Powered By
Freedom Benefits
Group



iEverydayCARE®
with Hospitalization

Member-Only
Benefits Summary

Managed by Redirect Health

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

24/7/365
In English & Spanish

Welcome to SIMPLE AND TRULY AFFORDABLE virtual-first healthcare on your terms. Your iEverydayCARE® membership provides real savings, 24/7/365 access to care, and a dedicated care team to ensure you always get the healthcare you need. Your membership includes primary care (virtual and in-office), mental health, free chiropractic, prescriptions, a large network of doctors, plus low costs for hospitalization and so much more.

Say hello to healthcare that works for everyone

Low out-of-pocket costs, including $0 for routine care.



Always ready for ALL healthcare needs

1. **USE THE APP:** You and your family get 24/7 access to their medical team
2. **WE WILL:** Connect you 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 you and your family have everything they need

EXPEDITE ANYTHING at FreedomBenefitsGroup.com/Extra-Help

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iEverydayCARE® with Hospitalization membership highlights

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

24-hour Concierge
Member App
English & Spanish

Multiplan PHCS Practitioner Network
Freedom to choose your own provider

Prescription Benefit
Thousands of prescriptions under $10

Mental Health
No cost
Tele-Counseling

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Benefit Summary

FEATURES	BENEFITS
iEverydayCARE®	**Always Use the Member App FIRST**
Network	**Multiplan PHCS Practitioner Network** (or add a doctor)†
Virtual Primary Care Visits (24/7/365)	**$0 member responsibility** with Appointment Preparation through the Redirect Member App OR **$50 member 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 Member Responsibilities** ($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 member responsibility** with Appointment Preparation through the Redirect Health App OR **$100 member responsibility for out-of-network[3]** with Appointment Preparation through the Redirect Health App
MRI, CT Scans, Ultra-Sound & other imaging	
Hospital Care - Inpatient Care & Outpatient Services (Pre-authorization required)	**Individual** - $2,000 Initial Member Responsibility then 20% $4,000 out-of-pocket max[4] **Family** - $4,000 Initial Member Responsibility then 20% $6,000 out-of-pocket max[4]
Emergency Room	**$500 + 20% member 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]

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 Heath 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 state-disclosures for more information regarding program limitations. **1** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. **2** Maximum allowable is 140% of Medicare allowable. **3** Pre-authorization required, self-directed visits with out-of-network providers are 100% member responsibility. Maximum allowable is 140% of Medicare allowable. **4** Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation. **5** See Membership Guidelines 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 Membership Guidelines for actual coverage, limitation, and exclusion provisions.

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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.

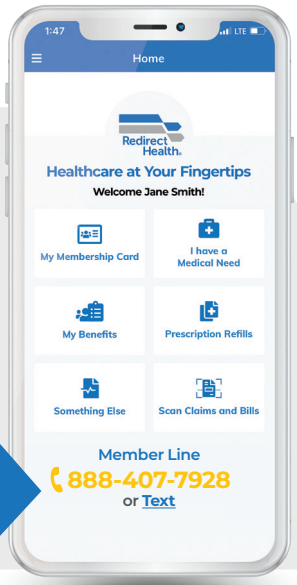
What if I get a bill?

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 FreedomBenefitsGroup.com/Extra-Help

Click here to download the App
RedirectHealth.com/app



How Needs are Shared with the Community

Your Redirect Health membership protects you and your family from high-dollar medical expenses

1 Contact us FIRST
Always 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 you can choose your own from a large network. You can even add a doctor

Members can expedite any request FreedomBenefitsGroup.com/Extra-Help

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

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

5 Claims payment
Redirect Health assembles and reviews claims and submits them to the Plan Administrator for payment.*

How Pre-Existing Conditions are shared

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 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

*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..

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