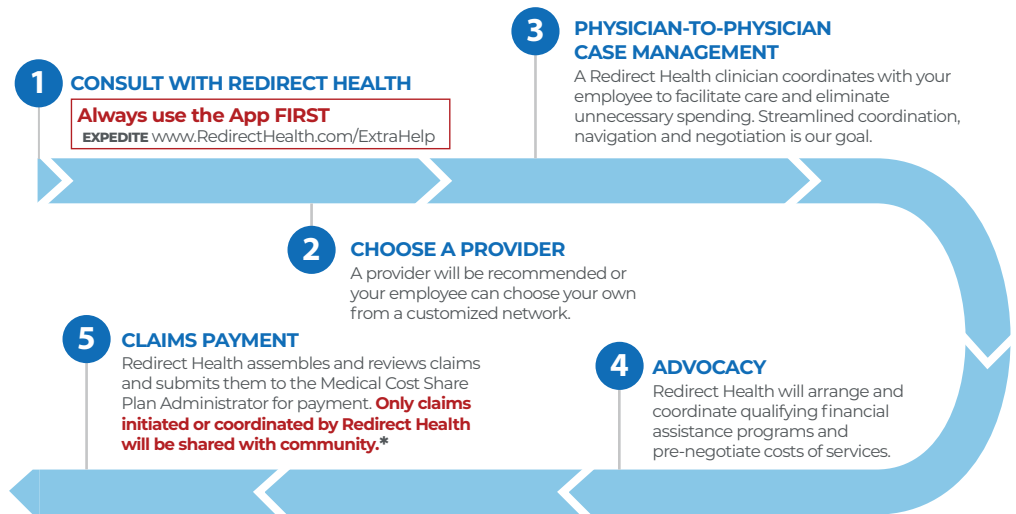


How Needs are Shared with the Community

You Have a Large Medical Expense

Always 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



*For covered services that are self-directed, and excluded services specifically covered by HRA will be reimbursed up to the limits of the HRA. Submit receipts through the App.

How Pre-Existing Conditions are Shared

A condition is considered pre-existing for an employee or dependent if symptoms or treatment have occurred within the 12 months prior to joining the Medical Cost Share. See the Membership Guidelines for detailed description of what will be considered a pre-existing condition. **Controlled diabetes, hypertension, high cholesterol, seasonal allergies and intermittent asthma will not be considered pre-existing when reported prior to membership effective date.**

Pre-existing conditions become eligible for sharing based on members' tenure with the plan, as indicated by the following graduated sharing schedule:

Time After Membership Effective Date	Shareable
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

Conditions beginning after an Employee's effective date will be shared after paying their \$2,000 initial member responsibility then 20% with a maximum out-of-pocket of \$4,000 per year. See the Membership Guidelines for sharing rules.

Additional Sharing Restrictions

See Member Guidelines for detailed shareable restrictions. Households with one or more tobacco users will incur an additional \$75/mo added to the membership price.

Medical Examples

Below are a range of potential medical conditions from minor to major that illustrate the way a Redirect Health member with Newpath Medical Inc.'s Medical Cost Share would manage their costs with the larger community. Conditions are only shareable if initiated or coordinated by Redirect Health. Always use the app as soon as reasonably possible.*

The examples below are based on a single member paying their \$2,000 initial employee responsibility then 20% with a maximum out-of-pocket of \$4,000 per year.

Sinus Infection	
You feel awful and call or text Redirect Health to describe how you are feeling.	
Redirect Health – Use the App First	\$0
Prescription (employee responsibility)	\$25
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$25

Broken Ankle	
You break your ankle falling off step stool at home and after calling Redirect Health, go to local emergency facility.	
Redirect Health– Use the App First	\$0
Physician-to-Physician case management	\$0
ER visit (cash pay price)	\$3,000
X-ray (cash pay price) (x 2)	\$100
Follow-up office visits (x 2)	\$200
Prescription (employee responsibility)	\$25
Shared with Community	-\$1,040
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$2,285

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 Health– Use the App First	\$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	-\$5,000
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$4,000[^]

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 Health – Use the App First	\$0
Local clinic visit	\$100
Strep Test	\$35
Prescription (employee responsibility)	\$10
Shared with Community	-\$135
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$10

Finger Laceration	
You lacerate your finger while preparing dinner and, after calling Redirect Health, are directed to an urgent care facility.	
Redirect Health – Use the App First	\$0
Urgent Care fee	\$125
Shared with Community	-\$125
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$0

Heart Attack	
You have a heart attack at home and are 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 Health– Use the App First	\$0
Physician-to-Physician case management	\$0
Hospital bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (first 120 days - employee responsibility)	\$425
Follow-up specialist visits (x 3)	\$675
Shared with Community	-\$73,275
Your Total Cost (Initial Emp. Responsibility + 20% & Prescriptions)	\$4,425

*Timely communication and collaboration with Redirect Health is important for members getting the right price. Medical costs NOT initiated or coordinated by Redirect Health will NOT be shared with Community. Prices are estimates and can vary by state, facility, and individual cases. [^]For maternity, members are responsible to pay two times their per condition employee responsibility. 100% of eligible medical expenses are shared afterward.

