



# EverydayCARE<sup>®</sup> with Hospitalization

ERISA Self-Insurance Plan

Managed by Redirect Health



SIMPLE AND TRULY AFFORDABLE HEALTHCARE FOR  
**20 OR MORE ELIGIBLE EMPLOYEES AND THEIR FAMILIES**

# Say hello to healthcare that works for everyone

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



## Nationwide Virtual-First Healthcare

Unlimited \$0 copay visits when you use the Member App

### 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 [RedirectHealth.com/ExtraHelp](https://RedirectHealth.com/ExtraHelp)

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

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**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

<b>EverydayCARE® with Hospitalization Pricing*</b>	EMPLOYEE ONLY	\$379
	EMPLOYEE & SPOUSE	\$749
	EMPLOYEE & CHILD(REN)	\$779
	EMPLOYEE & FAMILY	\$1,099

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

# Benefit Summary

FEATURES	BENEFITS
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EverydayCARE® <sup>1</sup>	Always Use the Member App FIRST
Network	<b>Multiphan .iPHCS Practitioner Network</b> (or add a doctor) <sup>†</sup>
ACA Compliance	Satisfies Penalty A (MEC)
Virtual Primary Care Visits (24/7/365)	<h2 style="color: #0070c0;">\$0 Copay</h2> <p style="color: #0070c0;">with Appointment Preparation through the Redirect Member App</p> <hr style="border: 0; border-top: 1px solid #ccc; margin: 5px 0;"/> <span style="background-color: #0070c0; color: white; border-radius: 50%; padding: 2px 5px; font-weight: bold;">OR</span> <hr style="border: 0; border-top: 1px solid #ccc; margin: 5px 0;"/> <h2 style="color: #0070c0;">\$50 Copay</h2> <p>for self-directed care or out-of-network<sup>2</sup></p>
Primary & Urgent Care Office Visits	
Annual Adult Physical <sup>1</sup> & Well Child <sup>1</sup>	
Chiropractic Office Visits (12 visits per plan year)	
Labs (most routine - <a href="https://RedirectHealth.com/labcorp2021">RedirectHealth.com/labcorp2021</a> )	
X-ray	
Mental Health & Tele-Counseling	<b>No Cost Tele-Counseling</b>
Rx and Immunizations - <a href="https://RedirectHealth.com/formulary">RedirectHealth.com/formulary</a>	<b>Tiered Copays</b> (\$10, \$25, \$50, \$100, \$250, \$500)

Specialist/Hospital/Advanced Imaging (Directed through Redirect Health or no benefit)	Always Use the Member App FIRST
Network	<b>Multiphan .iPHCS Practitioner Network</b> (or add a doctor) <sup>†</sup>
ACA Compliance	Satisfies Penalty B (MVP)
Specialist Consults & Care	<h2 style="color: #0070c0;">\$50 Copay</h2> <p style="color: #0070c0;">with Appointment Preparation through the Redirect Health App</p> <hr style="border: 0; border-top: 1px solid #ccc; margin: 5px 0;"/> <span style="background-color: #0070c0; color: white; border-radius: 50%; padding: 2px 5px; font-weight: bold;">OR</span> <hr style="border: 0; border-top: 1px solid #ccc; margin: 5px 0;"/> <h2 style="color: #0070c0;">\$100 Copay for out-of-network<sup>3</sup></h2>
MRI, CT Scans, Ultra-Sound & other imaging	
Hospital Care - Inpatient Care & Outpatient Services (Pre-authorization required)	<b>Individual</b> - \$2,000 Deductible   20% coinsurance \$4,000 out-of-pocket max  <b>Family</b> - \$4,000 Deductible   20% coinsurance \$6,000 out-of-pocket max
Emergency Room	<b>\$500 + 20% Coinsurance</b>

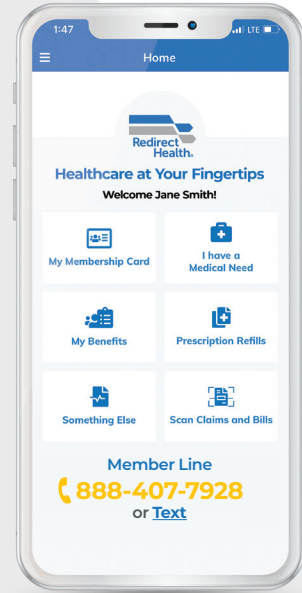
Limitations & Exclusions	Always Use the Member App FIRST
<b>Excluded Services<sup>4</sup></b> – Always appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	Organ transplants, dialysis, skilled nursing and specialty & non-formulary medications <sup>4</sup>

**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.** 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](https://www.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 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.

