



# EverydayCARE<sup>®</sup>

ERISA Self-Funded Insurance Plan

Managed by Redirect Health and Insured by



SIMPLE AND TRULY AFFORDABLE HEALTHCARE FOR  
**20 TO 200+ ELIGIBLE EMPLOYEES AND THEIR FAMILIES**

# 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



Multiplan  PHCS Practitioner Network (or add a doctor 48 Hours prior to visit) <sup>†</sup>	✓	✓
<b>Routine Care – Use the App</b>		
<ul style="list-style-type: none"> <li>✓ Virtual Primary Care (24/7/365)</li> <li>✓ In-Office Primary</li> <li>✓ Urgent Care</li> <li>✓ Annual Adult Physical<sup>1</sup> &amp; Well Child<sup>1</sup></li> <li>✓ Chiropractic (12 free visits per year)</li> <li>✓ X-rays</li> </ul> <b>\$0 copay Virtual Visit</b> and at preferred PCP offices and urgent cares	✓	✓
<b>\$20 copay* Office Visit with Pre-authorization</b> 		
<b>\$50 copay<sup>2</sup></b> without 48 Hour Preparation/Pre-authorization		
<b>\$0 copay Labs</b> <a href="https://RedirectHealth.com/labs">RedirectHealth.com/labs</a>	✓	✓
<b>\$0 copay Mental Health Tele-Counseling</b> Pre-authorization REQUIRED	✓	✓
<b>Rx &amp; Immunizations</b> (\$10, \$25, \$50, \$100) <a href="https://RedirectHealth.com/rxformulary">RedirectHealth.com/rxformulary</a> Copsays may vary depending on pharmacy location, quantity, and dosage.	✓	✓
<b>Specialist / Hospital / Advanced Imaging – Use the App</b>		
<b>Specialist Consults &amp; Care</b> <b>\$50 copay</b> with 48 Hour Pre-authorization		✓
<b>\$50 copay</b> MRI, PET, CT Scans, Ultrasound and other imaging (48 Hour Pre-authorization)		✓
<b>Hospital Care - Inpatient &amp; Outpatient<sup>5</sup></b> <b>Individual</b> - (non-embedded) plan year <b>\$2,000</b> Deductible   <b>20%</b> coinsurance <b>\$4,000</b> out-of-pocket max* <b>Family</b> - (non-embedded) plan year <b>\$4,000</b> Deductible   <b>20%</b> coinsurance <b>\$6,000</b> out-of-pocket max* <b>Emergency Room</b> <b>\$500</b> Copay + <b>20%</b> Coinsurance	<b>Care Navigation Only</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	✓
<b>Excluded Services<sup>3</sup></b> Organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications	<b>Care Navigation Only -</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	
<b>Guidelines</b>		
<b>ACA Compliance</b> Satisfies Penalty A (MEC) & Penalty B (MVP)	<b>Penalty A Only</b>	✓
<b>Minimum Employer Contribution</b>	<b>100% of Employee Only</b>	<b>50% of Employee Only<sup>4</sup></b>
<b>Minimum Employee Participation</b>	<b>50% of Full-Time Employees</b>	

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. <sup>1</sup> 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 [www.hrsa.gov](https://www.hrsa.gov) for all Minimum Essential Coverage as outlined by the Affordable Care Act. <sup>2</sup> Maximum allowable is 140% of Medicare allowable. <sup>3</sup> See Summary Plan Document (SPD). <sup>4</sup> ALE Minimum contribution is the greater of 50% of employee only or 9.12% (2023) <sup>5</sup> Pre-authorization REQUIRED for ALL NON-EMERGENCY Care <sup>†</sup> Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network. \*Eligible benefits subject to deductible and copay counts toward max out-of-pocket. 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.

## How the plan works

### 1 Plan Compliance

Your company insurance plan is set up to comply with ERISA and the Affordable Care Act. We also coordinate required 5500, PCORI & 1094/1095.

### 2 Plan Management

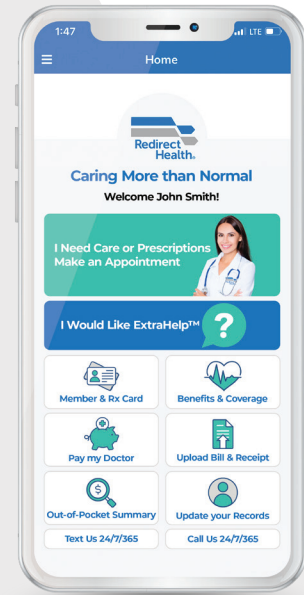
Redirect Health manages your plan with the extra care your employees need - Appointment Preparation, 24/7 concierge access, coordination, navigation and pre-negotiation.

