



EverydayCARE[®] with Hospitalization

ERISA Insurance Plan **BENEFITS SUMMARY**

Managed by Redirect Health



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.

20 or more eligible employees



The EverydayCARE Umbrella

Simple & truly affordable for everyone

In-Network* Foundation

CARE Logistics
Pre-Authorization Required

\$379

Excluded from the foundation plan ¹

Organ Transplant • Specialty Drugs ³
Dialysis • Skilled Nursing Facility

- ▶ **\$0** EverydayCARE copays
- ▶ **\$50** Specialist copays
- ▶ **Low** deductibles & out-of-pockets
Individual:
 \$2,000 Deductible ¹ / 20% coinsurance
 \$4,000 out-of-pocket max
Family:
 \$4,000 Deductible ¹ / 20% coinsurance
 \$6,000 out-of-pocket max

Employer Funded Optional HRA² (Funded by Savings)

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

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.

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

Always \$0 24/7/365
In English & Spanish

- USE THE APP:** We will help you figure out what you need and you can even book online
- WE WILL:** Connect you with a medical provider at your scheduled time
- WE WILL:** Coordinate all prescriptions and referrals, and follow-up to make sure you have everything you need



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 get back to you 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

EverydayCARE

	24/7/365 No Cost	24/7/365 No Cost
Virtual Primary Care Visits		
Primary & Urgent Care Office Visits		
Labs (most routine - RedirectHealth.com/labcorp2021)		
Annual Adult Physical ¹ & Well Child ¹		
Chiropractic Office Visits (12 visits per plan year)		
X-ray		
Mental Health & Tele-Counseling (See page 7)		
	\$0 Copay	\$50 Employee Responsibility
	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	Tiered Copays	Ind. - \$4,000 Employee Responsibility 30% coinsurance [†]
Specialty ² & Non-Formulary Drugs	No Benefit (Only Coordination, Navigation & Pre-negotiation)	Family - \$6,000 Employee Responsibility 30% coinsurance [†] (Pre-authorization required. Not applied to out-of-pocket max.)
Specialist Consults & Care	\$50 Copay	\$100 Employee Responsibility
MRI, CT Scans, Ultra-Sound & other imaging	Individual - \$2,000 Deductible 20% coinsurance \$4,000 out-of-pocket max Family - \$4,000 Deductible 20% coinsurance \$6,000 out-of-pocket max	Ind. - \$4,000 Employee Responsibility 30% coinsurance [†] Family - \$6,000 Employee Responsibility 30% coinsurance [†] (Pre-authorization required. Not applied to out-of-pocket max.)
Hospital Care (Inpatient Care & Outpatient Services)	No Benefit (Only Coordination, Navigation & Pre-negotiation)	
Excluded Services (Organ Transplant, Dialysis & Skilled Nursing Facility)		
Emergency Room Copay	\$500 + 20% Coinsurance	\$500 + 20% Employee Responsibility
EverydayCARE® with Hospitalization Pricing ³ Simple & Automatic Renewals	EMPLOYEE ONLY	\$379
	EMPLOYEE & SPOUSE	\$749
	EMPLOYEE & CHILD(REN)	\$779
	EMPLOYEE & FAMILY	\$1,099

This program is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The risk pool is managed by Newpath Mutual Insurance Company. See program guide for details. This plan 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 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. ² Medications with a cost greater than \$3,000 per month and which are needed for longer than 30 days. ³ Households with at least one member who smokes will not be eligible for an additional \$75 discount as reflected in the illustrated price. * Only when directed by Redirect Health. See Plan Document for coverage limitations and details. † Subject to employer Health Reimbursement Arrangement (HRA) funding limits. Excluded from maximum out-of-pocket limits. 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.

First things **FIRST**.

Will this Plan really provide the quality your company and employees need at such a low price? Will this Plan REALLY take care of your 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 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 Plan managed by Redirect Health (with accompanying Employer Funded HRA)

