



## iEverydayCARE<sup>®</sup> with Hospitalization

Member-Only  
Benefits Summary

Managed by Redirect Health

Routine Care can  
**Always be \$0**  
when Redirect Health  
prepares your appointment

**24/7/365**  
In English & Spanish

Welcome to SIMPLE AND TRULY AFFORDABLE virtual-first healthcare on your terms. Your iEverydayCARE<sup>®</sup> membership provides real savings, 24/7/365 access to care, and a dedicated care team to ensure you always get the healthcare you need. Your membership includes primary care (virtual and in-office), mental health, free chiropractic, prescriptions, a large network of doctors, plus low costs for hospitalization and so much more.

# Say hello to healthcare that works for everyone

Low out-of-pocket costs, including \$0 for routine care.



## Nationwide Virtual-First Healthcare

\$0 routine visits when you use the Member App

### Always ready for ALL healthcare needs

- 1 USE THE APP:** You and your family get 24/7 access to their medical team
- 2 WE WILL:** Connect you with a medical provider virtually or in-office at a conveniently scheduled time
- 3 WE WILL:** Coordinate all prescriptions, referrals, and follow-up to make sure you and your family have everything they need

EXPEDITE ANYTHING at [RedirectHealth.com/ExtraHelp](https://RedirectHealth.com/ExtraHelp)

**Routine Care can Always be \$0**  
when Redirect Health prepares your appointment

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**24/7/365**  
In English & Spanish

## iEverydayCARE® with Hospitalization membership highlights



**Low cost**

Affordable pricing, low copays, and out-of-pocket maximums



**24-hour Concierge**

Member App  
English & Spanish



**Multiplan PHCS Practitioner Network**

Freedom to choose your own provider



**Prescription Benefit**

Thousands of prescriptions under \$10



**Mental Health**

No cost  
Tele-Counseling

# Benefit Summary

FEATURES	BENEFITS
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<b>Always Use the Member App FIRST</b>	
<p><b>iEverydayCARE®</b></p> <p><b>Network</b></p> <p><b>Virtual Primary Care Visits (24/7/365)</b></p> <p><b>Primary &amp; Urgent Care Office Visits</b></p> <p><b>Annual Adult Physical<sup>1</sup> &amp; Well Child<sup>1</sup></b></p> <p><b>Chiropractic Office Visits (12 visits per plan year)</b></p> <p><b>Labs (most routine - <a href="https://RedirectHealth.com/labcorp2021">RedirectHealth.com/labcorp2021</a>)</b></p> <p><b>X-ray</b></p> <p><b>Mental Health &amp; Tele-Counseling</b></p> <p><b>Rx and Immunizations - <a href="https://RedirectHealth.com/formulary">RedirectHealth.com/formulary</a></b></p>	<p><b>Multiplan  PHCS Practitioner Network</b> (or add a doctor)<sup>†</sup></p> <p><b>\$0</b></p> <p><b>member responsibility</b> with Appointment Preparation through the Redirect Member App</p> <p><b>OR</b></p> <p><b>\$50 member responsibility</b> for self-directed care or out-of-network<sup>2</sup></p> <p><b>No Cost Tele-Counseling</b></p> <p><b>Tiered Member Responsibilities</b> (\$10, \$25, \$50, \$100, \$250, \$500)</p>

**Specialist/Hospital/Advanced Imaging** (Directed through Redirect Health or no benefit)

<p><b>Network</b></p> <p><b>Specialist Consults &amp; Care</b></p> <p><b>MRI, CT Scans, Ultra-Sound &amp; other imaging</b></p> <p><b>Hospital Care - Inpatient Care &amp; Outpatient Services</b> (Pre-authorization required)</p> <p><b>Emergency Room</b></p>	<p><b>Multiplan  PHCS Practitioner Network</b> (or add a doctor)<sup>†</sup></p> <p><b>\$50 member responsibility</b> with Appointment Preparation through the Redirect Health App</p> <p><b>OR</b></p> <p><b>\$100 member responsibility for out-of-network<sup>3</sup> with</b> Appointment Preparation through the Redirect Health App</p> <p><b>Individual</b> - \$2,000 Initial Member Responsibility then 20% \$4,000 out-of-pocket max<sup>4</sup></p> <p><b>Family</b> - \$4,000 Initial Member Responsibility then 20% \$6,000 out-of-pocket max<sup>4</sup></p> <p><b>\$500 + 20% member responsibility</b></p>
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**Limitations & Exclusions**

<p><b>Excluded Services<sup>5</sup></b> – Always appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations</p>	<p>Pre-existing conditions, organ transplants, dialysis, skilled nursing and specialty &amp; non-formulary medications<sup>5</sup></p>
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**This program is NOT insurance. iEverydayCARE is managed by Redirect Health exclusively for members of the Reimagined Society. The Medical Cost Share risk pool is managed by Newpath Medical Inc., a Wyoming Medical Cost Share organized pursuant to Wyo. Stat. Ann. 26-1-104. See program guide for details. Redirect Health and Newpath Medical Inc. are not insurance companies.** This program does NOT meet the minimum requirements for MEC (Minimal Essential Coverage) or the ACA (Affordable Care Act). New Jersey, Massachusetts, Vermont, California, Rhode Island and the District of Columbia have passed their own state-level individual mandate laws that mirror the Federal Affordable Care Act. Redirect Health and Medical Cost Share memberships do not satisfy the new individual mandate requirements of these states. It should be expected that state enforced penalties may apply in these states. See State Specific Disclosures [www.RedirectHealth.com/state-disclosures](https://www.RedirectHealth.com/state-disclosures) for more information regarding program limitations. **1** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. **2** Maximum allowable is 140% of Medicare allowable. **3** Pre-authorization required, self-directed visits with out-of-network providers are 100% member responsibility. Maximum allowable is 140% of Medicare allowable. **4** Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation. **5** See Membership Guidelines for coverage limitations and details. **†** Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network This overview is intended only as an illustration of the benefit plan design. Please refer to Membership Guidelines for actual coverage, limitation, and exclusion provisions.

