

Powered By: 
Freedom Benefits Group, LLC

 Redirect Health®

EverydayCARE®

Group Employer Benefit Summary

Managed by Redirect Health and





SIMPLE AND TRULY AFFORDABLE HEALTHCARE FOR

5 TO 19 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 Only (or add a doctor prior to visit) [†]	✓	✓
ACA Compliance Satisfies Penalty A (MEC)	✓	✓
TO GET THE MOST BENEFITS OUT OF YOUR PLAN ALWAYS START WITH THE APP TO SCHEDULE CARE		
Routine Care \$0 copay with Appointment Preparation/Pre-authorization \$50 employee responsibility ² without Appointment Preparation/Pre-authorization • Virtual Primary Care (24/7/365) • In-Office Primary • Urgent Care • Annual Adult Physical ¹ & Well Child ¹ • 12 FREE Chiropractic Visit per year • X-rays	✓	✓
\$0 copay Labs RedirectHealth.com/labs	✓	✓
\$0 copay Mental Health & Tele-Counseling No Coverage without Appointment Preparation/Pre-authorization	✓	✓
Rx & Immunizations (Copays \$10, \$25, \$50, \$100) RedirectHealth.com/rxformulary	✓	✓
\$50 employee responsibility Specialist Consults & Care No Coverage without Appointment Preparation/Pre-authorization	✓	Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations
\$50 employee responsibility MRI, PET, CT Scans, Ultrasound & other imaging No Coverage without Appointment Preparation/Pre-authorization	✓	
Hospital Care - Inpatient & Outpatient Individual - (non-embedded) plan year \$2,000 Initial Employee Responsibility 20% coinsurance \$4,000 out-of-pocket max* Family - (non-embedded) plan year \$4,000 Initial Employee Responsibility 20% coinsurance \$6,000 out-of-pocket max* Emergency Room \$500 + 20% Employee Responsibility Pre-authorization REQUIRED for ALL NON-EMERGENCY Care	✓	
Excluded Services ³ Pre-existing conditions, organ transplants, dialysis, skilled nursing and specialty & non-formulary medications	Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	
Minimum Employer Contribution	50% of Employee Only ⁴	100% of Employee Only ⁴
Minimum Employee Participation	50% of Eligible Employees	

EverydayCARE is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company and the Medical Cost Share risk pool is managed by Newpath Medical Inc., a Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. §26-1-104. See program guide for details. ¹ Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. ² Maximum allowable is 14.0% of Medicare allowable. ³ See Summary Plan Document (SPD). ⁴ ALE Minimum contribution is the greater of 50% of employee only or 9.61% (2022) † 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. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-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.



How the plan works

Protect your company and your employees from high-dollar medical expenses

1 Plan Compliance

Your company plan is set up to comply with ERISA and the Affordable Care Act (Penalty A). The risk pools are managed by Newpath Mutual Insurance Company and Newpath Medical Inc.

2 Plan Management

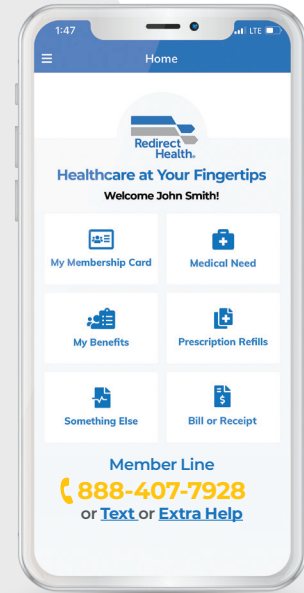
Redirect Health manages the program with the extra care your employees need - Appointment Preparation, concierge access, coordination, navigation and pre-negotiation.

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.