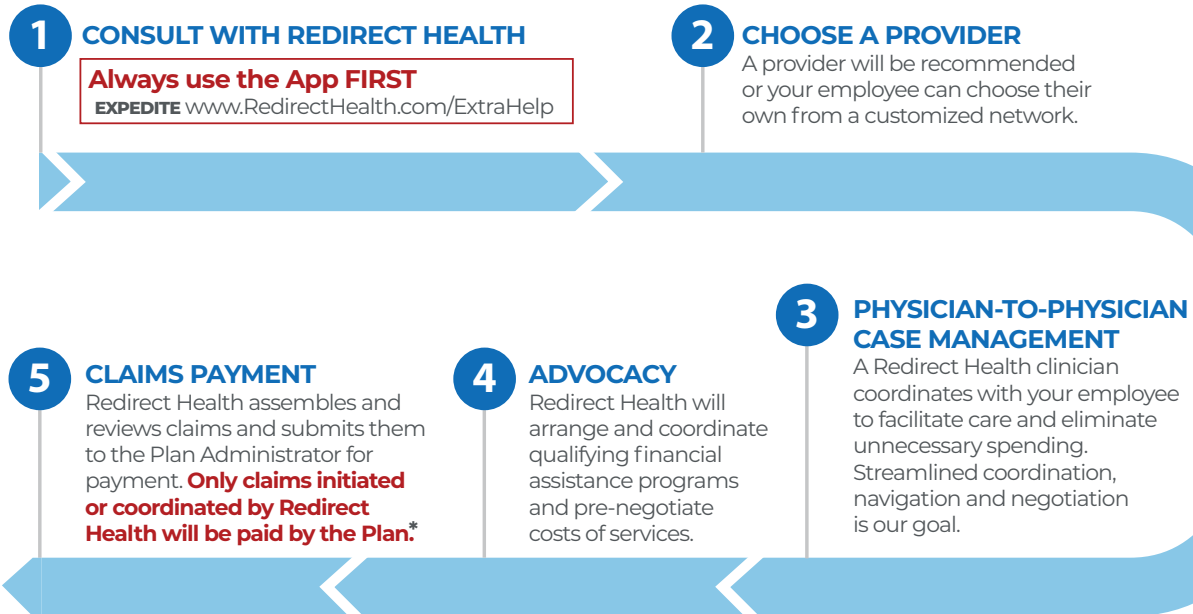
- 1 Your company insurance plan is set up to comply with ERISA laws and the Affordable Care Act. The risk pool is managed by Newpath Medical Inc.
- 2 Redirect Health manages the program with the extra care your employees need - concierge access, coordination, navigation and negotiation.
- 3 Even before your plan's effective date Redirect Health starts learning about your employees' healthcare needs and the obstacles that may get in their way. Proactive, predictive and smart healthcare.
- 4 Your employees always use the App first (available 24/7) so they can schedule 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 Claims are Paid

Your Employee Has a Large Medical Expense – Always use the 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.



Enrollment Process.

- 1** Submit Employer Application
- 2** Employees receive their unique enrollment link [www.RedirectHealth.com/\[CompanyName\]](http://www.RedirectHealth.com/[CompanyName]) and we can connect to many Benefit Admin Systems
- 3** HR and Employees attend a Zoom Enrollment Q & A.

Medical Examples

Below are a range of potential medical conditions from minor to major that illustrate the way a Redirect Health member would manage their costs according to plan rules. The plan only pays for claims 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 deductible (with 20% coinsurance) 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 (using Redirect Health Formulary)	\$25
Your Total Cost (Deductible, Co-Insurance & 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 Specialist office visits (x 2)	\$400
Prescription (using Redirect Health Formulary)	\$25
Paid by Plan	-\$200
Your Total Cost (Deductible, Co-Insurance & Prescriptions)	\$2,325

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 (screening x1) and Lab Work	\$1,000
Delivery	\$5,000
Paid by Plan	-\$6,400
Your Total Cost (Deductible, Co-Insurance & Prescriptions)	\$2,600

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 (using Redirect Health Formulary)	\$10
Paid by Plan	-\$135
Your Total Cost (Deductible, Co-Insurance & 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
Paid by Plan	-\$125
Your Total Cost (Deductible, Co-Insurance & 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	\$425
Follow-up specialist visits (x 3)	\$675
Paid by Plan	-\$72,275
Your Total Cost (Deductible, Co-Insurance & Prescriptions)	\$4,000

*Timely communication and collaboration with Redirect Health is important for members getting the right price. Claims NOT initiated or coordinated by Redirect Health will NOT be paid by Plan. Prices are estimates and can vary by state, facility, and individual cases.

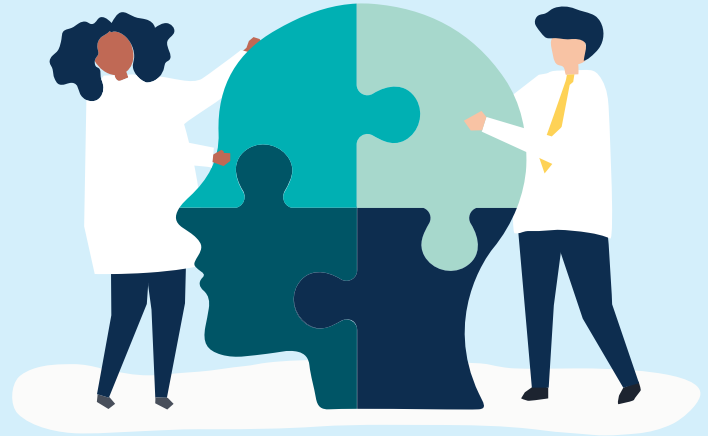
Resilience PRO by Orriant Mental Wellness

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 Woes | • 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.

