



**Everyday 1to1<sup>®</sup>**  
**Protection**

for your company  
and employees

**bravo**  
HEALTH PARTNERS



# EverydayCARE<sup>®</sup>

Self-insured Health Plan HSA

We Make Health Plans **Affordable**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | EverydayCARE® <sup>1</sup><br>Minimal Essential Coverage                                                                                                                                                                                                                                                                 | EverydayCARE® <sup>1,2</sup><br>Routine Care                                                   | EverydayCARE® <sup>1,2</sup><br>Hospital HSA                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>Everyday Ito1® Platform</b><br>Your Company's 24/7 Medical Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | The Protection You Need                                                                                                                                                                                                                                                                                                  |                                                                                                |                                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                         |             |                                 |
| Routine Care                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                          |                                                                                                |                                                                                                                    |
| <ul style="list-style-type: none"><li>✔ Virtual Primary Care (24/7/365)</li><li>✔ In-Office Primary &amp; Urgent Care</li><li>✔ Pediatric Care</li><li>✔ Annual Adult Physical<sup>3</sup> &amp; Well Child</li><li>✔ Chiropractic (12 free visits per year)</li><li>✔ X-rays</li></ul> <b>\$0 copay</b> Virtual and In-Network Office Visit with 48 Hour Pre-Authorization<br><b>\$20 copay<sup>4</sup></b> Out-of-Network Office Visit with 48 Hour Pre-Authorization<br><b>\$50 copay<sup>5</sup></b> In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization | <b>Everyday Ito1® CareLogistics™</b> <ul style="list-style-type: none"><li>• Get the healthcare you need without spending more than you should</li><li>• Appointment scheduling, Referrals, Navigation</li><li>• Negotiations, Alternative funding mgmt.</li></ul> <b>Cost of Services is 100% Member Responsibility</b> |             |                                 |
| <b>\$0 copay</b> Mental Health Tele-Counseling with 48 Hour Pre-Authorization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                          |             |                                 |
| <b>\$0 copay</b> Labs <a href="https://RedirectHealth.com/labs">RedirectHealth.com/labs</a> with 48 Hour Pre-Authorization                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                         | <br>(Basic) | <br>(Expanded)                  |
| <b>Rx &amp; Immunizations</b> <a href="https://RedirectHealth.com/rxformulary">RedirectHealth.com/rxformulary</a><br>Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                         | <br>(Basic) | <br>(Expanded)                  |
| <b>\$0 copay</b> Virtual Specialist Curbside Consult <sup>6</sup> with 48 Hour Pre-Authorization                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                         |             |                                 |
| Specialist / Advanced Imaging / Hospital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                          |                                                                                                |                                                                                                                    |
| <b>Specialist Consults &amp; Care</b><br><b>\$50 copay<sup>5</sup></b> with 48 Hour Pre-Authorization<br><b>\$100 copay<sup>5</sup></b> without 48 Hour Pre-Authorization (PHCS Network - Practitioner)                                                                                                                                                                                                                                                                                                                                                                       | <b>Everyday Ito1® CareLogistics™</b> <ul style="list-style-type: none"><li>• Get the healthcare you need without spending more than you should</li><li>• Appointment scheduling, Referrals, Navigation</li><li>• Negotiations, Alternative funding mgmt.</li></ul> <b>Cost of Services is 100% Member Responsibility</b> |                                                                                                |                               |
| <b>Advanced Imaging</b><br><b>\$50 copay<sup>5</sup></b> MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                          |                                                                                                |                               |
| <b>Hospital Care - Inpatient &amp; Outpatient<sup>7</sup></b><br><b>Individual</b> – plan year<br><b>\$3,000</b> deductible   <b>20%</b> coinsurance<br><b>\$6,000</b> out-of-pocket max <sup>4</sup><br><b>Family</b> – plan year<br><b>\$6,000</b> deductible   <b>20%</b> coinsurance<br><b>\$12,000</b> out-of-pocket max <sup>4</sup><br><b>Emergency Room</b><br><b>\$500</b> copay + <b>20%</b> coinsurance                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                          |                                                                                                | <br>(Non-Embedded Deductible) |
| <b>Excluded Services<sup>8</sup></b><br>Organ transplants, dialysis, skilled nursing, residential treatment facilities, and specialty and non-formulary medications                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Everyday Ito1® CareLogistics™</b> <ul style="list-style-type: none"><li>• Get the healthcare you need without spending more than you should</li><li>• Appointment scheduling, Referrals, Navigation</li><li>• Negotiations, Alternative funding mgmt.</li></ul> <b>Cost of Services is 100% Member Responsibility</b> |                                                                                                |                                                                                                                    |
| Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                          |                                                                                                |                                                                                                                    |
| <b>Multiplan</b>  <b>PHCS Practitioner Only Network</b><br>(or add a doctor 48 Hours prior to visit) <sup>9</sup>                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                       |           |                               |