### 3 Predictive Healthcare

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 Always Contact us First

Your employees always use the [Member 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.



## How you and your employees access healthcare

### 1 Always Contact us FIRST

Contact Redirect Health FIRST to initiate any medical need 24/7/365 - the [Member App](#) is the best way.

### 2 Choose a doctor

A medical provider will be recommended or your employee can choose their own from a large network. Employees can even add a doctor to the network. Ask us how.

Employees can expedite any request [RedirectHealth.com/ExtraHelp](https://RedirectHealth.com/ExtraHelp)

### 5 Claims payment

Your provider sends claims to the Plan Administrator. We review and submit them for payment.

### 4 Advocacy

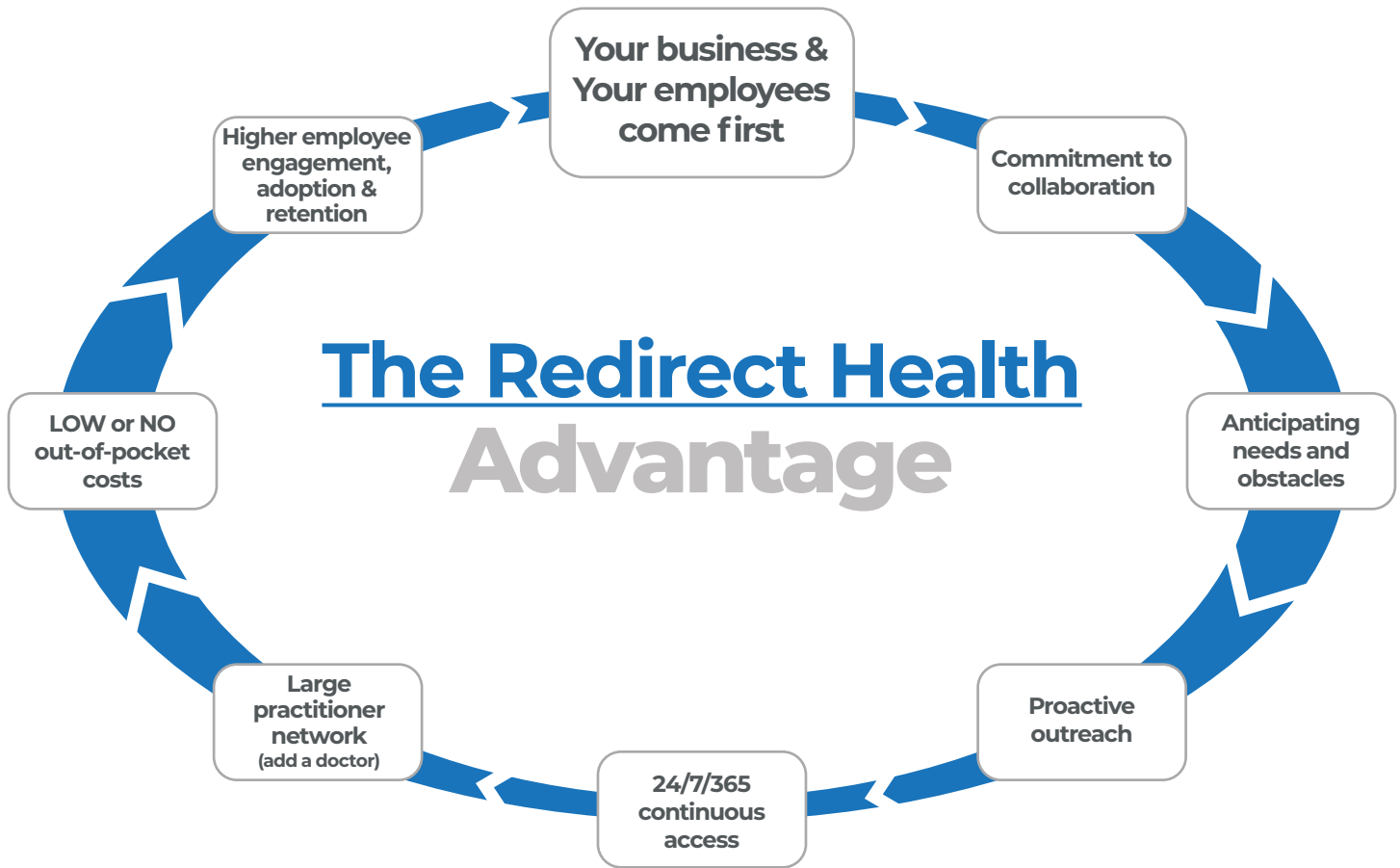
Redirect Health will arrange and coordinate qualifying financial assistance programs, manage alternative funding options and pre-negotiate costs of services.

