

# **EverydayCARE®**

Self-insured Health Plan

for your company and employees

We Make Health Plans Affordable



	EverydayCARE®1 Routine Care	EverydayCARE®1,2 Hospital	EverydayCARE®1,2 Hospital PLUS
Everyday 1to1® Platform	The Protection You Need		I
Your Company's 24/7 Medical Director			
Routine Care			
<ul> <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> <li>So copay Virtual and In-Network Office Visit with 48 Hour Pre-Authorization</li> <li>50 copay<sup>4</sup> Out-of-Network Office Visit with 48 Hour Pre-Authorization</li> </ul>	<b>⊘</b>		<b>⊘</b>
\$50 copay <sup>5</sup> In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization			
*0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	(Basic)	(Standard)	(Expanded)
*0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization	<b>⊘</b>	<b>⊘</b>	<b>Ø</b>
Rx & Immunizations RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	(Basic)	(Standard)	(Expanded)
<b>*O copay Virtual Specialist Curbside Consult</b> <sup>6</sup> with 48 Hour Pre-Authorization	<b>⊘</b>	<b>Ø</b>	
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care  \$50 copay <sup>5</sup> with 48 Hour Pre-Authorization  \$100 copay <sup>5</sup> without 48 Hour Pre-Authorization (PHCS Network - Practitioner)	Everyday Itol® CareLogistics™	<b>⊘</b>	<b>⊘</b>
Advanced Imaging  *50 copay <sup>5</sup> MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization	Get the healthcare you need without spending more than you should	<b>⊘</b>	<b>⊘</b>
Hospital Care - Inpatient & Outpatient	<ul> <li>Appointment scheduling, Referrals,</li> </ul>		
Individual – plan year \$2,000 deductible   20% coinsurance \$4,000 out-of-pocket max <sup>4</sup> Family – plan year	Navigation  Negotiations, Alternative funding mgmt.	(Non-Embadded	(Fach added
\$4,000 deductible   20% coinsurance \$6,000 out-of-pocket max <sup>4</sup>	Cost of Services is 100% Member Responsibility	(Non-Embedded Deductible)	(Embedded Deductible)
<b>Emergency Room</b> \$500 copay + 20% coinsurance			
<b>Excluded Services</b> Organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Everyday Itol® CareLogistics™  Get the healthcare you need without spending more than you should  Appointment scheduling, Referrals, Navigation  Negotiations, Alternative funding mgmt.  Cost of Services is 100% Member Responsibility		Dialysis & Skilled Nursing Included
Network			
Multiplan APHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit)9	<b>⊘</b>	<b>⊘</b>	<b>⊘</b>

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; PAPs rmear; 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 enract 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.



## Makes any Health Plan Work Better

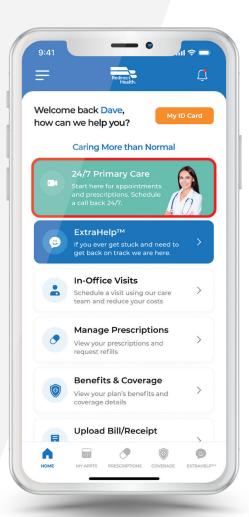
# **Everyday Itol® Platform**

### **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 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



#### **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.



## 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

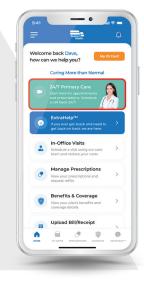


More options and control at your next renewal

## 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

- 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
- Referral & Care Navigation Personalized expert concierge navigation through the healthcare system
- Cost Protection Healthcare can be expensive and difficult to understand. No surprises. Special prescription discounts for members
- ← 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





#### We Navigate and Coordinate Your Care

- We'll help you determine what kind of care is neededvirtual, 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



#### 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



#### **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 You and Your Family Access Healthcare**

**Always contact us FIRST** Always contact Redirect Health FIRST to initiate any medical need 24/7/365 the Member App is the best way.

**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** 

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

**Advocacy** Redirect Health will arrange and coordinate qualifying financial assistance programs, manage alternative funding options and prenegotiate costs of services.

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.

Physician-to-Physician