



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

for your company  
and employees



# EverydayCARE<sup>®</sup>

Self-insured Health Plan

We Make Health Plans **Affordable**

	Foundation	Premium	Premium PLUS
	Everyday Ito1®	EverydayCARE®1	EverydayCARE® Hospital1,2
Everyday Ito1® Platform Your Company's 24/7 Medical Director	The Protection You Need		
	✓	✓	✓
Health and Fitness Classes at over 20k facilities and 4k virtual classes	✓	✓	✓
Health and Wellness Discounts unlocking up to 40% off at over 400 national retailers	✓	✓	✓
Routine Care			
✓ 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 \$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	Everyday Ito1® 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	✓	✓
\$0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization		✓ (Basic)	✓ (Standard)
\$0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization		✓	✓
Rx & Immunizations RedirectHealth.com/ReefRxFormulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	✓	✓ (ACA included)	✓ (ACA included)
\$0 copay Virtual Specialist Curbside Consult6 with 48 Hour Pre-Authorization	✓	✓	✓
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care \$50 member responsibility5 with 48 Hour Pre-Authorization \$50 member responsibility5 MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization	Everyday Ito1® 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	✓	
		✓	
Hospital Care - Inpatient & Outpatient7 Individual – plan year \$2,000 initial member responsibility 20% co-share   \$4,000 out-of-pocket max4 Family – plan year \$4,000 initial member responsibility 20% co-share   \$6,000 out-of-pocket max4 Emergency Room \$500 + 20% member responsibility		✓  (Non-Embedded Deductible)	
Excluded Services8 Organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications.  Pre-existing condition limitations may not apply for Groups with 20 or more Primary Members (Medical Questionnaires or all participants required).	Everyday Ito1® 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		
Network			
Multiplan .iPHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit)9	Open Network	✓	✓

1 The EverydayCARE program is an Employer self-insured health plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company (see Summary Plan Description for details). The Medical Cost Share risk pool is managed by Newpath Medical Inc., a Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. 26-1-104 (see Membership Guidelines for details). 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 initial member responsibility counts toward max out-of-pocket. Excludes prescription drug benefits, excluded pre-existing conditions, and subject o program sublimits. 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 Membership Guidelines and Summary Plan Description. 9 Any doctor who accepts the Redirect Health Usual, Customary and Reasonable (UCR) Agreement can be in-network.

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# Protecting & De-risking Your Health Plan