1 This program is an ERISA self-funded insurance plan managed by Redirect Health. This overview is intended only as an illustration of the benefit design. Refer to actual Summary of Plan description (SPD) for actual coverage, limitations and exclusion provisions. 2 Special enrollment requirements apply in order to qualify for Specific Deductible Waivers. Medical Questionnaires may be required. 3 Routine physical exam; gynecological exam; screening mammogram; PAP smear; prostate testing (PSA); routine lab and immunizations; and all other ACA required Preventive Screening with pre-authorization. 4 Eligible benefits subject to deductible and copay count toward max out-of-pocket. 5 Maximum allowable charge is 140% of Medicare allowable or as negotiated by Redirect Health but not to exceed UCR. 6 A Redirect Health medical professional will interact with specialist on the member's behalf. 7 Pre-authorization REQUIRED for ALL NON-EMERGENCY care or no benefit will apply. 8 See SPD. 9 Any doctor who accepts the Redirect Health Usual, Customary and Reasonable (UCR) Agreement can be in-network.



# Protecting & De-risking Your Health Plan

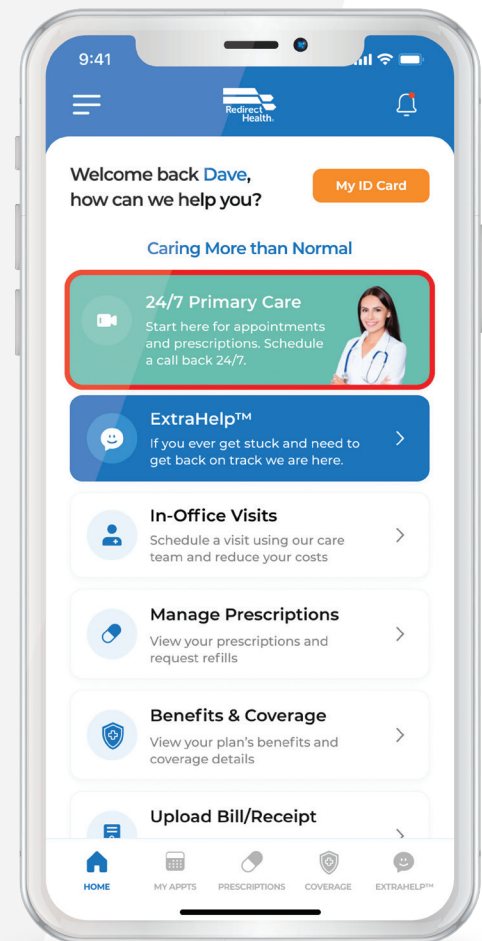
## Everyday Ito1® Platform

### Makes any Health Plan Work Better\*

Affordable access to basic healthcare for every employee and their entire family. Prevention of chronic and expensive disease starts with children

### Your Company's 24/7 Medical Director

- Medical Professionals ON STAFF with licenses in all 50 states
- Complete Electronic Medical Records always at their finger tips
- 24/7 Virtual Primary Care & Virtual Urgent Care
- Virtual Specialist and Emergency Room curbside consults and opinions
- Enhanced Population Health & Prioritized Pro-active Out-reach
- CareLogistics™ + Care Navigation
- Work Injury Management and E-MOD Protection
- Referral Management
- Rx Management (Insurance vs. Cash)
- Physician-to-Physician Case Management
- Hospital Discharge and Follow-up Management
- Alternative Funding Management for Plan Exclusions and Limitations. Access to Impact Together™ and foundation funds
- Deductible and Maximum Out-of-Pocket Optimization
- Integrated Data Management and Decision Support (Unique combination of Clinical Data, Cost Data, Claims Data and Employer Data)
- Wellness Program with Critical illness, Accident and Hospital coverage can be added and managed for net \$0 cost\*\*



### Flexible Enrollment

- Enroll any date. Not tied to your health plan's renewal or enrollment dates
- When your Company's Everyday Ito1® Platform is in place you'll always have the foundational protection you need to give you more options and control at renewal time

\*Traditional fully-insured, Traditional self-insured, Level-funded self-insured, Medical Sharing Programs, and others

\*\*Using a qualified ACA Wellness Program will result in FICA tax savings that are greater than the cost of the Everyday Ito1® Platform

