

2024 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, you have the opportunity to offer savings to your small to medium-sized business clients while providing them with a health plan that their employees can actually afford to 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 have the very best opportunity to keep annual increases under 5%. And their employees and their families will love the convenience of getting their primary care, labs, x-rays, and even chiropractic services with low copays. And 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 you and Redirect Health 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

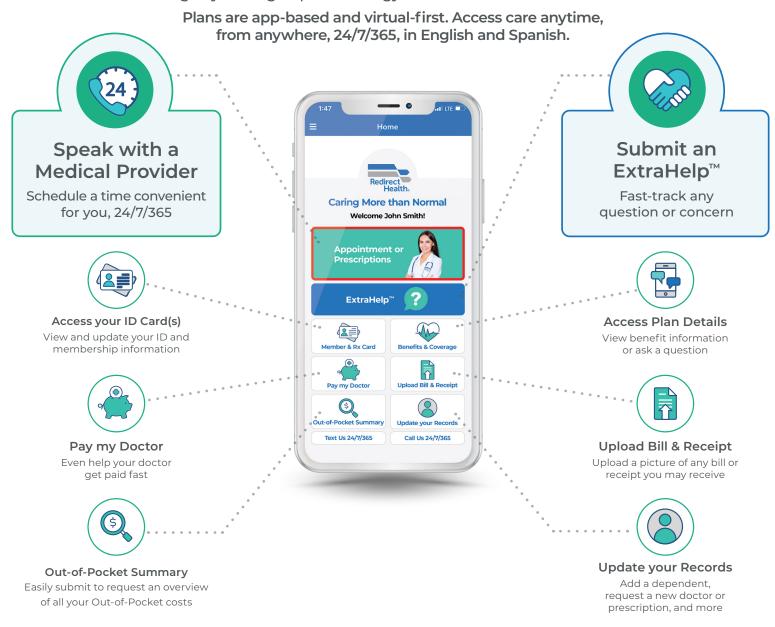
Paul Johnson, President & Co-Founder



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.



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 Hospitalization iEverydayCARE Hospitalization Plus 	Cost Share	• NewPath Medical Inc
2-19 employees	 EverydayCARE® EverydayCARE Hospitalization EverydayCARE Hospitalization Plus 	Hybrid	NewPath Mutual Insurance NewPath Medical Inc
20+ employees	EverydayCAREEverydayCARE Hospitalization	ERISA Mutual	• NewPath Mutual Insurance
50+ employees	EverydayCAREEverydayCARE HospitalizationEverydayCARE Hospitalization Plus	ERISA Mutual	• Statesman Insurance

iEverydayCARE®Individual & Family



	iEverydayCARE ¹ iEverydayCARE ¹		iEverydayCARE¹				
Pricing* Primary Member:	Routine Care Any Age	Hospitalization			Hosp Age 18-44	italization Age 45-59	PLUS Age 60-64
	\$145	\$349	Age 45-59	\$509	\$424	\$ 519	\$ 634
Member Only							
Member + Spouse	\$260	\$699	\$819	\$949	\$849	\$1,019	\$1,199
Member + Child(ren)	\$260	\$729	\$849	\$979	\$879	\$1,049	\$1,229
Member + Family	\$385	\$1,089	\$1,199	\$1,239	\$1,314 \$1,499 \$1,		\$1,614
Multiplan औPHCS Practitioner Network (or add a doctor 48 Hours prior to visit)²	✓						
Routine Care							
 ✓ 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 member responsibility Virtual and In-Network Office Visit with Pre-Authorization *20 member responsibility 						⊘	
Out-of-Network Office Visit with Pre-Authorization \$50 member responsibility 4 In-Network or Out-of-							
Network Visit without 48 Hour Preparation/Pre-Authorization *0 member responsibility Labs RedirectHealth.com/labs	⊘		Ø			Ø	
*O member responsibility Mental Health Tele-Counseling Pre-Authorization Required	⊘		⊘			Ø	
Rx & Immunizations RedirectHealth.com/rxformulary Discount program - prices may vary depending on pharmacy location, quantity & dosage	⊘		Ø			Ø	
Specialist / Advanced Imaging / Hospital							
Specialist Consults & Care							
\$50 member responsibility with 48 Hour Pre-Authorization							
\$50 member responsibility MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging	Care Navigation Only			on Only			
Hospital Care - Inpatient & Outpatient ⁵ Individual \$2,000 initial member responsibility 20% co-share \$4,000 out-of-pocket max ⁶ Family \$4,000 initial member responsibility 20% co-share \$6,000 out-of-pocket max ⁶ Emergency Room \$500 initial member responsibility + 20% on share	Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility						
Excluded Services ⁷ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care, orthopedic joint replacement and specialty & non-formulary medications	Appointment prepara alternative funding mar	Navigation Only Iration, coordination, navigation, anagement, and pre-negotiations ember Responsibility			Chemotherapy medication \$30,000 sharing limit® Dialysis \$10,000 sharing limit® Skilled nursing \$5,000 sharing limit® Air ambulance \$5,000 sharing limit® Pre-existing exclusions apply 12 month look back		

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. This program does NOT meet the minimum requirements for MEC (Minimal Essential Coverage) or the ACA (Affordable Care Act). New Jersey, 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 for more information regarding program limitations. 2 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. 3 Routine physical/exam; gynecological exam; screening mammogram; pap smear; prostate testing (PSA); other routine lab and immunizations. 4 Maximum allowable is 140% of Medicare allowable. 5 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 6 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. 7 See Membership Guidelines for coverage limitations and details. 8 Maximum sharing after initial member responsibility.