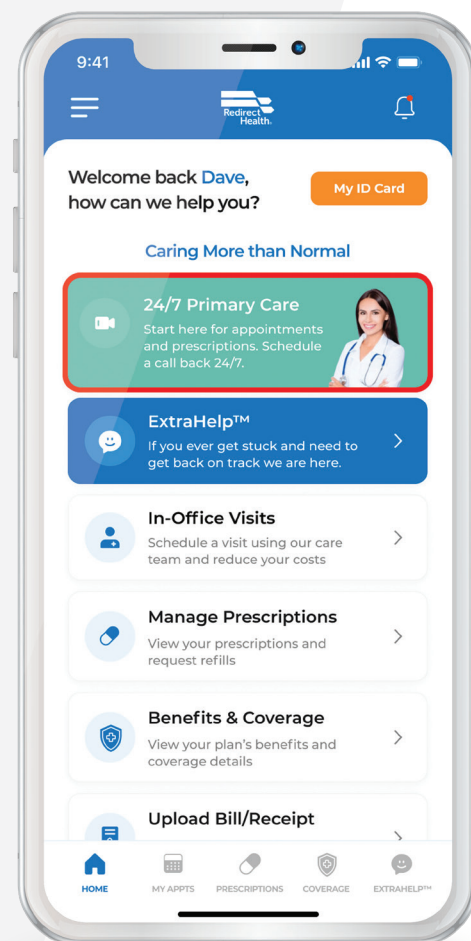
## Everyday Ito1® Platform

### 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
- 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

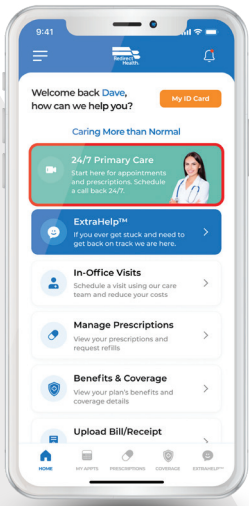


More options and  
control at your next  
renewal

## 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

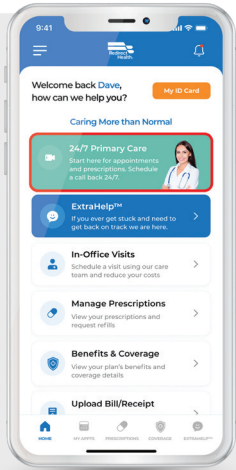


### Follow-Up that Matters

- ✓ 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

Protect you and your family from high-dollar medical expenses



- 1

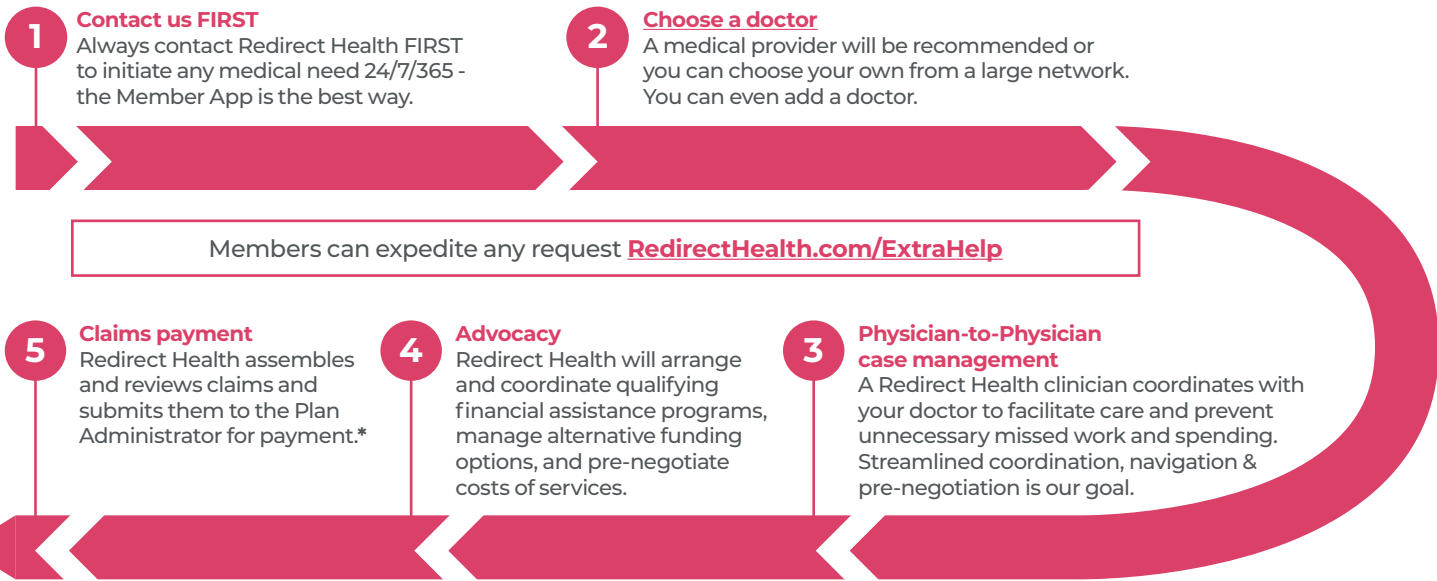
**Plan Compliance**  
Your plan is set up to comply with ERISA and the Affordable Care Act (Penalty A). We also coordinate required 5500, HRAs, PCORI & 1094/1095.
- 2

**Plan Management**  
Redirect Health manages your program with the extra care you 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 healthcare needs and the obstacles that may get in your way. Proactive, predictive and smart healthcare.

# 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<sup>^</sup> 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.  
<sup>^</sup>Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation.

EverydayCARE® Plan Pricing - Effective 1/1/25

	Foundation Everyday 1to1®	Premium EverydayCARE®	Premium PLUS¹ EverydayCARE® Hospital
Employee Only	\$99	\$199	\$479
Employee + Spouse	\$189	\$349	\$879
Employee + Child(ren)	\$189	\$349	\$919
Employee + Family	\$269	\$499	\$1,299
Compliance			
ACA Compliance Satisfies Penalty A (MEC)		✓	✓

Prices shown above include 6% broker commission

¹Special Requirements to Qualify for Hospital Specific Premium PLUS Deductible Waivers:

- Employer funds 100% of the REEF Premium Employee amount (\$199) for all eligible employees
  - All eligible employees are auto-enrolled in REEF Premium (employee only tier). Any employee may buy up to another plan or opt out.
  - Employer, as the Plan Sponsor and Plan Administrator agrees to adoption of certain limitations and exclusions, pre-authorization requirements, and maximum allowable charges of 140% of Medicare rates (or as negotiated by TPA, but not to exceed Usual, Customary and Reasonable), in their self-insured Plan Documents
  - Redirect Health is the Program Manager and Redirect Health Administrator is the Plan TPA
  - Pre-existing exclusions will be waived with Group Medical Questionnaires for Groups with over 20 Primary Members
  - Enrollment Date Requirements: 1. Enrollment needs to be complete by the 15th; 2. Late Enrollment requires Medical Questionnaires by the 25th from all employees wishing to participate in the hospital plan; 3. Enrollment not complete by the 25th will need to be delayed until the following month.
- Enrollment in Everyday 1to1® Platform can occur at any time complimentary until enrollment complete**

Self-Funded and Level-Funded Plans

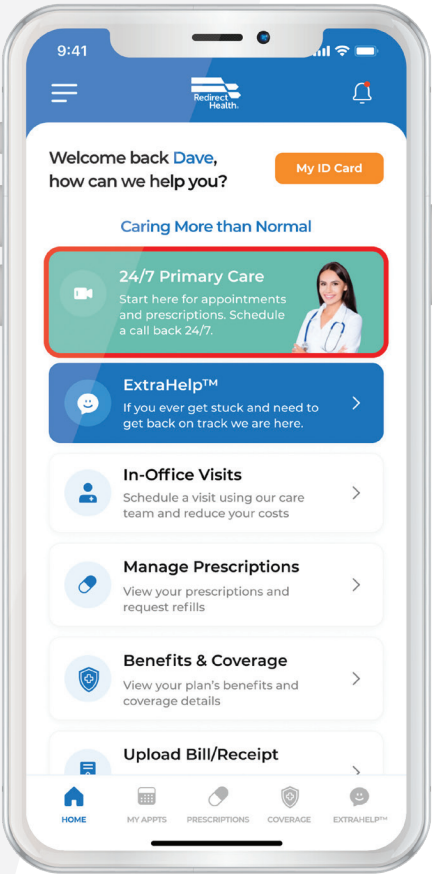


**Everyday 1to1® Platform\***

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.**