Redirect Health Broker Guide

Group, Individual & Family Plans



Affordable and 24/7 Accessible
Full-Solution Virtual-First Health Plans

For brokers serving small to medium businesses, entrepreneurs and people who can't afford their employer's insurance

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Hello,

At Redirect Health, we are driven by a clear mission: to provide Simple and Truly Affordable Healthcare for EVERYONE. Our approach involves virtual-first health plans that prioritize 24/7 accessibility, with a focus on reducing premiums, deductibles, and out-of-pocket costs for end-users. As a Redirect Health partner, your clients' can expect to spend 20% less in year one and another 20% in year two with a goal of no more than 4.5% annual increases while providing a plan their employees can actually use.

We understand the importance of thoughtful collaboration and thinking differently if we are going to be successful with our mission and goal. By leveraging Redirect Health's unique expertise and combination of nationwide medical and TPA licenses, our Cost Control System eliminates many unnecessary activities and expenses and streamlines the remainder. Your clients can escape skyrocketing healthcare costs. Their employees and their families will love the convenience of getting their primary care, labs, x-rays, and even chiropractic services with no copays. When expensive medications, surgeries, and hospitalizations are needed, that's when they will be glad they have Redirect Health to guide them and protect both their time and their money.



Too good to be true?

Yes, it would be — if we were doing it the same way as it has usually been done. But with Redirect Health, you immediately have the experience of 25 years and over 3.5 million virtual and in-office medical appointments when you introduce your clients. It would be great to work with you as you grow your agency business. And it would be a pleasure helping your SMB clients finally offer a health plan they can use to attract and retain the workers they need to manage and grow their businesses. Most importantly, helping people who might never have imagined being able to afford healthcare for their families... that's when the reward becomes difficult to measure.

Let's talk about how a Redirect Health plan could benefit some of your clients and how we can support your agency. We look forward to speaking with you!

Regards,

Dr. Janice Johnston,

Chief Medical Officer & Co-Founder

Dr. David Berg, CEO & Co-Founder

Paul Johnson,

President & Co-Founder



What is EverydayCARE®

Accessing Care on Your Schedule

With EverydayCARE® you can help your clients save big on healthcare costs. It's all possible because of how Redirect Health streamlines the healthcare journey using at-your-fingertips technology. This is healthcare as it should be.

Plans are app-based and virtual-first. Access care anytime, from anywhere, 24/7/365, in English and Spanish.



Speak with a Medical Provider

Schedule a time convenient for you, 24/7/365



Access your ID Card(s)

View and update your ID and membership information



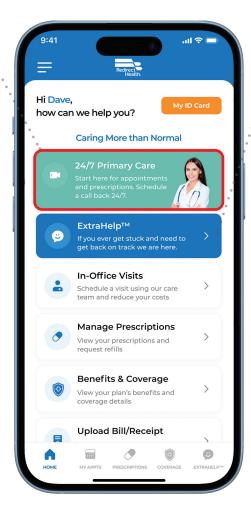
Pay my Doctor

Even help your doctor get paid fast



Out-of-Pocket Summary

Easily submit to request an overview of all your Out-of-Pocket costs





Submit an ExtraHelp™

Fast-track any question or concern



Access Plan Details

View benefit information or ask a question



Upload Bill & Receipt

Upload a picture of any bill or receipt you may receive



Update your Records

Add a dependent, request a new doctor or prescription, and more

Everything you Want in a Healthcare App - RedirectHealth.com/app





How it Works for Members

HEALTHCARE AT YOUR FINGERTIPS



- Hit-the-Ground Running Program

 Get set up and get a head start on obvious needs before the plan starts.
- Use the Redirect Health Member App
- Use the Member App anytime, 24/7/365. Members can schedule a call with a Redirect Health primary care provider for free. Notify our team of upcoming appointments to get the lowest possible copays. Fill a prescription. Or submit an ExtraHelp™ ticket for issues that get off track.
- Coordinate Care Virtual-First

