



**Individuals
& Families**

**Everyday 1to1[®]
Protection
for you and
your family**

 **Redirect Health[®]**

iEverydayCARE[®]

Benefit Summary

We Make Health Plans Affordable

	iEverydayCARE® ^{1,2} Routine Care	iEverydayCARE® ^{1,2} Hospital	iEverydayCARE® ^{1,2} Hospital PLUS
Everyday Ito1® Platform Your Family's 24/7 Medical Director	✓	✓	✓
Routine Care			
<ul style="list-style-type: none"> ✓ Virtual Primary Care (24/7/365) ✓ In-Office Primary & Urgent Care ✓ Pediatric Care ✓ Annual Adult Physical³ & Well Child ✓ Chiropractic (12 free visits per year) ✓ X-rays <p>\$0 member responsibility Virtual and In-Office Visit⁹ with 48 Hour Pre-Authorization</p> <p>\$50 member responsibility⁵ In-Office Visit without 48 Hour Pre-Authorization</p>	✓	✓	✓
<p>\$0 member responsibility Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization</p>	✓ (Basic)	✓ (Standard)	✓ (Expanded)
<p>\$0 member responsibility Mental Health Tele-Counseling with 48 Hour Pre-Authorization</p>	✓	✓	✓
<p>Rx & Immunizations RedirectHealth.com/RxFormulary Member responsibility may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization</p>	✓	✓	✓
<p>\$0 member responsibility Virtual Specialist Curbside Consult⁶ with 48 Hour Pre-Authorization</p>	✓	✓	✓
Specialist / Advanced Imaging / Hospital			
<p>Specialist Consults \$50 member responsibility⁵ with 48 Hour Pre-Authorization</p>	<p>Everyday Ito1® CareLogistics™</p> <ul style="list-style-type: none"> • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. <p>Cost of Services is 100% Member Responsibility</p>	✓	✓
<p>Advanced Imaging \$50 member responsibility⁵ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization</p>		✓	✓
<p>Hospital Care - Inpatient & Outpatient Procedures⁷</p> <p>Individual – plan year \$2,000 initial member responsibility 20% co-share \$4,000 out-of-pocket max⁴</p> <p>Family – plan year \$4,000 initial member responsibility 20% co-share \$6,000 out-of-pocket max⁴</p> <p>Emergency Room \$500 initial member responsibility + 20% co-share</p>		✓	✓
<p>Excluded Services⁸ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications</p>	<p>Everyday Ito1® CareLogistics™</p> <ul style="list-style-type: none"> • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. <p>Cost of Services is 100% Member Responsibility</p>	<p>Additional chemotherapy \$30,000 sharing limit¹⁰ Dialysis \$10,000 sharing limit¹⁰ Skilled nursing \$5,000 sharing limit¹⁰ Air ambulance \$5,000 sharing limit¹⁰ Pre-existing exclusions apply 12 month look back</p>	
Network			
<p>Multiplan.iPHCS Practitioner Only Network⁹ (or add a doctor 48 Hours prior to visit)</p>	✓	✓	✓

1 This program is NOT insurance. iEverydayCARE is managed by Redirect Health exclusively for members of Newpath Medical Inc., a Wyoming Medical Cost Share organized pursuant to Wyo. Stat. Ann. 26-1-104. See program guide for details. Redirect Health and Newpath Medical Inc. are not insurance companies. **2** 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 (www.RedirectHealth.com/state-disclosures) for more information regarding program limitations. **3** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. **4** Eligible benefits subject to initial member responsibility and member co-shares counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. **5** Maximum sharing is 140% of Medicare allowable. **6** A Redirect Health medical professional will interact with specialist on the member's behalf. **7** Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. **8** See Membership Guidelines for coverage limitations and details. **9** Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be used. Maximum sharing is 140% Medicare. 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. **10** Maximum sharing after Initial Member Responsibility and at 140% Medicare.

Makes any Health Plan Work Better

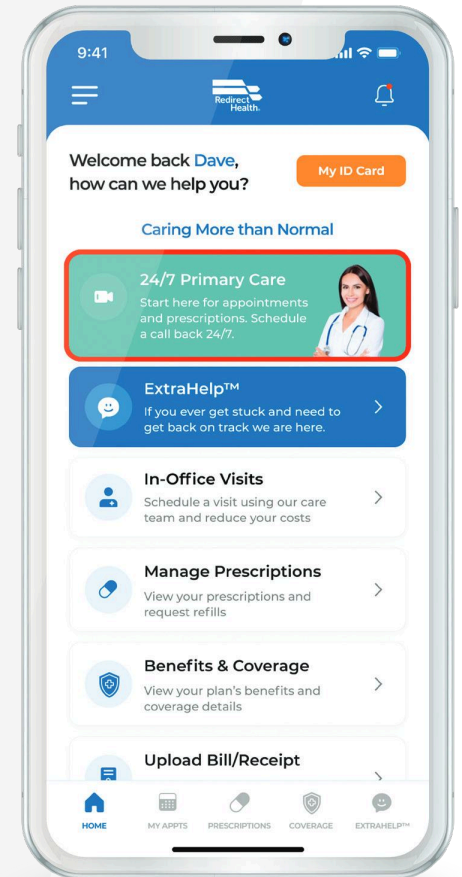
Everyday Itol® Platform

Makes any Health Plan More Affordable

Affordable access to basic healthcare for everyone in your entire family. Prevention of chronic and expensive disease starts with children

Your Family's 24/7 Medical Director

- Medical Professionals ON STAFF with licenses in all 50 states
- Everyone's 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 second opinions
- Enhanced Population Health & Prioritized Pro-active Out-reach
- CareLogistics™ + Care Navigation
- 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 .