### 3 Physician-to-Physician case management

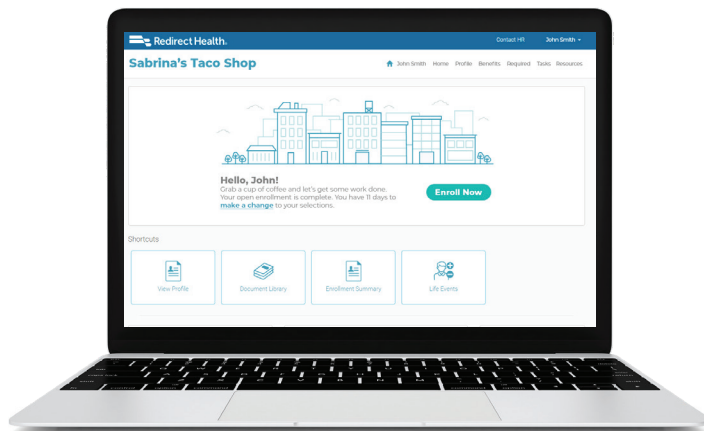
A Redirect Health clinician coordinates with your employee's doctor to facilitate care and prevent unnecessary missed work and spending. Streamlined coordination, navigation and pre-negotiation is our goal.

## What makes Redirect Health unique

Your employees always get the right care at the right price.



## We make enrolling your employees simple and easy!



### Centralized Portal for Employees, Employer HR team and Brokers

#### Open Enrollment & Add/Drop Process

- Receive a secure link to your applicable portal
- Seamless virtual enrollment process
- Viewable reports in real time
- Ask about our integrated payroll providers



# Resilience PRO by Orriant Mental Wellness

Life can be stressful. The path to mental wellness starts right here.

**\$0 COPAY  
TELE-COUNSELING**

**resilience** PRO  
BY ORRIANT

Fully integrated with your  
Redirect Health medical team



## With the support of:

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

## Get help navigating life's challenges

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

## \$0 COPAY Consultations via video 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.**

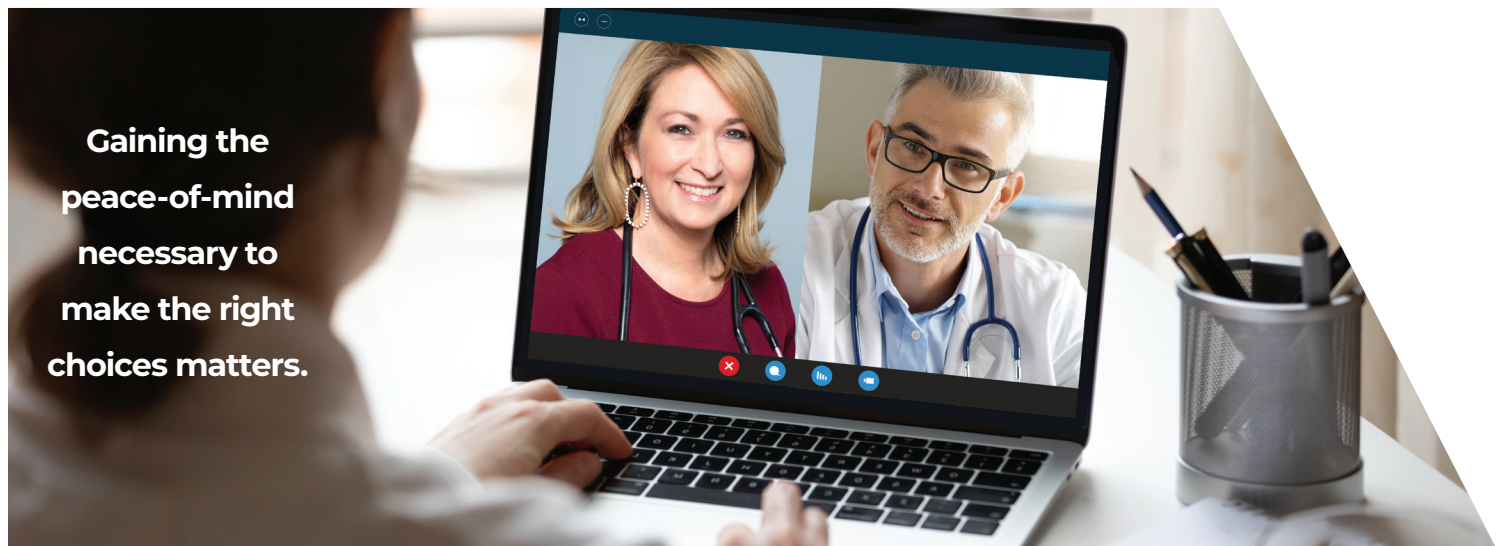
### Resilience PRO will help with any of the following:

- |                  |                        |                 |
|------------------|------------------------|-----------------|
| • 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      |

**Contact us 24/7/365 through the App to schedule care**

## 2nd opinion program

When you're diagnosed with a serious condition, everything is different. Priorities change. Who can you trust? How should you think about your time, money, job, and the doctors you will need.



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

Our program guides you through a simple and easy process that helps you 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 highly organized and timely. Making sure you always get the right care. And we know finances and affordability matter, so count on your team to make sure your coverage is optimized so 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.

## **Augment your plan by offering:**

Health Reimbursement Account  
(HRA) for Excluded Services

Solutions for Organ Transplant

Dental/Vision

Critical Illness

Accident



[RedirectHealth.com](https://RedirectHealth.com) | 888-688-4734




# Pricing Details

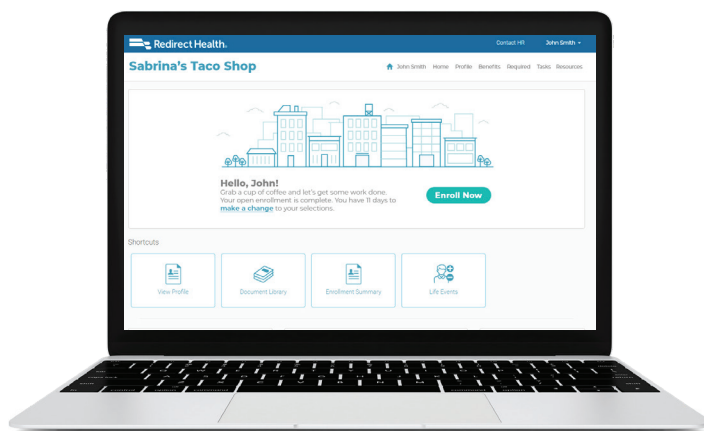
EverydayCARE® ERISA Self-Funded Plan for 20 to 200+ Eligible Employees  
Effective 10/01/23

## EverydayCARE® Hospitalization

Insured by  **newpath**  
MUTUAL

	EverydayCARE®	EverydayCARE® Hospitalization
<b>ACA Compliance</b> Satisfies Penalty A (MEC) & Penalty B (MVP)	<b>Satisfies Penalty A</b>	
<b>Employee Only</b>	<b>\$150</b>	<b>\$415</b>
Employee + Spouse	<b>\$270</b>	<b>\$820</b>
Employee + Child(ren)	<b>\$270</b>	<b>\$850</b>
Employee + Family	<b>\$400</b>	<b>\$1,200</b>
<b>Minimum Employer Contribution</b>	<b>100% of Employee Only ^</b>	<b>50% of Employee Only</b>
<b>Minimum Employee Participation</b>	<b>50% of Eligible Employees</b>	

## We make enrolling your employees simple and easy!



### Centralized Portal for Brokers, Employer HR teams and Employees

#### Open Enrollment & Add/Drop Process

- Enrollments completed no later than 15th of each month
- Receive a secure link to your applicable portal
- Seamless virtual enrollment process
- Viewable reports in real time
- Ask about our integrated payroll providers

At Redirect Health, our goal is to keep annual increases for collaborative and performing groups under 5%. We work hard to ensure that the costs remain manageable for our members. You can expect any price increases to take place around October 1st each year.

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. ^ ALE Minimum contribution is the greater of 50% of employee only or 9.12% (2023).