




**Individuals
& Families**

 **Redirect Health®**

iEverydayCARE®

Benefit Summary

Simple and Truly Affordable Healthcare

Pricing*	Primary Member:	iEverydayCARE ¹ Routine Care	iEverydayCARE ¹ Hospital			iEverydayCARE ¹ Hospital PLUS		
		Any Age	Age 18-44	Age 45-59	Age 60-64	Age 18-44	Age 45-59	Age 60-64
Primary Member Only		\$162	\$397	\$469	\$570	\$475	\$582	\$710
Primary Member + Spouse		\$291	\$783	\$917	\$1,063	\$951	\$1,142	\$1,343
Primary Member + Child(ren)		\$291	\$817	\$951	\$1,097	\$985	\$1,175	\$1,377
Primary Member + Family		\$431	\$1,220	\$1,343	\$1,388	\$1,472	\$1,679	\$1,808
Multiplan  PHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit) ²		✓	✓			✓		
Routine Care								
<div>✓ Virtual Primary Care (24/7/365)</div> <div>✓ In-Office Primary & Urgent Care</div> <div>✓ Pediatric Care</div> <div>✓ Annual Adult Physical³ & Well Child³</div> <div>✓ Chiropractic (12 free visits per year)</div> <div>✓ X-rays</div> <div>\$0 member responsibility Virtual and In-Network Office Visit with 48 Hour Pre-Authorization</div> <div>\$20 member responsibility Out-of-Network Office Visit with 48 Hour Pre-Authorization</div> <div>\$50 member responsibility⁴ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization</div>		✓	✓			✓		
\$0 member responsibility Labs RedirectHealth.com/labs		✓ (Basic)	✓ (Standard)			✓ (Expanded)		
\$0 member responsibility Mental Health Tele-Counseling with 48 Hour Pre-Authorization		✓	✓			✓		
Rx & Immunizations RedirectHealth.com/rxformulary Discount program - prices may vary depending on pharmacy location, quantity & dosage with 48 Hour Pre-Authorization		✓ (Basic)	✓ (Standard)			✓ (Expanded)		
Specialist / Advanced Imaging / Hospital								
Specialist Consults & Care		Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility	✓			✓		
\$50 member responsibility⁴ with 48 Hour Pre-Authorization								
\$50 member responsibility⁴ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization			✓			✓		
Hospital Care - Inpatient & Outpatient ⁵								
Individual \$2,000 initial member responsibility 20% co-share \$4,000 out-of-pocket max⁶			✓			✓		
Family \$4,000 initial member responsibility 20% co-share \$6,000 out-of-pocket max⁶								
Emergency Room \$500 initial member responsibility + 20% co-share								
Excluded Services ⁷ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty and non-formulary medications		Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility				Additional chemotherapy \$30,000 sharing limit⁸ Dialysis \$10,000 sharing limit⁸ Skilled nursing \$5,000 sharing limit⁸ Air ambulance \$5,000 sharing limit⁸ Pre-existing exclusions apply 12 month look back		

¹ 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](#) for more information regarding program limitations. ² 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. ³ Routine physical/exam; gynecological exam; screening mammogram; pap smear; prostate testing (PSA); other routine lab and immunizations. ⁴ Maximum allowable is 140% of Medicare allowable. ⁵ Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. ⁶ Eligible benefits subject to initial primary responsibility and primary co-shares counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. ⁷ See Membership Guidelines for coverage limitations and details. ⁸ Maximum sharing after initial responsibility.

*Prices are monthly with annual contract. Add 25% for month to month contract.

We Put People First! Care Navigation Works for Everyone.

Finally! Healthcare on your terms – access care anytime, from anywhere, 24/7/365.