# Makes any Health Plan Work Better

## What you can expect



Lower out-of-pockets  
for employees and  
their entire family



Lower  
prescription costs



Less unnecessary  
missed work



Less unnecessary  
work comp claims



More options and  
control at your next  
renewal

## Virtual-First Primary Care—CareLogistics™ that works for everyone

Finally! Healthcare on your terms—access care anytime and anywhere in the United States, 24/7/365

### 1 Always Use the [Redirect Health Member App](#) FIRST

Always contact us FIRST through the Member App (available 24/7) so we can schedule the quality healthcare you need quickly with the lowest out-of-pocket costs. Always the right care at the right price

### 2 Referral & Care Navigation

Personalized expert concierge navigation through the healthcare system

### 3 Cost Protection

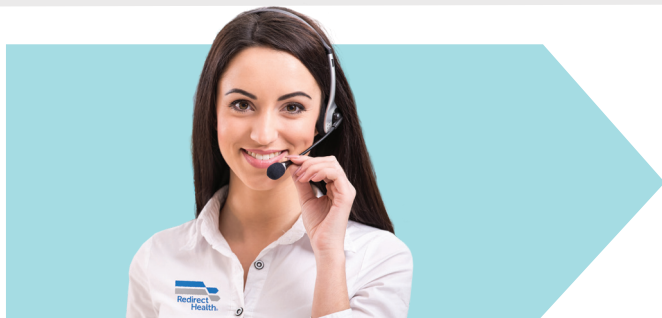
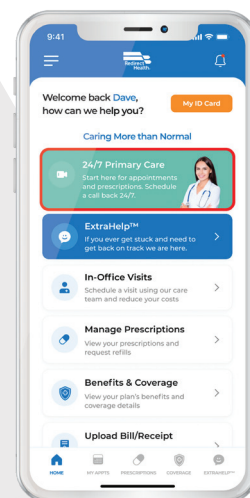
Healthcare can be expensive and difficult to understand. No surprises. Special prescription discounts for members

### 4 CareLogistics™

We do all the work, schedule and fast track appointments, prescription refills, and more

### 5 Physician-to-Physician Case Management

Coordination with your other physicians. Ensure you get the quality and care you need



### Start with the [Redirect Health Member App](#)

- ✓ If you have a medical need simply use the Member App
- ✓ Available to answer any questions 24/7/365 in English and Spanish
- ✓ Our Care Team is made up of healthcare experts and medical providers

### We Navigate and Coordinate Your Care

- ✓ We'll help you determine what kind of care is needed—virtual, in-person, urgent, or emergency care
- ✓ Connect to a virtual medical provider at a convenient time for you
- ✓ We'll assist with next steps, like scheduling or filling prescriptions so you don't waste time or money



### Follow-Up that Matters

- ✓ 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

### 1 Plan Compliance

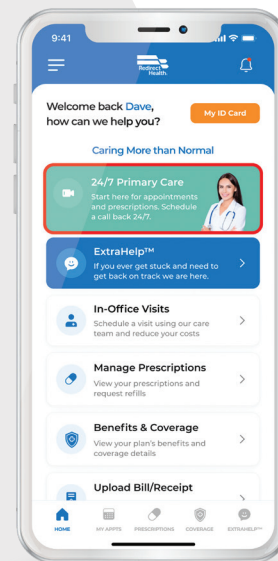
Your company insurance plan is set up to comply with ERISA and the Affordable Care Act. We also can coordinate HRAs, COBRA, and required 5500, PCORI, & 1094/1095 forms.

### 2 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.

### 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.



## How You and Your Employees Access Healthcare

1

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

5

#### Claims payment

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

4

#### Advocacy

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

3

#### 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.

EverydayCARE® - Effective 10/1/25

|                                                               | EverydayCARE® <sup>1</sup><br>Minimal Essential Coverage | EverydayCARE®<br>Routine Care | EverydayCARE® <sup>1</sup><br>Hospital HSA |
|---------------------------------------------------------------|----------------------------------------------------------|-------------------------------|--------------------------------------------|
| Employee Only                                                 | \$95                                                     | \$164                         | \$416                                      |
| Employee + Spouse                                             | \$184                                                    | \$294                         | \$832                                      |
| Employee + Child(ren)                                         | \$184                                                    | \$294                         | \$865                                      |
| Employee + Family                                             | \$273                                                    | \$436                         | \$1,200                                    |
| Compliance                                                    |                                                          |                               |                                            |
| ACA Compliance<br>Satisfies Penalty A (MEC) & Penalty B (MVP) | Satisfies Penalty A                                      |                               | ✓                                          |

Prices shown above include 6% broker commission

Special Requirements to Qualify for Specific Deductible Waivers and Base Rates for Hospital Plans:

