



**Individuals
& Families**

 **Redirect Health[®]**

iEverydayCARE[®]

Benefit Summary

Simple and Truly Affordable Healthcare

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 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.

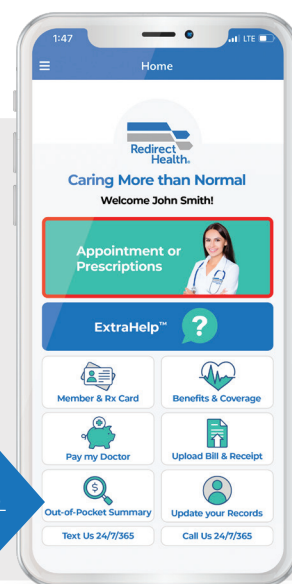
What if I get a bill?

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?

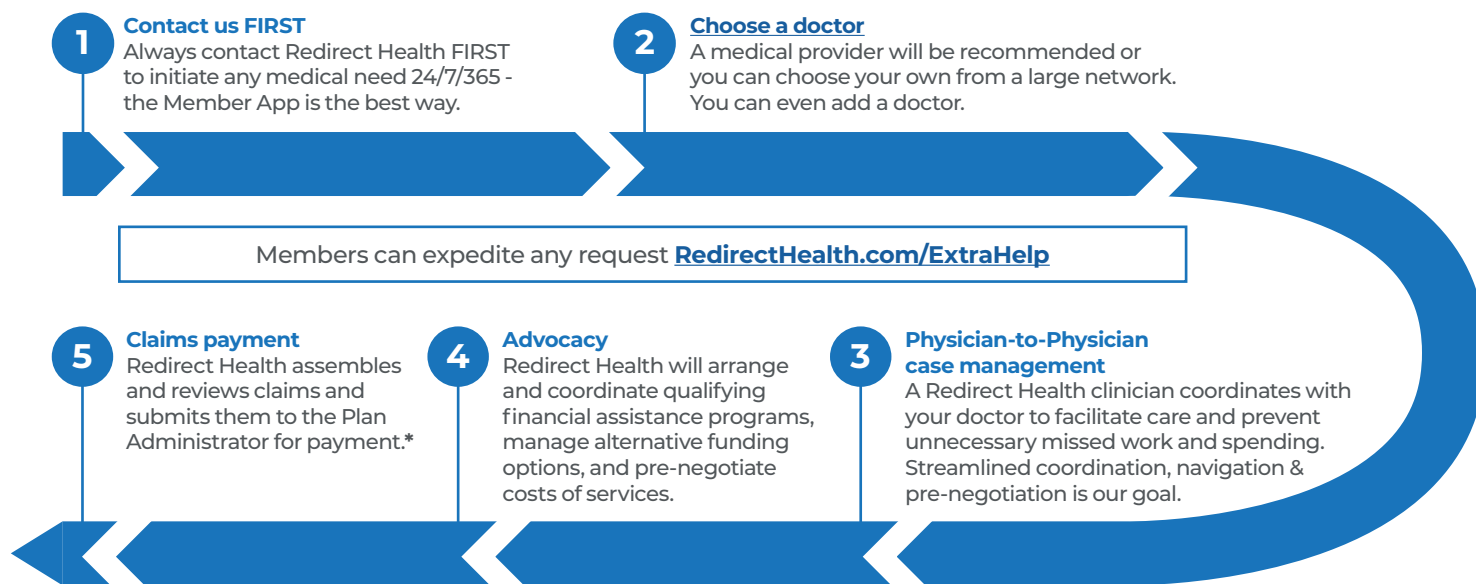
Expedite any request or obstacle on the Member App or use RedirectHealth.com/ExtraHelp

Please visit RedirectHealth.com/app to download the App



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 (iEverydayCARE® 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.