Everything You Want in a Healthcare App – and More

-  Access Your ID Card(s)
-  Speak with a Medical Provider
-  Access Plan Details
-  Renew Prescriptions
-  Update Your Information
-  Submit receipts or billing questions

Start with the Redirect Health Member App

- ✓ Available to answer any questions 24/7/365 in English and Spanish
- ✓ If you have a medical need simply use the Member App, call or text
- ✓ Our Care Team is made up of healthcare experts and medical providers



We Navigate and Coordinate Your Care

- ✓ We'll help you determine if virtual, in-person, urgent, or emergency care is needed
- ✓ Connect to a virtual medical provider at a convenient time for you who will determine if further in-office care is needed
- ✓ We'll assist with any next steps, such as in-office visit scheduling or filling prescriptions at a nearby pharmacy so you never waste any time

Follow-Up that Matters

- ✓ We find you the right level of care to address your medical needs, so you never pay more than you should
- ✓ Whether you had a virtual or in-person visit, we follow-up after your visit to make sure your care plan is staying on track
- ✓ Ever have a question? The Care Team is available 24/7/365



How Your Membership Works

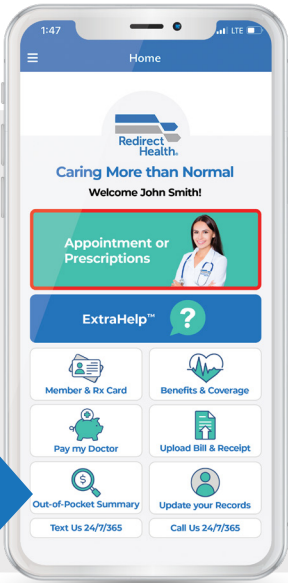
Get the most out of your healthcare by following these simple steps

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)

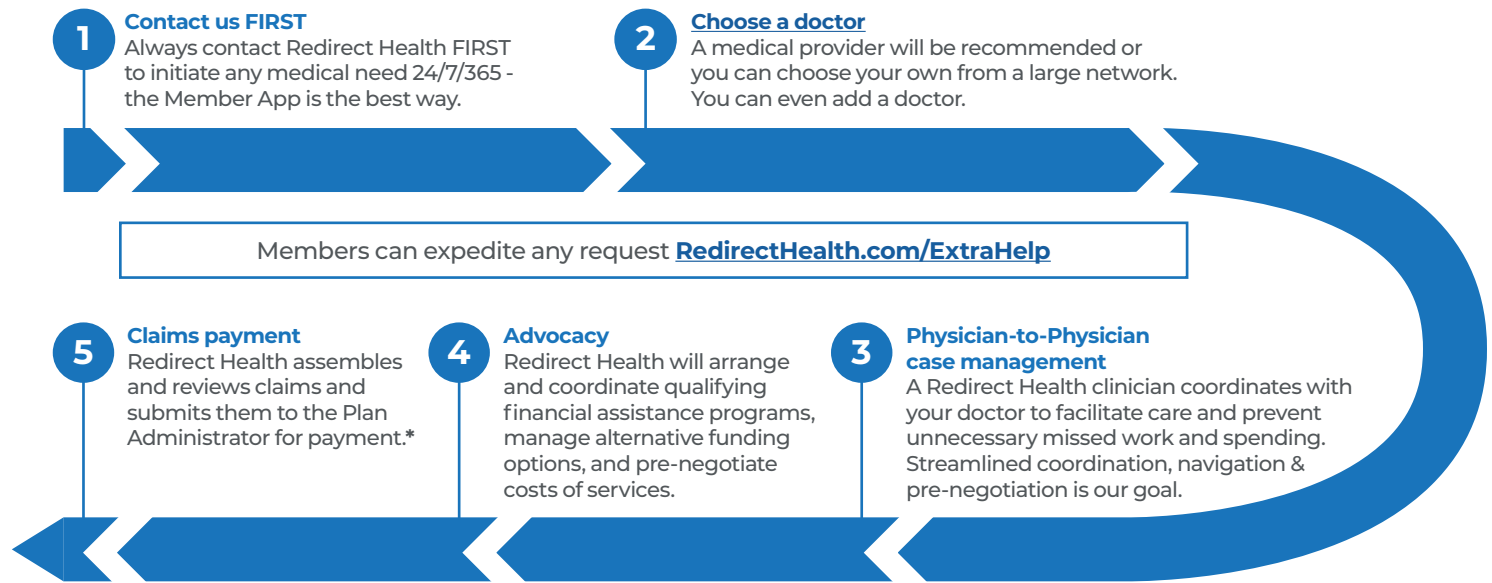
What if I have extra questions?
Expedite any request or obstacle on the Member App or use RedirectHealth.com/ExtraHelp

Please visit RedirectHealth.com/app to download the 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 (iEverydayCARE® Hospital & Hospital PLUS Only)

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 a \$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 and Limitations
See Member Guidelines

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.
^Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation.