



Number of
Employees
50+

 Redirect Health®

EverydayCARE®

Group Employer Benefit Summary

Simple and Truly Affordable Healthcare

	EverydayCARE® ¹ Routine Care	EverydayCARE ¹ Hospital	EverydayCARE ¹ Hospital PLUS
Employee:	Any Age	Any Age	Any Age
Employee Only	\$157	\$434	\$538
Employee + Spouse	\$282	\$857	\$1,071
Employee + Child(ren)	\$282	\$888	\$1,108
Employee + Family	\$418	\$1,254	\$1,557
Multiplan PHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit) ²			
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 Child³ Chiropractic (12 free visits per year) X-rays 			
\$0 copay Virtual and In-Network Office Visit with 48 Hour Pre-Authorization			
\$20 copay⁴ Out-of-Network Office Visit with 48 Hour Pre-Authorization			
\$50 copay⁵ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization			
\$0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization - Labcorp Only	 (Basic)	 (Standard)	 (Expanded)
\$0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization			
Rx & Immunizations RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	 (Basic)	 (Standard)	 (Expanded)
\$0 copay Virtual Specialist Curbside Consult⁶ with 48 Hour Pre-Authorization			
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care			
\$50 copay with 48 Hour Pre-authorization			
\$100 copay⁵ without 48 Hour Pre-authorization (PHCS Network - Practitioner Only)			
\$50 copay MRI, PET, CT scans, ultrasound, and other imaging with 48 Hour Pre-Authorization			
Hospital Care - Inpatient & Outpatient⁷			
Individual - plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴	Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility		
Family - plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴		 (Non-Embedded Deductible)	 (Embedded Deductible)
Emergency Room \$500 copay + 20% coinsurance			
Excluded Services⁸ Organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications	Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility		Dialysis & Skilled Nursing Included
Guidelines			
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Satisfies Penalty A		
Minimum Employer Contribution	100% of Employee Only⁹	50% of Employee Only⁹	
Minimum Employee Participation	50% of Full-Time Employees		

¹ This program is an ERISA self-funded insurance plan managed by Redirect Health. See program guide for details. Routine care can always be \$0 when Redirect Health prepares your appointment. 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. ² Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network. ³ 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 www.hrsa.gov for all Minimum Essential Coverage as outlined by the Affordable Care Act. ⁴ Deductible, coinsurance and copay counts toward max out-of-pocket on eligible benefits only. ⁵ Maximum allowable is 140% of Medicare allowable. ⁶ A Redirect Health medical professional will interact with specialist on the members behalf. ⁷ Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. ⁸ See Summary Plan Document (SPD). ⁹ ALE Minimum contribution is the greater of 50% of employee only or 8.39% (2024).

We Put People First! Care Navigation 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

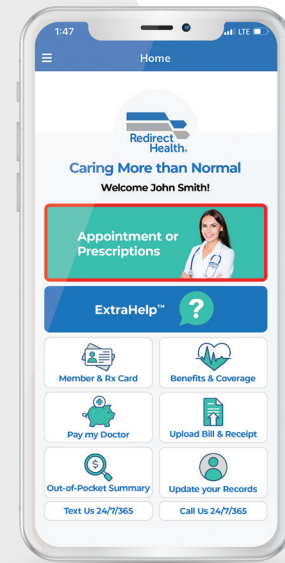
Follow-Up that Matters

- ✓ 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
- ✓ 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

