

EverydayCARE®

Group Employer Benefit Summary

Simple and Truly Affordable Healthcare



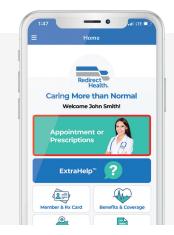
rydayCARE® 20-49 Eligible Employees Benefit Summary		Redirect Health
	EverydayCARE®1 Routine Care	EverydayCARE ¹ Hospital
Employee:	Any Age	Any Age
Employee Only	^{\$} 157	\$ 434
Employee + Spouse	\$282	^{\$} 857
Employee + Child(ren)	^{\$} 282	\$888
Employee + Family	\$ 4 18	^{\$} 1,254
Multiplan NPHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit) ²		
Routine Care		
 Virtual Primary Care (24/7/365) ✓ In-Office Primary & Urgent Care ✓ Pediatric Care ✓ Annual Adult Physical³ & Well Child³ ✓ Chiropractic (12 free visits per year) ✓ X-rays *0 copay Virtual and In-Network Office Visit with 48 Hour Pre-Authorization *20 copay⁴ Out-of-Network Office Visit with 48 Hour Pre-Authorization *50 copay⁵ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization 		
\$0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	(Basic)	(Standard)
\$0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization		
Rx & Immunizations RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	(Basic)	(Standard)
Specialist / Hospital / Advanced Imaging		
Specialist Consults & Care		
\$50 copay ⁵ with 48 Hour Pre-Authorization		
\$50 copay ⁵ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization		
Hospital Care - Inpatient & Outpatient Individual - plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ Family - plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴ Emergency Room \$500 copay + 20% coinsurance	Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility	(Non-Embedded Deductible)
	Care Navigation Only	
Excluded Services ⁷ Organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility	
Guidelines		
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Penalty A Only	⊘
Minimum Employer Contribution	100% of Employee Only	50% of Employee Only
Minimum Employee Participation	50% of Full-Tin	ne Employees

1 This program is an ERISA self-funded insurance plan managed by Redirect Health. See program guide for details. Routine care can always be \$0 when Redirect Health prepares your appointment. This overview is intended only as an illustration of the benefit plan design. Please refer to your Plan Document for actual coverage, liministion, and exclusion provisions. 2 Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be innetwork. 3 Routine physical/exam; gynecological exam; mammogram; pap smear, prostate testing (PSA), other routine lab and immunizations. 4 Eligible benefits subject to deductible and copay counts toward max out-of-pocket.
5 Maximum allowable is 140% of Medicare allowable. 6 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 7 See Summary Plan Document (SPD).



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

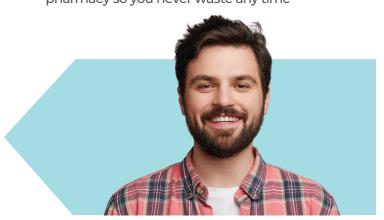


We Navigate and Coordinate Your Care

- 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



- 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 the Plan Works

Plan Compliance

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

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.

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.



How You and Your Employees Access Healthcare

Always contact us FIRST

Always contact Redirect Health FIRST to initiate any medical need 24/7/365 the Member App is the best way.

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**

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

Advocacy

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