## How the plan works

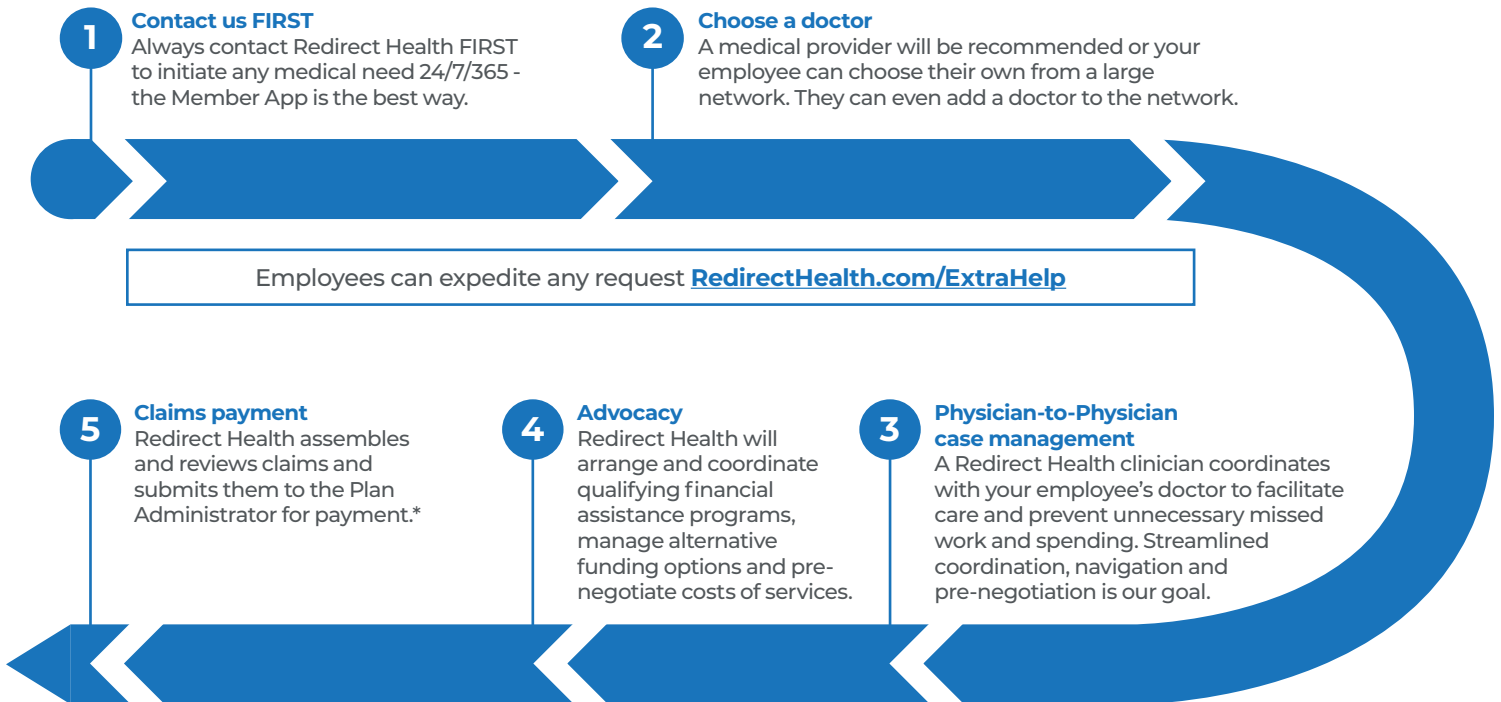
Protect your company and your employees from high-dollar medical expenses

- 1 Plan Compliance**  
Your company insurance plan is set up to comply with ERISA and the Affordable Care Act. The risk pool is managed by Newpath Mutual Insurance Company.
- 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.



## How large medical claims are paid

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



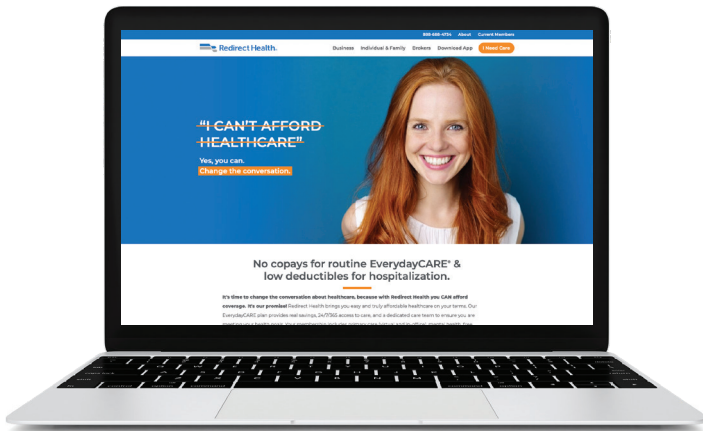
\*Specialist, advanced imaging, and hospital claims must be pre-authorized and coordinated by Redirect Health to be eligible for payment.

## What makes Redirect Health unique

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



## Enrolling employees is simple and flexible



- 1 Submit your employer application and we'll set up a call. [RedirectHealth.com](https://RedirectHealth.com)
- 2 Employees receive their unique enrollment link [RedirectHealth.com/\[CompanyName\]](https://RedirectHealth.com/[CompanyName])  
We can also connect to many Benefit Admin Systems
- 3 HR and employees attend a Zoom Enrollment Q & A.



## Resilience PRO by Orriant Mental Wellness

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

**FREE and unlimited  
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.

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

## 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.

# Supplemental Voluntary Benefits

Augment your plan by offering:

Dental/Vision

Critical Illness

Accident



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