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Freedom Benefits
Group

EverydayCARE®
with Hospitalization

Group Employer Benefit Summary

Managed by Redirect Health





SIMPLE AND TRULY AFFORDABLE HEALTHCARE FOR

LESS THAN 20 ELIGIBLE EMPLOYEES AND THEIR FAMILIES

Say hello to healthcare that works for everyone

$0 copays and low deductibles & out-of-pocket maximums



Always ready for ALL healthcare needs

1. **USE THE APP:** Your employees get 24/7 access to their medical team
2. **WE WILL:** Connect with a medical provider virtually or in-office at a conveniently scheduled time
3. **WE WILL:** Coordinate all prescriptions, referrals, and follow-up to make sure employees have everything they need

EXPEDITE ANYTHING at FreedomBenefitsGroup.com/Extra-Help

Routine Care can Always be $0 when Redirect Health prepares your appointment

24/7/365
In English & Spanish

EverydayCARE® with Hospitalization plan highlights

Low cost
Affordable premiums, low copays, deductibles and out-of-pocket maximums

24-hour Concierge
Member App
English & Spanish

Multiplan PHCS Practitioner Network
Freedom to choose your own provider

Prescription Benefit
Tiered copays with thousands of prescriptions under $10

Mental Health
No cost
Tele-Counseling

EverydayCARE® with Hospitalization Pricing*

*Households with at least one member who smokes will not be eligible for an additional $75 discount as reflected in the illustrated price.

EMPLOYEE ONLY	$379
EMPLOYEE & SPOUSE	$749
EMPLOYEE & CHILD(REN)	$779
EMPLOYEE & FAMILY	$1,099

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Benefit Summary

FEATURES	BENEFITS
EverydayCARE®[1]	**Always Use the Member App FIRST**
Network	**Multiplan PHCS Practitioner Network** (or add a doctor)†
ACA Compliance	**Satisfies Penalty A (MEC)**
Virtual Primary Care Visits (24/7/365)	**$0 Copay** with Appointment Preparation through the Redirect Member App OR **$50 employee responsibility** for self-directed care or out-of-network[2]
Primary & Urgent Care Office Visits	
Annual Adult Physical[1] & Well Child[1]	
Chiropractic Office Visits (12 visits per plan year)	
Labs (most routine - labcorp2021)	
X-ray	
Mental Health & Tele-Counseling	**No Cost Tele-Counseling**
Rx and Immunizations - formulary	**Tiered Copays** ($10, $25, $50, $100, $250, $500)
Specialist/Hospital/Advanced Imaging (Directed through Redirect Health or no benefit)	
Network	**Multiplan PHCS Practitioner Network** (or add a doctor)†
Specialist Consults & Care	**$50 employee responsibility** with Appointment Preparation through the Redirect Health App OR **$100 employee responsibility** for out-of-network[3]
MRI, CT Scans, Ultra-Sound & other imaging	
Hospital Care - Inpatient Care & Outpatient Services (Pre-authorization required)	**Individual** - $2,000 Initial Employee Responsibility then 20% $4,000 out-of-pocket max[4] **Family** - $4,000 Initial Employee Responsibility then 20% $6,000 out-of-pocket max[4]
Emergency Room	**$500 + 20% employee responsibility**
Limitations & Exclusions	
Excluded Services[5] – Always appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	Pre-existing conditions, organ transplants, dialysis, skilled nursing and specialty & non-formulary medications[5]

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, 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. 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 for all Minimum Essential Coverage as outlined by the Affordable Care Act. **2** Maximum allowable is 140% of Medicare allowable. **3** Pre-authorization required. Maximum allowable is 140% of Medicare allowable. **4** Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. **5** See Plan Document for coverage limitations and details. **†** 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 your Plan Document for actual coverage, limitation, and exclusion provisions.

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How the plan works

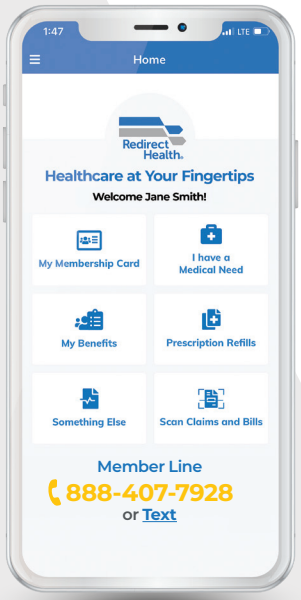
Protect your company and your employees from high-dollar medical expenses

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.