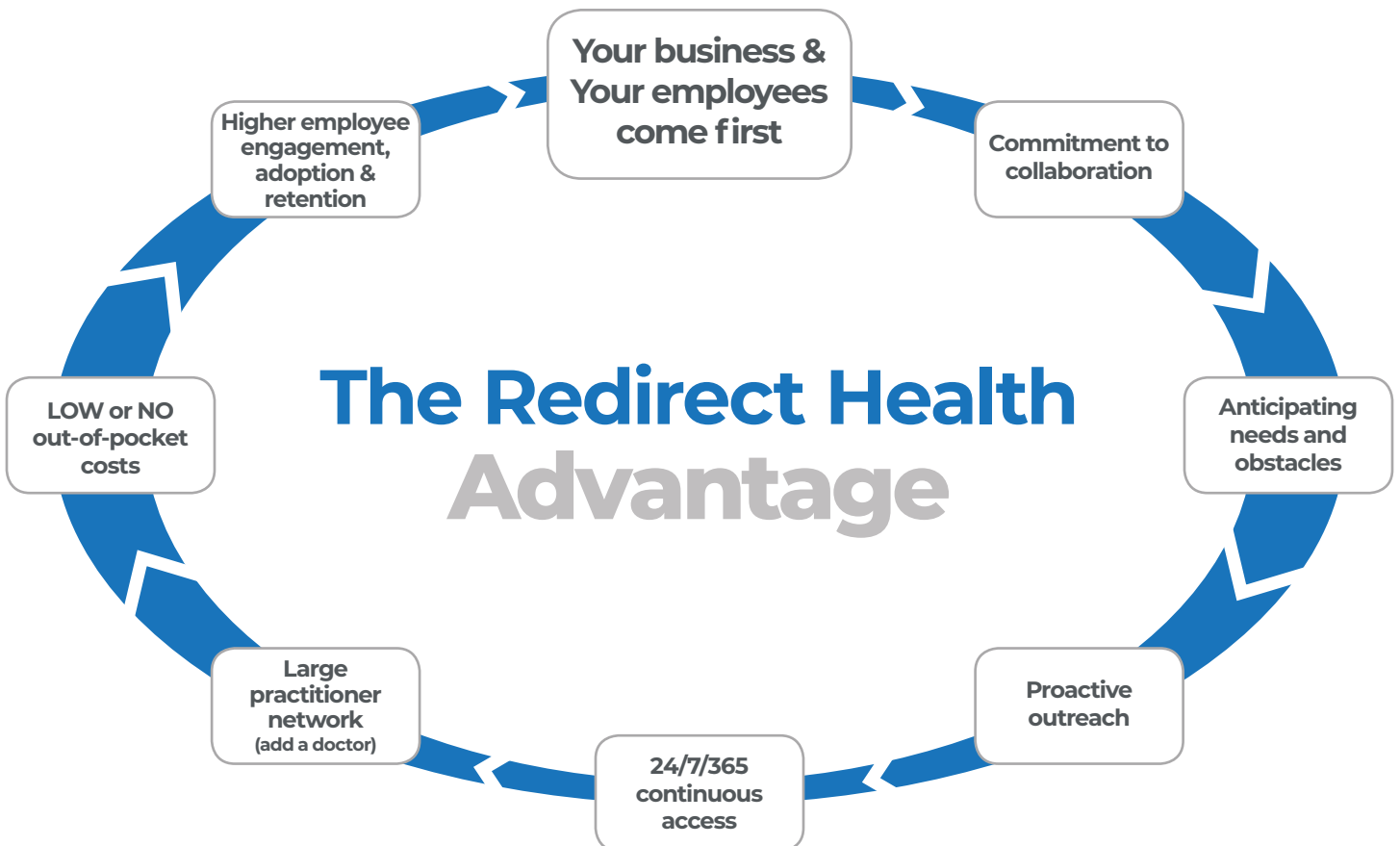
4 Contact us First

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.