 Start care conveniently without having to take time off work or unnecessarily travel. Members simply choose a time and a Redirect Health provider will give them a call. We make it easy to get referrals and pay the right amounts.
- Navigate the Healthcare System

 We will expertly guide our members through the healthcare system, making sure they receive the CARE they need without spending more time or money than necessary. We'll work together to minimize stress and make the process as smooth as possible.
- Follow-Up
 Follow-up is an important part of a member's healthcare journey. Sometimes, treatment may not have the desired effect, or there may be additional questions or concerns. Let's work together to address these situations and ensure that everything is resolved.

Overview of Healthcare Plans







Redirect Health's collaboration with our various partners creates the right kind of health plan for different sizes of small and medium sized businesses. Newpath Mutual Insurance is a Utah-licensed group captive insurance company. Newpath Medical Inc is a Wyoming-registered Medical Cost Share. Statesman Insurance is a Delaware- licensed Special Purpose Captive insurance company.

Market	Product Name	Type of Risk Pool	Risk Partner
Individuals & Families	• iEverydayCARE® • iEverydayCARE Hospital • iEverydayCARE Hospital Plus	Cost Share	• NewPath Medical Inc
2-19 employees	• EverydayCARE® • EverydayCARE Hospital	ERISA Mutual	NewPath Mutual Insurance
20-49 employees	• EverydayCARE • EverydayCARE Hospital	ERISA Mutual	NewPath Mutual Insurance
50+ employees	EverydayCAREEverydayCARE HospitalEverydayCARE Hospital Plus	ERISA Mutual	• Statesman Insurance

iEverydayCARE® Individual & Family



	-	· · · · · · · · · · · · · · · · · · ·	_
	iEverydayCARE®1,2 Routine Care	iEverydayCARE®1,2 Hospital	iEverydayCARE®1,2 Hospital PLUS
Everyday Itol® Platform Your Family's 24/7 Medical Director	⊘	The Protection You Need	•
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 member responsibility Virtual and In-Network Office Visit with 48 Hour Pre-Authorization 		⊘	
\$20 member responsibility ⁴ Out-of-Network Office Visit with 48 Hour Pre-Authorization			
\$50 member responsibility⁵ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization			
*O member responsibility Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization		Ø	
\$0 member responsibility Mental Health Tele-Counseling with 48 Hour Pre-Authorization	Ø	⊘	
Rx & Immunizations RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	Ø	⊘	
*O copay Virtual Specialist Curbside Consult ⁶ with 48 Hour Pre-Authorization			
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care			
\$50 member responsibility ⁵ with 48 Hour Pre-Authorization	Everyday Itol® Care		
Advanced Imaging \$50 member responsibility ⁵ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization	Navigation Get the healthcare you need without spending more than you should	⊘	Ø
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 initial member responsibility + 20% co-share	Appointment scheduling, Referrals, Navigation Negotiations, Alternative funding mgmt. Cost of Care is 100% Member Responsibility	(Non-Embedded Deductible)	(Embedded Deductible)
Excluded Services ⁸ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Everyday Itol® C: Get the healthcare you more than you should Appointment schedulin Negotiations, Alternativ Cost of Care is 100% M	need without spending ng, Referrals, Navigation e funding mgmt.	Additional chemotherapy \$30,000 sharing limit ¹⁰ Dialysis \$10,000 sharing limit ¹⁰ Skilled nursing \$5,000 sharing limit ¹⁰ Air ambulance \$5,000 sharing limit ¹⁰ Pre-existing exclusions apply
Network			
Multiplan 🏜 PHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit) ⁹	Ø	⊘	Ø

This program is NOT insurance. iEverydayCARE is managed by Redirect Health exclusively for members of the Reimagined Society. The Medical Cost Share risk pool is managed by Newpath Medical Inc., a Wyoming Medical Cost Share organized pursuant to Wyo. Stat. Ann. 26-1-104. See program guide for details. Redirect Heath and Newpath Medical Inc. are not insurance companies. 2 This program does NOT meet the minimum requirements for MEC (Minimal Essential Coverage) or the ACA (Affordable Care Act.) New Dersey, Massachusetts, Vermont, California, Rhode Island and the District of Columbia have passed their own state-level individual mandate laws that mirror the Federal Affordable Care Act. Redirect Health and Medical Cost Share memberships do not satisfy the new individual mandate requirements of these states. It should be expected that state enforced penalties may apply in these states. See State Specific Disclosures (www.RedirectHealth.com/state-disclosures) for more information regarding program limitations. 3 Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing (PSA); other routine lab and immunizations. 4 Eligible benefits subject to initial member responsibility and member co-shares counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. Special enrollment requirements apply in order to qualify for Specific Deductible Waivers. Medical Questionnaires may be required. 5 Maximum allowable is 140% of Medicare allowable. 6 A Redirect Health medical professional will interact with specialist on the member's behalf. 7 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care 8 See Membership Guidelines for coverage limitations and details. 9 Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network This overview is intended only as an illustration of the benefit plan design. Please refer to Membership Guidelines for actual coverage, limitation, and exclusion provisions.

10 M



iEverydayCARE® Plan Pricing - Effective 1/1/25

			iEverydayCARE® Hospital PLUS				
	Any Age	Age 18-44	Age 45-59	Age 60-64	Age 18-44	Age 45-59	Age 60-64
Primary Member Only	\$145	\$349	\$419	\$509	\$424	\$519	\$634
Primary Member + Spouse	\$260	\$699	\$819	\$949	\$849	\$1,019	\$1,199
Primary Member + Child(ren)	\$260	\$729	\$849	\$979	\$879	\$1,049	\$1,229
Primary Member + Family	\$385	\$1,089	\$1,199	\$1,239	\$1,314	\$1,499	\$1,614

EverydayCARE® 2 – 19 Eligible Employees



	EverydayCARE®1 Routine Care	EverydayCARE®1,2 Hospital
Everyday Itel® Diatform	The Protecti	on You Need
Everyday Itol® Platform Your Company's 24/7 Medical Director		
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 copay Out-of-Network Office Visit with 48 Hour Pre-Authorization		
\$50 copay ⁵ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization		
*O copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	(Basic)	(Standard)
*O 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)
\$0 copay Virtual Specialist Curbside Consult6 with 48 Hour Pre-Authorization	⊘	Ø
Specialist / Advanced Imaging / Hospital		
Specialist Consults & Care \$50 copay 5 with 48 Hour Pre-Authorization		
Advanced Imaging	Everyday Itol®	
\$50 copay ⁵ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization	CareLogistics™ Get the healthcare you need without spending	<u> </u>
Hospital Care - Inpatient & Outpatient ⁷	more than you shouldAppointment scheduling,	
Individual – plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴	Referrals, Navigation Negotiations, Alternative funding mgmt.	
Family – plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴	Cost of Services is 100% Member Responsibility	(Non-Embedded Deductible)
Emergency Room \$500 copay + 20% coinsurance		
Excluded Services ⁸ Organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Everyday Itol® C Get the healthcare you need v should Appointment scheduling, Refe Negotiations, Alternative fund	vithout spending more than you errals, Navigation
	Cost of Services is 100%	Member Responsibility
Network		
Multiplan 🎎 PHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit)9	Ø	

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 will 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 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 usual, Customary and Reasonable (UCR) Agreement can be in-network.



EverydayCARE® Plan Pricing - Effective 1/1/25

	EverydayCARE® Routine Care	EverydayCARE®1 Hospital
Employee Only	\$157	\$434
Employee + Spouse	\$282	\$857
Employee + Child(ren)	\$282	\$888
Employee + Family	\$418	\$1,254
Compliance		
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Satisfies Penalty A	⊘

Prices shown above include 6% broker commission

¹Special Requirements to Qualify for Hospital Specific Deductible Waivers:

- Employer funds 100% of the EverydayCARE Employee amount (\$157 per month) for all eligible employees.
- All eligible employees are auto-enrolled in EverydayCARE (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.
- Group Medical Questionnaires will be required.
- Enrollment Date Requirements: 1. Enrollment needs to be complete by the third Friday of the month; 2.
 Late Enrollment requires Medical Questionnaires by the 25th from any 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 Itol® Platform can occur at any time complimentary until
 enrollment complete.

EverydayCARE®

20-49 Eligible Employees



EverydayCARE®1 Routine Care	EverydayCARE®1,2 Hospital
The Protecti	-
✓	⊘
(Basic)	(Standard)
⊘	⊘
(Basic)	(Standard)
⊘	
Everyday Itol®	_
CareLogistics™ Get the healthcare you need without spending	
Referrals, Navigation	
funding mgmt.	
Cost of Services is 100% Member Responsibility	(Non-Embedded Deductible)
Everyday Itol® C Get the healthcare you need w should	
Appointment scheduling, RefeNegotiations, Alternative fund	_
Cost of Services is 100%	Member Responsibility
	The Protecti The Protecti (Basic) (Basic) (Basic) (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (CareLogistics™ (Basic) (Basic) (CareLogistics™ (CareLogistics™ (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (CareLogistics™ (Basic) (CareLogistics™ (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (Basic) (Basic) (Basic) (Basic) (CareLogistics™ (Basic) (B

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Employee Only	\$157	\$434
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Employee + Child(ren)	\$282	\$888
Employee + Family	\$418	\$1,254
Compliance		
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Satisfies Penalty A	⊘

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 enrollment complete.

EverydayCARE®
50+ Eligible Employees



	EverydayCARE®1 Routine Care	EverydayCARE®1,2 Hospital	EverydayCARE®1,2 Hospital PLUS
Everydey Itel® Dietferm		The Protection You Need	
Everyday Itol® Platform Your Company's 24/7 Medical Director	⊘		
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 50 copay Virtual and In-Network Office Visit with 48 Hour Pre-Authorization		⊘	
\$20 copay* Out-of-Network Office Visit with 48 Hour Pre-Authorization			
\$50 copay ⁵ In-Network or Out-of-Network Visit without 48 Hour Pre-Authorization			
*O copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	(Basic)	(Standard)	(Expanded)
*0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization	•	Ø	⊘
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 Consult ⁶ with 48 Hour Pre-Authorization			
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care \$50 copay ⁵ with 48 Hour Pre-Authorization \$100 copay ⁵ without 48 Hour Pre-Authorization (PHCS Network - Practitioner)	Everyday Itol® CareLogistics™	⊘	Ø
Advanced Imaging \$50 copay ⁵ 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	⊘	⊘
Hospital Care - Inpatient & Outpatient	 Appointment scheduling, Referrals, 		
Individual – plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ Family – plan year \$4,000 deductible 20% coinsurance	Navigation Negotiations, Alternative funding mgmt. Cost of Services is	(Non-Embedded Deductible)	(Embedded Deductible)
\$6,000 out-of-pocket max ⁴ Emergency Room \$500 copay + 20% coinsurance	100% Member Responsibility		
Excluded Services ⁸ Organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Everyday Itol® C Get the healthcare you more than you should Appointment schedulir Negotiations, Alternativ Cost of Services is 100%	need without spending ng, Referrals, Navigation re funding mgmt.	Dialysis & Skilled Nursing Included
Network			
Multiplan MPHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit)9	⊘	⊘	⊘

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EverydayCARE® Plan Pricing - Effective 1/1/25

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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
Compliance			
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Satisfies Penalty A	⊘	⊘

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Your Support Team

As a broker, you have a full team behind you to support your agency, your clients, and their employees! If you ever need anything, we are here to help.



Healthcare Consultants

- · You and your agency will be assigned a dedicated, Licensed Healthcare Consultant with live support
- Your consultant is available to answer any questions and help your clients get started
- We want to help manage your book of business and grow your agency





Client Success Advocate

- Every business is assigned their very own Licensed, expert Client Success Advocate
- Your CSA will help your clients through the onboarding and enrollment process
- · We will assist with ongoing communications, questions, and upcoming renewals





Member Support

- Get care on your schedule in the Redirect Health Member App
- Care Team access 24/7, in English and Spanish
- Dedicated teams to provide confidence and clarity around healthcare needs
- · Access benefits and claims experts with the App

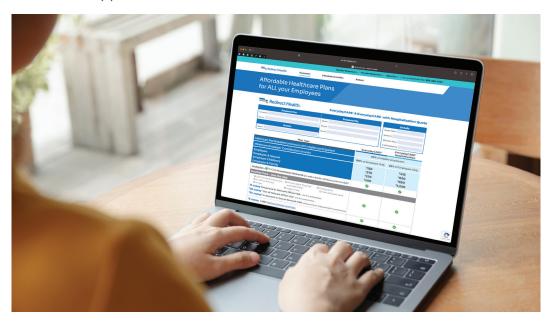




Additional Support

Quote Tool

Personalize plans for each client so they can understand monthly/annual rates and finalize applications.





ExtraHelp™

Sometimes things can get off-track, especially when it comes to the complexities of the healthcare system, so we offer ExtraHelp to our brokers, employers, and members. If you or your clients have any questions or concerns, you can reach out to us to get an expedited response.

Online Store

Receive your own customized store for you and your agency, where your clients can learn more and submit their employer applications.



Open Network

Use one of Redirect Health's providers, or choose from over **700,000+** Nationwide.

Or you can add your provider.



Redirect Health's Open Network

gives plan members the peace-of-mind that they'll be taken care by a provider they can trust, at home or on the road.

 Offer nationwide network access on par with the largest insurers

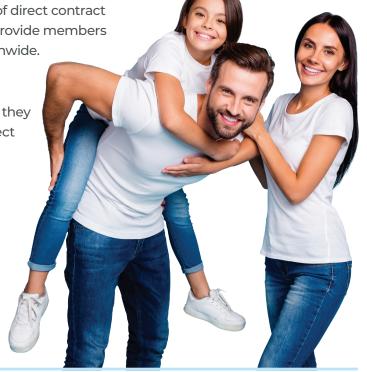
Redirect Health leverages an open network made up of direct contract partners along with the Multiplan® PHCS Network to provide members with access to over 700,000 doctors and facilities nationwide.

Add your own doctor

If a members' doctor is not part of the PHCS network, they have the ability to add their own provider to the Redirect Health network.

A system that matters

Redirect Health understands that our members' relationships with their providers are important. With access to 700,000+ providers nationwide, and the ability to add their own, your clients will feel at ease making the switch to Redirect Health.



Redirect Health Partners































National Reach with Local Quality

Redirect Health's end-to-end care starts nationally and ends locally. Collaborating on key partnerships from a national to a community level is vital to building high-quality care that is accessible for everyone.

Providing Trust & Excellence in Healthcare

At Redirect Health, our mission is building and nurturing trust, ensuring that every patient feels valued, understood, and cared for.

What is an NPS Score?

A Net Promoter Score or NPS is a measure of a member's intent to recommend a company.

It's a reflection of a company's commitment to making a positive member experience that they're inspired to share.

A Leader in Member Satisfaction

1	Redirect Health	65.5
2	Humana	48.4
3	United Healthcare	41.9
4	Aetna	41.2
5	Health Net	34.0
6	Anthem Blue Cross Blue Shield	28.5
7	Molina Healthcare	11.2
8	Cigna	10.2

Standing Out Above the Rest



200+ Million in Member Savings

We continue to prioritize our members by putting money back in their pockets



4.6 StarGoogle Rating

Our Google rating shows how we put our members first every day



is 29*

90% Customer Retention

We always look to enhance our care and boost member satisfaction

AVG is 29*

Commissions Schedule

Redirect Health provides a promise of simplicity, certainty, and financial transparency to all of our partners.



6%Flat Rate Broker Commission

Paid First Business Day After the 15th of the Month

Broker Enrollment Process

DON'T DELAY! The sooner employees are enrolled, the sooner they can receive care. Once activated, they can start accessing their benefits.

Complete the Online Employer Application and Employee List

Use your Agency's online store link provided by your Healthcare Consultant (HCC) or the General Application. Once employee list is completed, send them to your HCC.

Download List - Employees Only Download List - Employees + Dependents General Application

Connect with Your Healthcare Consultant to **Determine Enrollment Strategy**

Your Healthcare Consultant will reach out to you to discuss whether medical questionnaires are applicable and to provide implementation documents.

Set Live Pre-Enrollment Q&A and Open **Enrollment Dates**

Once selected, notify your HCC about your client's preferred dates. Pre-enroll Q&As are typically about 30 minutes long and must be before their enrollment date. Enrollment dates should be before the cutoff of the third friday of the month prior to their effective date. Closing early ensures a smooth transition to your new plan.

Once enrollment is over, employees' enrollment information will be sent through Employee Navigator. If you are not using Employee Navigator, be sure to submit final enrollment information to your HCC.

Complete Activation Texts and Enter **Hit-the-Ground Running**

Activation collects employee's current doctor information, prescriptions, and any upcoming appointments. The Redirect Health Outreach Team will then contact employees in Hit-the-Ground Running to discuss any healthcare needs from their activation and set them up for success!

Download Activation Guide

If you have any further questions or need assistance, please reach out to your assigned Healthcare Consultant or Client Success Advocate (CSA)



Broker Contracting Fast Track

Redirect Health manages the health plans of thousands of companies and their employees.

We have our Medical, Broker, and TPA licenses in all 50 states and use a powerful combination of technology and medical knowledge to eliminate unnecessary spend. This makes healthcare more effective and less expensive.

Grow your agency while helping your clients by removing the all-too-common and unsustainable yearly rate increases small businesses always see.



Schedule a Webinar and Demo with a Healthcare Consultant

Get Contracted with Redirect Health (in as little as 2 days!)

Receive Custom
Online Store
where you can submit
employer applications and
eligible employees



Check out a brief presentation on how Redirect Health plans work for brokers and their clients.

Click Here to Watch the Video

Broker FAQs

Q. Who is Redirect Health?

A. Redirect Health is a versatile platform that creates and manages healthcare solutions and products that meaningfully improve access and affordability for businesses and employees. Holding our mission at the forefront, Redirect Health provides personalized 24/7 access and financial consistency to members across the United States. We offer unparalleled nationwide healthcare plans and strategies through our EverydayCARE® Suite.

Q. Is Group EverydayCARE® ACA compliant?

A. Yes! All group plans satisfy both penalty A (MEC) and B (MVP).

Q. How do I enroll a new group and manage adds or drops?

A. As a contracted broker, you will receive your own online store with a personalized enrollment link for your clients to learn more and submit their applications. We use the Employee Navigator BenAdmin system to enroll employees, where you can use your own login or ours. After enrollment, employee and dependent adds or drops are managed in Employee Navigator.

Q. What about commissions?

A. We offer a flat rate commission of 6% to brokers. With low premiums and sustainable year-over-year rates of 4.5% or less, our plans see higher participation compared to other plans. This enables you to earn a higher commission while expanding your book of business and effectively meeting the needs of your clients.

Q. What if a doctor is not part of the PHCS network? How does a member get a doctor added?

A. We understand that relationships with doctors are important, so we want to keep those relationships intact. Before a member calls their doctor, have them contact Redirect Health first by using the **Redirect Health Member App**, and we will schedule their appointment and ensure they are receiving fair pricing for the care they require. If their provider is not part of the PHCS network, we will work directly with them to establish a direct contract. The doctor's office wants to know how they will get paid, and our conversation with them is designed to give the office confidence in the payment process.

Q. What if a prescription is not on the formulary?

A. For non-formulary medications, members should not pay more than the Redirect Health discounted cost when they use the **Redirect Health Member App**. Copay costs can vary based on the pharmacy, prescription quantity, and dosages, so we strive to find members the lowest prices! Make sure members always show their Member ID card in their Redirect Health Member App so the pharmacy has the most up-to-date information in their system.

Broker FAQs Continued

Q. How are claims or bills paid?

A. What is a claim and how do they work?

Claims are requests for payments sent by providers to different entities such as clearing houses, payors, and TPAs. Claims from providers are handled by Redirect Health the same as they would be on any plan. When a member uses the Redirect Health Member App to schedule, the necessary information is sent to their provider so they can get paid. With our patent-pending QuickPay system, providers are paid quickly - usually within 7 days and rarely more than 30 days. We even collaborate with providers to offer prepayment options if they can accommodate it.

What is a bill and how do they work?

Similar to a "claim," a "bill" is a request for payment from a provider that is typically sent to the patient instead of the payor. At Redirect Health, we work directly with providers, so in more than 90% of cases, providers correctly send the claim to us for processing. However, there are instances where a provider's internal billing system may send a bill directly to the member, either instead of or before sending the claim to Redirect Health. This often happens when a member sees their doctor without using the Redirect Health Member App.

Received a bill in the mail for covered services?

It's normal for a provider's bill to be sent incorrectly to a member and can happen regularly. In many cases, the bill may only be for the member's out-of-pocket responsibility, and it could be correct. However, there are situations when Redirect Health has not yet received the claim from the provider.

If a member receives a bill they are unsure about, they can use the **Redirect Health Member App** to upload the bill. A Redirect Health Claims Expert will then review the service and plan benefits, and contact the provider's office to assist them in submitting the claim correctly. In some cases, the claim may even be paid over the phone. Typically, this process takes just a few days to resolve, however, it is not uncommon for some providers to take 30-45 days.

Members can minimize the number of provider bills they receive by using the Redirect Health Member App whenever they have a medical need or question. This helps ensure proper coordination and billing, reducing confusion and the need for additional bills.

Broker FAQs Continued

Q. How does Redirect Health manage New York HCRA compliance for clients?

A. Redirect Health serves as your dedicated TPA and health plan administrator, effectively managing any HCRA surcharges to maintain compliance with HCRA requirements.

For clients who <u>have not opted into</u> the HCRA pool, we handle any surcharges that hospitals may add to claims, ensuring compliance without additional effort from you.

For clients who are opted into the HCRA pool, we provide detailed annual reports that empower you to manage surcharges directly to the pool, ensuring transparency and control. To see what these reports look like, visit **RedirectHealth.com/SampleHCRA** for a sample of the annual report you would receive.

Benefits of Working With Redirect Health

Imagine being able to offer your clients comprehensive, sustainable healthcare that doesn't have double-digit premium hikes year over year. Many small businesses have been priced out by skyrocketing premiums and deductibles, so Redirect Health provided a solution.

Healthcare as it Should be.

Redirect Health offers:

- Sustainability and confidence with a goal of 4.5% or less annual increases
- Dedicated support from our team of Client Success Advocate and Healthcare Consultants
- Affordable rates where clients can expect to spend 20% less in year one and another 20% in year two
- Competitive commission structure
- Seamless payment process includes direct deposit ACH payments on the 15th of every month
- High participation rates from low employees costs great for your bottom line



healthcare plans with low costs and higher employee participation?

To get contracted email Broker@RedirectHealth.com

To learn more contact:





888-688-4734

Broker@RedirectHealth.com

RedirectHealth.com