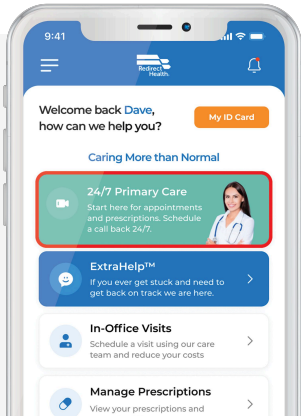


Our 3 Promises







1. You will always get the care you need.
2. We will always help you make it affordable.
3. It will be hard sometimes, but we will always be at your side doing the hard work.

We Put People First! CareLogistics™ 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



How Your Membership Works

Get the most out of your healthcare by following these simple steps

What if I need care?

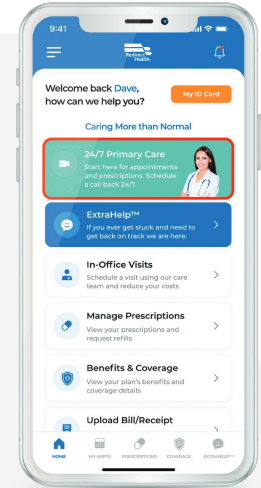
Always use the Member App to schedule care and prepare for your appointments. Many times you'll get everything you need over the phone. Your Care Team will make sure you always get the right care. Never spend more than you should.

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)

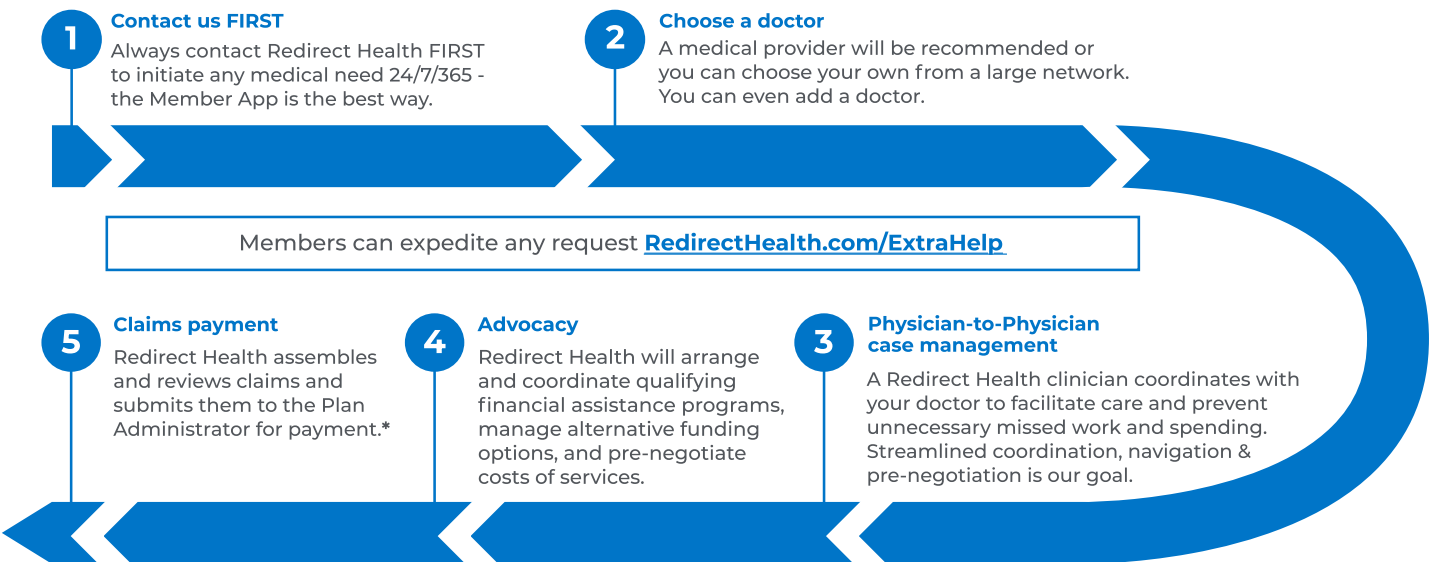
What if I have extra questions?

Expedite any request or obstacle on the Member App or use RedirectHealth.com/ExtraHelp



How Needs are Shared with the Community

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



How Pre-Existing Conditions are Shared (EverydayCARE Hospital & Hospital PLUS Only)

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 a \$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 and Limitations
See Member Guidelines

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.

iEverydayCARE® Plan Pricing Effective 10/1/26

	iEverydayCARE® Routine Care	iEverydayCARE® Hospital			iEverydayCARE® Hospital PLUS		
	Any Age	Age 18-44	Age 45-59	Age 60-64	Age 18-44	Age 45-59	Age 60-64
Primary Member Only	\$157	\$380	\$456	\$554	\$462	\$566	\$691
Primary Member + Spouse	\$283	\$762	\$893	\$1,035	\$926	\$1,111	\$1,308
Primary Member + Child(ren)	\$283	\$795	\$926	\$1,069	\$959	\$1,145	\$1,341
Primary Member + Family	\$420	\$1,189	\$1,308	\$1,352	\$1,434	\$1,636	\$1,761