What makes Redirect Health unique

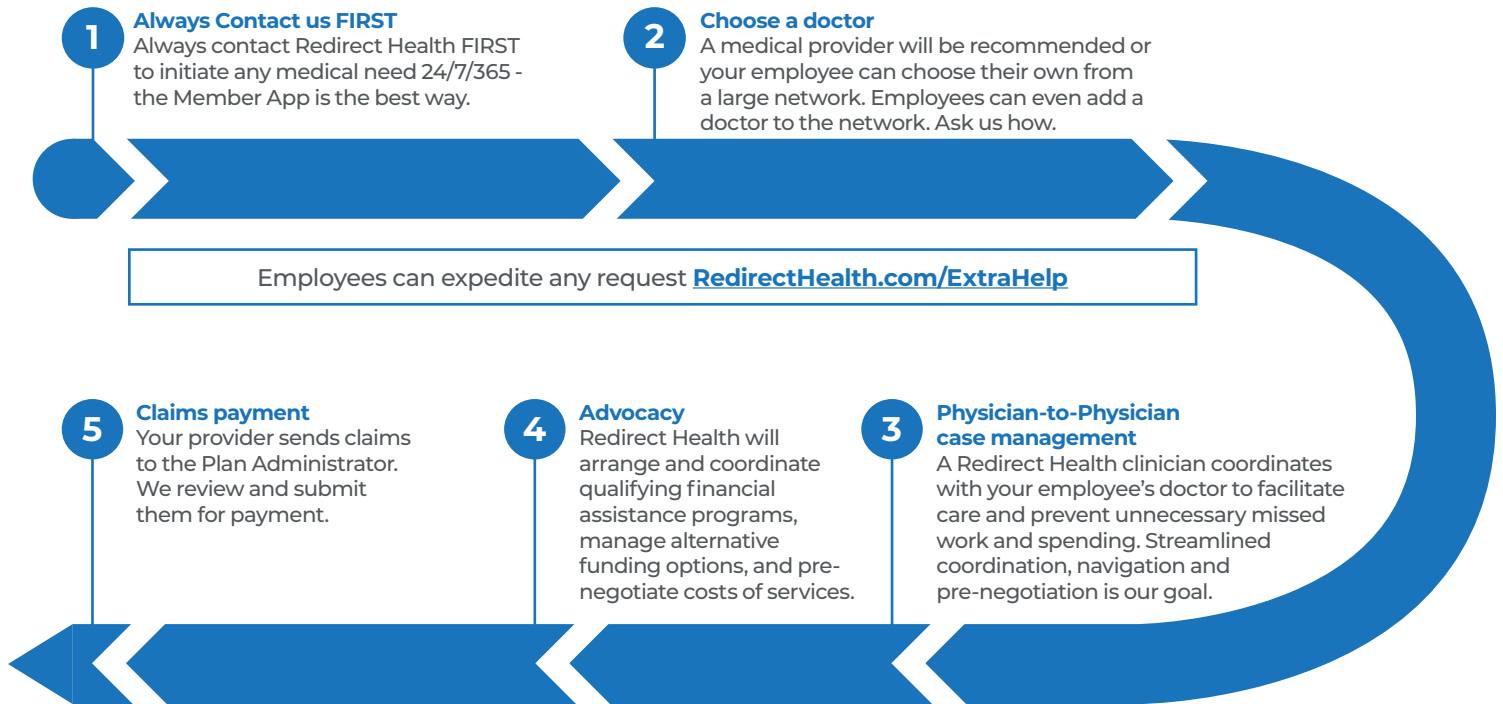
Your employees always get the right care at the right price.





How Needs are shared with the community

Your Redirect Health plan protects your employees from high-dollar medical expenses



How Pre-Existing Conditions are shared

A condition is considered pre-existing for an employee 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 an Employee'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* 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

* Excludes prescription drug benefits and subject to program sub-limits.



Resilience PRO by Orriant Mental Wellness

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

**\$0 COPAY
TELE-COUNSELING**



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.



Gaining the peace-of-mind necessary to make the right choices matters.



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

Freedom Benefits Group LLC

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