# How your membership works

Get the most out of your healthcare by following these simple steps.

### What if I need care?

Always use the Member App to schedule care and prepare for your appointments. Many times you'll get everything you need over the phone. Your Care Team will make sure you always get the right care. Never spend more than you should.

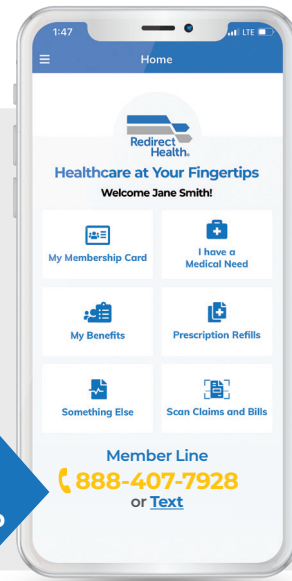
### What if I get a bill?

Submit doctor's bills through the SECURE Member App (but most times we'll pay your doctor before you get a bill)

### What if I have extra questions?

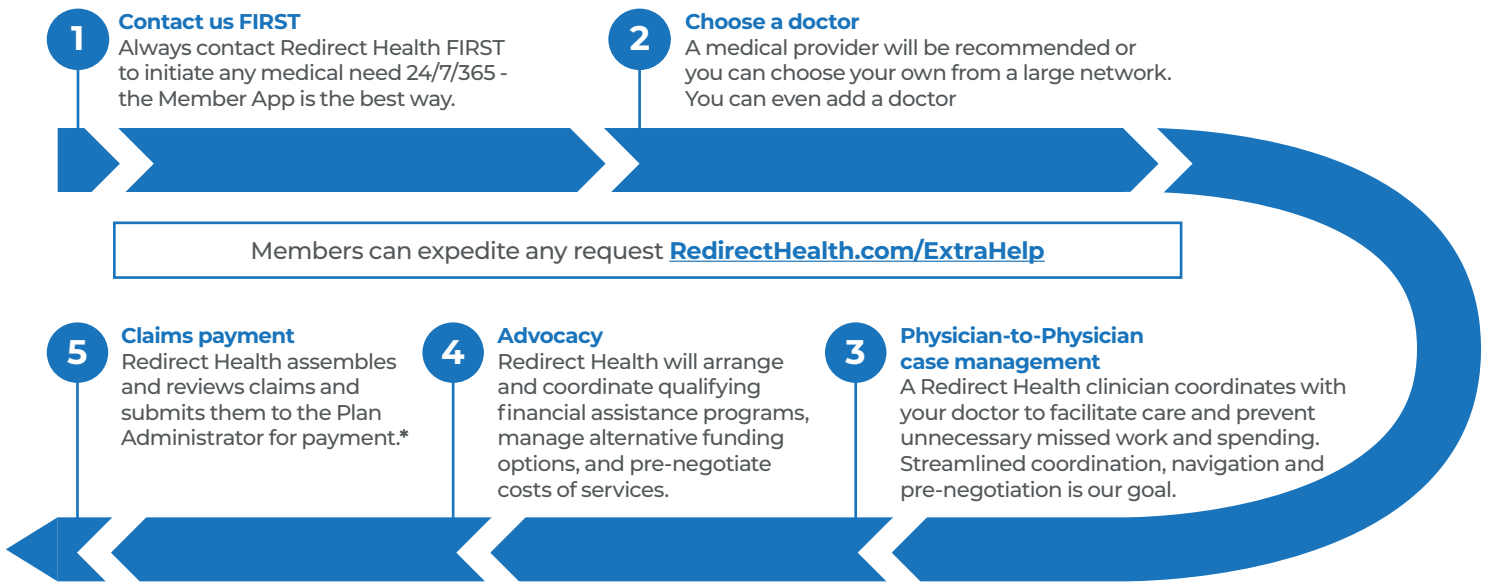
Expedite any request or obstacle on the Member App or use [RedirectHealth.com/ExtraHelp](https://RedirectHealth.com/ExtraHelp)

Click here to download the App  
[RedirectHealth.com/app](https://RedirectHealth.com/app)



# How Needs are Shared with the Community

Your Redirect Health membership protects you and your family from high-dollar medical expenses



# How Pre-Existing Conditions are shared

A condition is considered pre-existing for a member 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.**

Conditions beginning after a member'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<sup>A</sup> per year. See the Membership Guidelines for sharing rules.

### Additional Sharing Restrictions

See Member Guidelines for detailed shareable restrictions.

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

\*Specialist, advanced imaging, and hospital claims must be pre-authorized and coordinated by Redirect Health to be eligible for payment. <sup>A</sup>Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation..