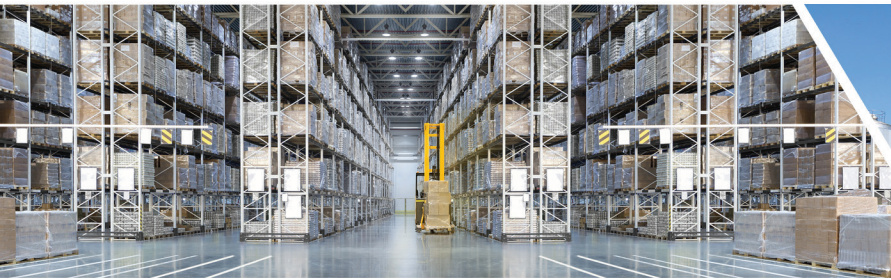
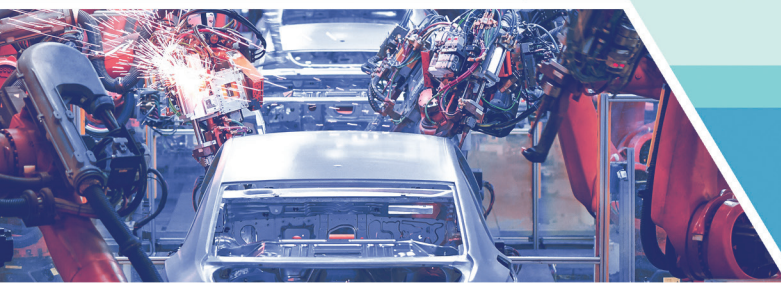




EverydayCARE[®]

ERISA Self-Funded Insurance Plan

Managed by Redirect Health and Insured by



SIMPLE AND TRULY AFFORDABLE HEALTHCARE FOR
50+ ELIGIBLE EMPLOYEES AND THEIR FAMILIES

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 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

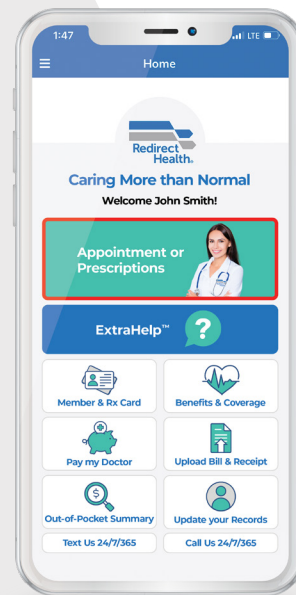
Redirect Health manages your plan with the extra care your employees need - Appointment Preparation, Pre-Authorizations, 24/7 concierge access, coordination, navigation and pre-negotiation.

3 Predictive Healthcare Data

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.

4 Always Use the [Redirect Health Member App](#) FIRST

Your employees always use the Member App first (available 24/7) so they can schedule the quality healthcare they need quickly with the lowest out-of-pocket costs. Most times your employee's EverydayCARE costs will be \$0 - that's what we're aiming for. Always the right care at the right price.



Always get the RIGHT price. Applies to Hospitalization Plus & Hospitalization plans only

Routine Care	Specialist Care & Advanced Imaging	Hospital & Facility
<p>\$0 Copay Virtual and In-Network Office Visit with Pre-Authorization</p> <p>Use the App to schedule a call-back at a convenient time 24/7 (English & Spanish)</p> <p style="text-align: center;">OR</p>	<p>\$0 Copay Same Day PCP Curbside Consult with Specialist Use the App</p> <p style="text-align: center;">OR</p>	<p>Deductible and/or Coinsurance can be waived if:</p> <ul style="list-style-type: none"> • Procedure/Surgery is not elective (i.e. Joint Replacement is elective) • Pricing can be pre-determined • A Redirect Health Center of Excellence is used <p style="text-align: center;">OR</p>
<p>\$20 Copay Out-of-Network Office Visit with Pre-Authorization using the App</p> <p style="text-align: center;">OR</p>	<p>\$50 Copay Office Visit with Pre-Authorization using the App</p> <p style="text-align: center;">OR</p>	<p>Individual - \$2,000 Deductible Family - \$4,000 Deductible with 20% coinsurance (Requires Pre-Authorization)</p> <p>Individual - \$4,000 out-of-pocket max Family - \$6,000 out-of-pocket max</p>
<p>\$50¹ Copay In-Network or Out-of-Network Visit without 48 Hour Preparation/Pre-Authorization</p>	<p>\$100¹ Copay Office Visit No Pre-Authorization</p>	
<p>Success Metrics are defined by an 80% or higher Member Activation after enrollment with Redirect Health Member App download. A positive member experience is driven by exceeding these metrics and rewarded with a \$0 copay for virtual visits.</p>		

¹ Maximum allowable is 140% of medicare allowable.

Insured by **Statesman**
INSURANCE

Pricing	Primary Member:	EverydayCARE® ¹ Routine Care	EverydayCARE ¹ Hospitalization	EverydayCARE ¹ Hospitalization PLUS
		Any Age	Any Age	Any Age
Member Only		\$150	\$415	\$515
Member + Spouse		\$270	\$820	\$1,025
Member + Child(ren)		\$270	\$850	\$1,060
Member + Family		\$400	\$1,200	\$1,490
Multiplan PHCS Practitioner 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 Pre-Authorization		✓	✓	✓
\$20 copay⁴ Out-of-Network Office Visit with Pre-Authorization				
\$50 copay⁵ In-Network or Out-of-Network Visit without 48 Hour Preparation/Pre-Authorization				
\$0 copay Labs RedirectHealth.com/labs Pre-authorization REQUIRED - Labcorp Only		✓ (Basic)	✓	✓ (Expanded)
\$0 copay Mental Health Tele-Counseling Pre-authorization REQUIRED		✓	✓	✓
Rx & Immunizations (\$10, \$25, \$50, \$100) RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage.		✓ (Generic)	✓	✓ (Expanded)
\$0 copay Virtual Specialist Curbside Consult ⁶		✓	✓	✓
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 (48 Hour Pre-authorization)		Care Navigation Only	✓	✓
Hospital Care - Inpatient & Outpatient⁷		Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations		
Individual - plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴		100% Member Responsibility	✓ (Non-Embedded Deductible)	✓ (Embedded Deductible)
Family - plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴				
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		

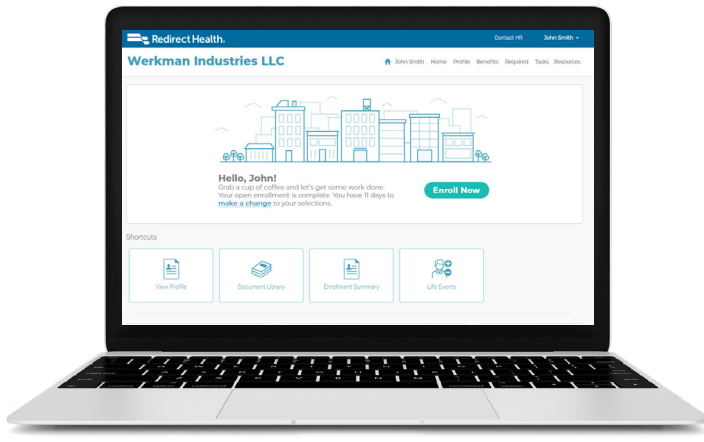
1 This program is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the risk pool underwritten by Statesman Insurance Company. See program guide for details. Routine care can always be \$0 when Redirect Health prepares your appointment. This overview is intended 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).

What makes Redirect Health unique

Your employees always get the right care at the right price.



We make enrolling your employees simple and easy!



Centralized Portal for Employees, Employer HR team and Brokers

Open Enrollment & Add/Drop Process

- Receive a secure link to your applicable portal
- Seamless virtual enrollment process
- Viewable reports in real time
- Ask about our integrated payroll providers

Resilience PRO by Orriant Mental Wellness

Life can be stressful. The path to mental wellness starts right here.



With the support of:

- Mental Wellness Consultants
- Life Coaches
- Mental Health Crisis Counselors 24/7

Get help navigating life's challenges

Resilience PRO provides Redirect Health members effective tools, programs, suggestions, and coaching to help navigate the ups and downs of emotional and mental health. Resilience PRO provides gradual and measured behavioral changes – a new personal journey.

\$0 COPAY Consultations via video or telephone

Schedule appointments 8 am to 5 pm MT (weekdays) or, call any time in the event of an urgent crisis.

- **Appointments last for up to 30 minutes.**
- **Consultations are available in both English & Spanish.**

Resilience PRO will help with any of the following:

- | | | |
|------------------|------------------------|-----------------|
| • Depression | • Stress/Anxiety | • Relationships |
| • Grief/Trauma | • Isolation/Loneliness | • Job Issues |
| • Financial Woes | • Emotional Struggles | • Well-being |
| • Addictions | • Coping Skills | • Anger |
| • Self-esteem | • Obsessiveness | • And more |

Contact us 24/7/365 through the App to schedule care

2nd opinion program

When you're diagnosed with a serious condition, everything is different. Priorities change. Who can you trust? How should you think about your time, money, job, and the doctors you will need.



Gaining the peace-of-mind necessary to make the right choices matters.



There's rarely only one pathway when you have a serious condition.

Our program guides you through a simple and easy process that helps you know all your options. So you and your family can make the wise and smart decisions right for you. **But always with Redirect Health's Medical Director right at your side the entire time.** Always working with your doctors to keep everything highly organized and timely. Making sure you always get the right care. And we know finances and affordability matter, so count on your team to make sure your coverage is optimized so out-of-pocket costs are minimized.

Redirect Health's 2nd Opinion Process

Step 1: Preparation

Let us do the work. Redirect Health's expert care team will work with your doctors to prepare for your 2nd Opinion virtual consultation. Organizing appointments for x-rays, MRI's, lab work, and whatever else you need.



Step 2: Discovery

Join a live video consultation with Redirect Health's Medical Director and the appropriate specialist as they discuss your options and choices for the best care and outcome. Imagine having a trusted doctor at your side as the various testing and treatment pathway options are discovered.



And invite anyone you want – a family member, another doctor? This meeting is for you. It will be recorded so you can watch and share with whomever you wish.

Step 3: Deciding Together

There's no hurry. Sleep on what you just experienced. Then discuss your options and choices with Redirect Health's Medical Director. So you can decide together what makes the most sense for you.



Augment your plan by offering:

Health Reimbursement Account
(HRA) for Excluded Services

Solutions for Organ Transplant

Dental/Vision

Critical Illness

Accident



RedirectHealth.com | 888-688-4734