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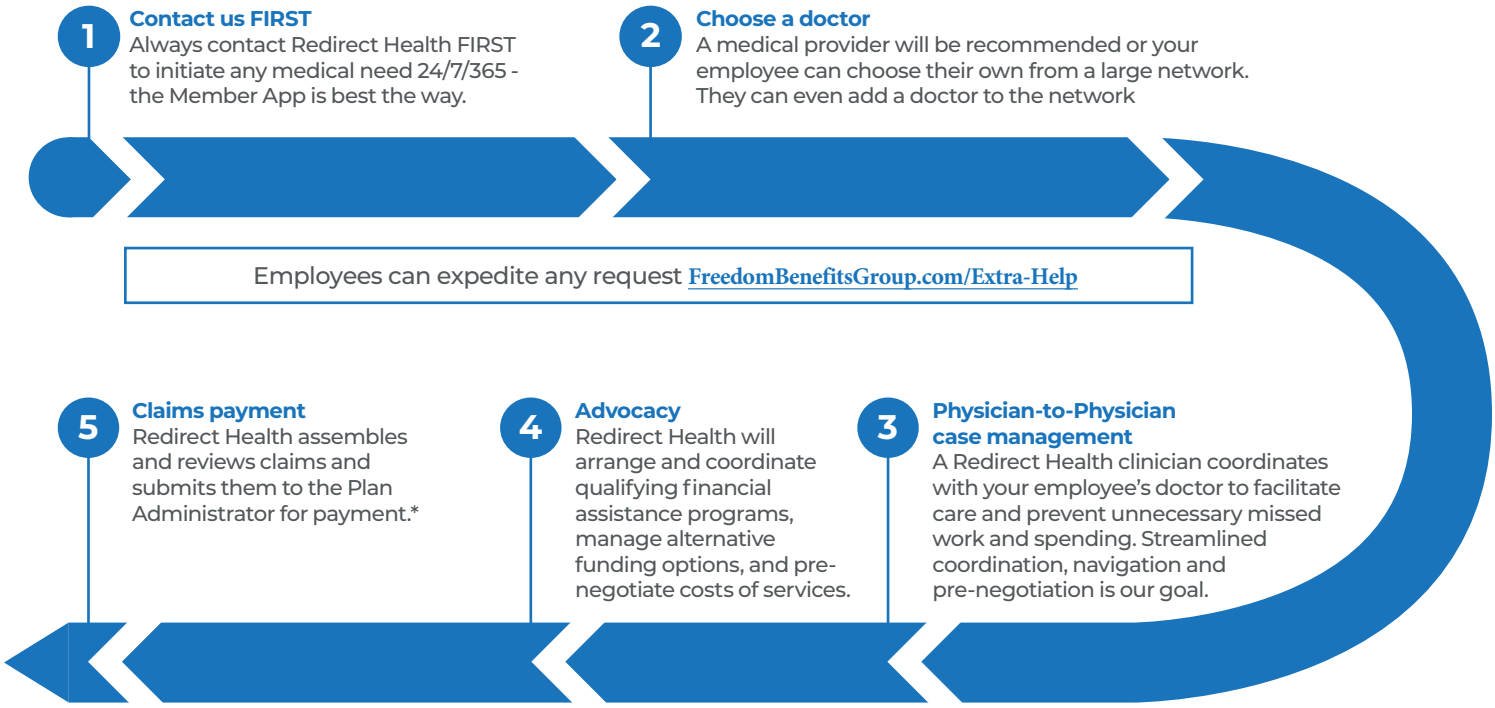
How Needs are shared with the community

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



*Specialist, advanced imaging, and hospital claims must be pre-authorized and coordinated by Redirect Health to be eligible for payment.

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. Households with one or more tobacco users will incur an additional $75/mo added to the membership price.

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.