Resilience PRO by Orriant Mental Wellness

FREE Unlimited Consultations**LIFE CAN BE STRESSFUL**

“The path to mental wellness starts right here”

With the support of:

- Mental Wellness Consultants
- Life Coaches
- Mental Health Crisis Counselors 24/7



resilience PRO
BY ORRIANT

Get help navigating life's challenges

Resilience PRO offers effective tools, programs, suggestions, and coaching to help you navigate the ups and downs of your emotional and mental health. Resilience PRO offers gradual and measured behavioral changes – a new personal journey.

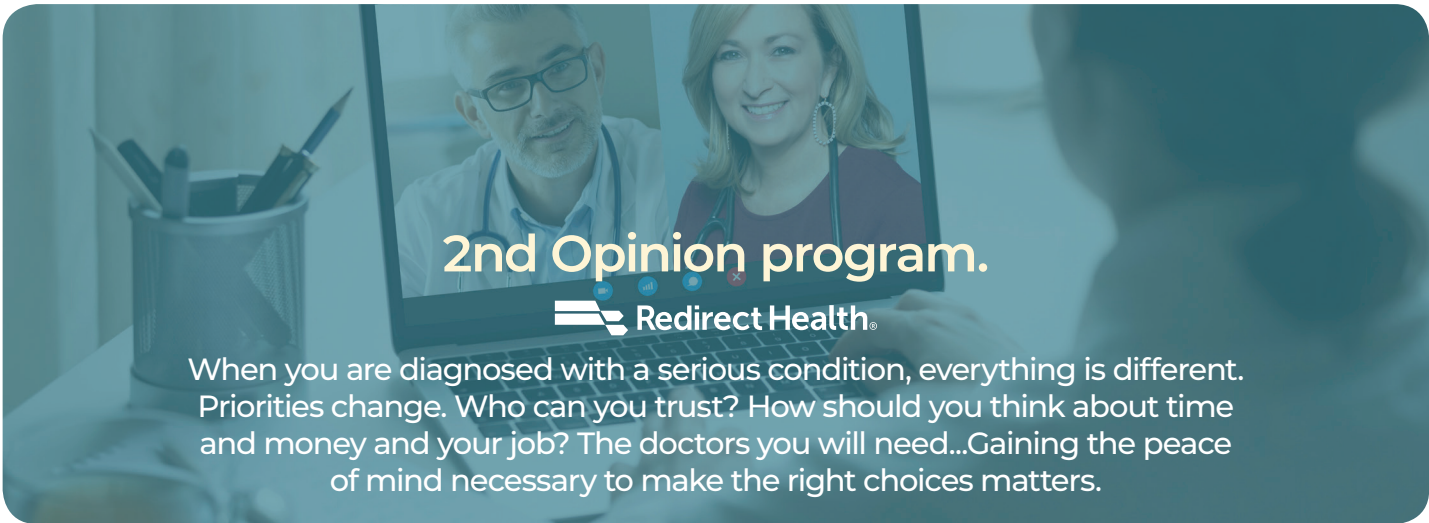
FREE Unlimited Consultations via virtual or telephone

Schedule appointments 8 am to 5 pm MT (weekdays)
or, call any time in the event of an urgent crisis.

- **Appointments last for up to 30 minutes.**
- **Consultations are available in both English & Spanish.**

For help with:

- | | | |
|------------------|------------------------|-----------------|
| • Depression | • Stress/Anxiety | • Relationships |
| • Grief/Trauma | • Isolation/Loneliness | • Job Issues |
| • Financial Wows | • Emotional Struggles | • Well-being |
| • Addictions | • Coping Skills | • Anger |
| • Self-esteem | • Obsessiveness | • And more |



2nd Opinion program.



When you are diagnosed with a serious condition, everything is different. Priorities change. Who can you trust? How should you think about time and money and your job? The doctors you will need...Gaining the peace of mind necessary to make the right choices matters.



There's rarely only one pathway when you have a serious condition.

That's why **Redirect Health** guides you through a simple and easy process that helps you know what you need. To know all your options. So you and your family can make the wise and smart decisions right for you. **But always with Redirect Health's Medical Director right at your side the entire time.** Always working with your doctors to keep everything you will need highly organized and timely. Making sure you always get the right care. And we know finances and affordability matter, so count on our team to make sure your coverage is optimized so your out-of-pocket costs are minimized.

Redirect Health's 2nd Opinion Process

Step 1: Preparation

Let us do the work. Redirect Health's expert care team will work with your doctors to prepare for your 2nd Opinion virtual consultation. Organizing appointments for x-rays, MRI's, lab work, and whatever else you need.



Step 2: Discovery

Join a live video consultation with Redirect Health's Medical Director and the appropriate specialist as they discuss your options and choices for the best care and outcome. Imagine having a trusted doctor at your side as the various testing and treatment pathway options are discovered.

And invite anyone you want – a family member, another doctor? This meeting is for you. It will be recorded so you can watch and share with whomever you wish.

Step 3: Deciding Together

There's no hurry. Sleep on what you just experienced. Then discuss your options and choices with Redirect Health's Medical Director. So you can decide together what makes the most sense for you.