1. Minimum Employer Contribution Options:
- a. 100% of the employee only EverydayCARE® amount (\$164 per month) if all eligible employees are auto-enrolled in EverydayCARE® (employee only tier). Any employee may buy up to another plan or opt out. Any type of voluntary waiver is sufficient; or

b. 50% of the employee only EverydayCARE® Hospital amount (\$227 per month) if all eligible employees are NOT auto-enrolled in EverydayCARE® (employee only tier). Any employee may buy up to another plan or opt out. Any type of voluntary waiver is sufficient.
2. Minimum Eligible Employee Participation Options:
- a. 50% of eligible employees on any EverydayCARE® plan AND 50% of enrolled employees on any EverydayCARE® Hospital plan - for Base Rates above; or

b. 25-49% enrollment – Base Rates above will be increased by 20%. Carrier reserves the right to add this 20% Low Participation Surcharge mid-year should participation drop below 50%.
3. Employer, as the Plan Sponsor and Plan Administrator agrees to adopt certain limitations and exclusions, pre-authorization requirements, and maximum allowable charges of 140% of Medicare rates (or as negotiated by the TPA\*, but not to exceed Usual, Customary and Reasonable), in their self-insured Plan Documents.
4. Individual Medical Questionnaires may be required.

Enrollment Date Requirements:

- a. Enrollment needs to be complete by the first business day on or after the 14th of the month prior to the Effective Date;
- b. If Enrollment is not completed by the first business day on or after the 14th of the month prior to the Effective Date, Individual Medical Questionnaires are required to be submitted to Redirect Health by the 20th of the month for any employees wishing to participate in a EverydayCARE® Hospital plan;
- c. If Enrollment is not complete by the 20th or Individual Medical Questionnaires not submitted by the 20th, the Effective Date will be delayed until the following month.

\*Redirect Health is the Program Manager and Redirect Health Administrator is the Plan TPA.

Self-Funded and Level-Funded Plans

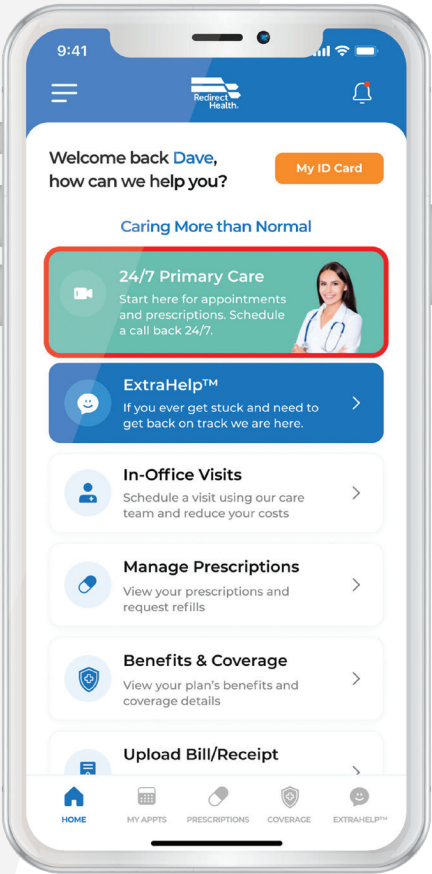


Everyday 1to1® Platform\*

Stop-loss carrier agrees to reduce specific deductibles if employer provides the following for ALL\* employees.

- Medical Professionals ON STAFF with licenses in all 50 states
- Complete Electronic Medical Records always at their finger tips
- 24/7 Virtual Primary Care & Virtual Urgent Care
- Virtual Specialist and Emergency Room curbside consults and opinions
- Enhanced Population Health & Prioritized Pro-active Out-reach
- CareLogistics™ + Care Navigation
- Work Injury Management and E-MOD Protection
- Referral Management
- Rx Management (Insurance vs. Cash)
- Physician-to-Physician Case Management
- Hospital Discharge and Follow-up Management
- Alternative Funding Management for Plan Exclusions

\*Any employee can opt out



Enrollment Date Requirements:

- Enrollment Complete by 15th
- Late Enrollment with Medical Questionnaire Complete by 25th
- Delay until Next Month if after the 25th

Everyday 1to1® and EverydayCARE® meet all requirements to qualify for up to a \$40,000 per employee reduction in the stop-loss specific deductible. 100% of eligible employees must be auto-enrolled with 100% employer contribution toward the Employee only amount. Various exclusions and limitations must exist in the employer's plan to qualify for the reduction in specific deductible. **Copyright® Redirect Health® 2025. All Rights Reserved.**