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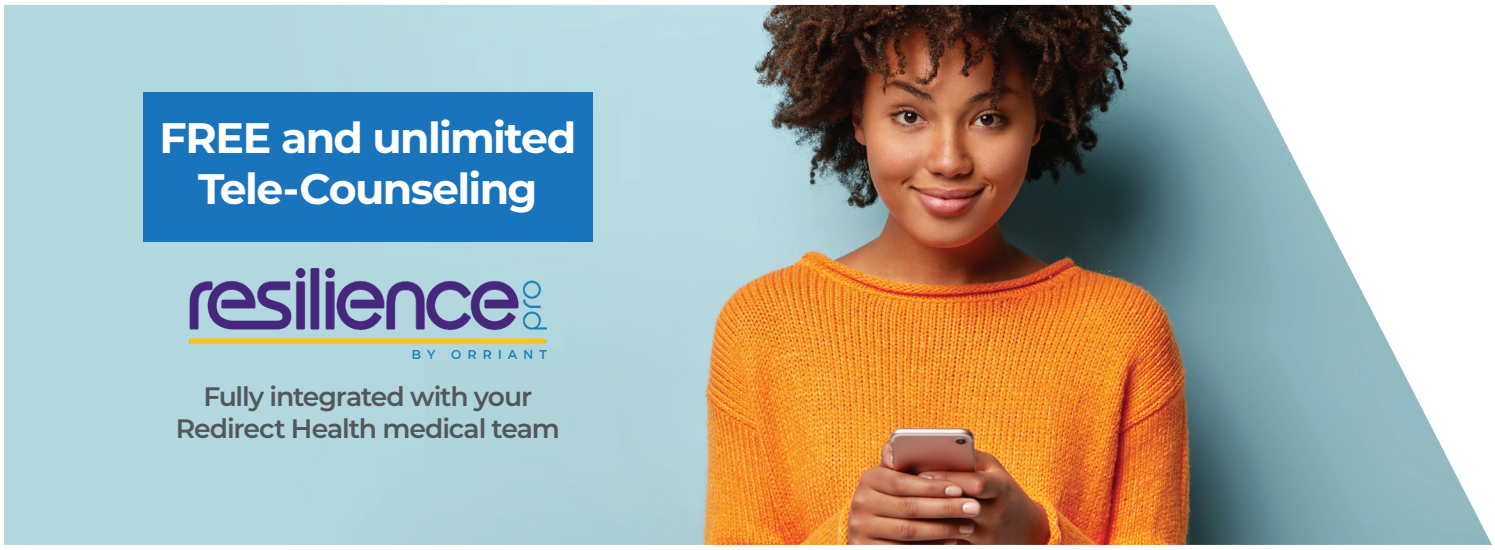
Resilience PRO by Orriant Mental Wellness

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

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.

FREE Unlimited 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
- Grief/Trauma
- Financial Woes
- Addictions
- Self-esteem
- Stress/Anxiety
- Isolation/Loneliness
- Emotional Struggles
- Coping Skills
- Obsessiveness
- Relationships
- Job Issues
- Well-being
- Anger
- And more

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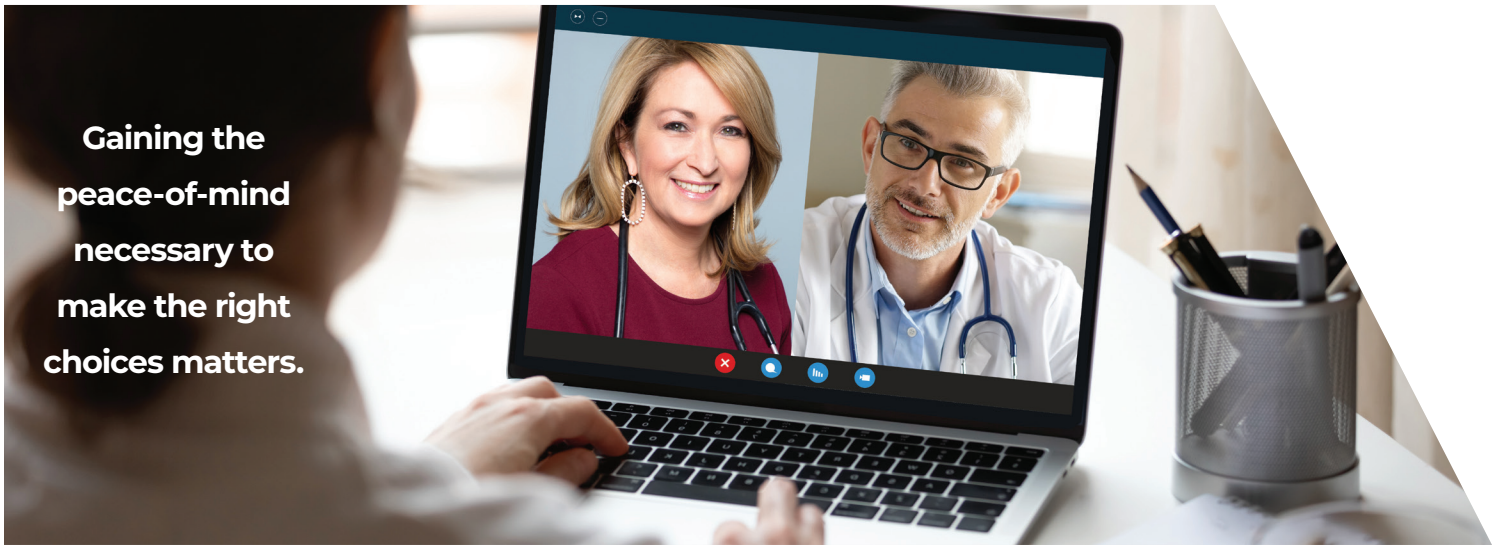
2nd opinion program

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.

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Supplemental Voluntary Benefits

Augment your plan by offering:

Dental/Vision

Critical Illness

Accident

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