EverydayCARE® 2 - 19 Eligible Employees





	EverydayCARE®1 Routine Care	EverydayCARE ¹ Hospitalization	EverydayCARE ¹ Hospitalization PLUS
Pricing Primary Member	: 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			
 ✓ 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 *O 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			
60 copay Labs RedirectHealth.com/labs	⊘	⊘	✓
O 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	⊘	⊘	•
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care		Ø	Ø
50 member responsibility 5 with 48 Hour Pre-Authorization			
50 member responsibility MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging	Care Navigation Only		
Hospital Care - Inpatient & Outpatient	Appointment		
Individual – (non-embedded) plan year \$2,000 initial member responsibility 20% co-share \$4,000 out-of-pocket max ⁴ Family – (non-embedded) plan year \$4,000 initial member responsibility 20% co-share \$6,000 out-of-pocket max ⁴ Emergency Room	preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility		
500 + 20% member responsibility			
Excluded Services ⁷ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Care Navig Appointment prepa navigation, alternative and pre-ne 100% Member	Chemotherapy medication \$30,000 sharing limit® Dialysis \$10,000 sharing limit® Skilled nursing \$5,000 sharing limit® Air ambulance \$5,000 sharing limit® Pre-existing exclusions app 12 month look back	
Guidelines			
ACA Compliance Satisfies Penalty A (MEC)			
Minimum Employer Contribution	100% of Employee Only	50% of E	mployee Only
Minimum Employee Participation		50% of Full-Time Employ	/ees

EverydayCARE is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company and 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 program guide for details. 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. 4 Eligible benefits subject to initial employee responsibility counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. 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. 5 Maximum allowable is 140% of Medicare allowable. 6 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 7 See Membership Guidelines and Summary Plan Document (SPD) in the app. 8 Maximum sharing after initial member responsibility.

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EverydayCARE® 20+ Eligible Employees





Pricing Primary Member: Any Age Member Only Member + Spouse 1270 Member + Child(ren) 1270 Member + Child (ren) 1270	spitalization Any Age \$415 \$820 \$850 \$1,200
Member Only Member + Spouse 1270 Member + Child(ren) 1270 Member + Child(ren) 1270 Member + Family 1400 Multiplan ∴ PHCS Practitioner Network (or add a doctor 48 Hours prior to visit) Routine Care ② Virtual Primary Care (24/7/365) ③ In-Office Primary & Urgent Care ③ Pediditic Care ③ Annual Adult Physical³ & Well Child³ ③ Chiropractic (12 free visits per year) ④ X-rays ⑤ copay Virtual and In-Network Office Visit with Pre-Authorization 20 copay² Out-of-Network Office Visit with Pre-Authorization 20 copay² Out-of-Network Office Visit with Pre-Authorization 20 copay² Out-of-Network Office Visit with Pre-Authorization 20 copay³ In-Network or Out-of-Network Visit without 48 Hour Preparation/Pre-Authorization 30 copay Mental Health Tele-Counseling Pre-authorization EQUIRED Rx & Immunizations (\$10, \$25, \$50, \$100) RedirectHealth.com/reformulary Capsa may vary depending on pharmacy location, quantity, and dosage Specialist Consults & Care 50 copay⁵ With 48 Hour Pre-Authorization 550 copay⁵ With 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility 20% coinsurance \$4,000 out-of-pocket max⁴ Family — (non-embedded) plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max⁴	\$ 415 \$820 \$850 \$1,200
Member + Spouse Member + Child(ren) Member + Child(ren) Member + Family Multiplan Ai PHCS Practitioner Network or add a doctor 48 Hours prior to visit) Routine Care © Virtual Primary Care (24/7/365) © In-Office Primary & Urgent Care © Pedicitric Care © Annual Adult Physical* & Well Child³ © Chiropractic (12 free visits per year) © X-rays O copay Virtual and In-Network Office Visit with Pre-Authorization 120 copay* Out-of-Network Office Visit with Pre-Authorization 150 copay* In-Network or Out-of-Network Visit without 48 Hour Pre-Paration/Pre-Authorization 150 copay Mental Health Tele-Counseling Pre-authorization Reculieto A R & Immunizations (\$10, \$25, \$50, \$100) RR & Immunizations (\$10, \$25, \$50, \$100) RR & Immunization S(\$10, \$25, \$50, \$100) RedirectHealth.com/r/sormulary Copays may vary depending on pharmacy location, quantity, and dosage Specialist / Hospital / Advanced Imaging Specialist Consults & Care 150 copay* with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and other imaging with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and other imaging with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and other imaging with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and other imaging with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and pre-regulations 100% Member Responsibility 100% Member Responsibility	\$820 \$850 \$1,200
Member + Child(ren) Member + Family Member + Family Multiplan _AiPHCS Practitioner Network or add a doctor 48 Hours prior to visit) Routine Care Virtual Primary Care (24/7/365) © In-Office Primary & Urgent Care © Pediotric Care © Annual Adult Physical* & Well Child* © Chiropractic (12 free visits per year) VX-rays O copay Virtual and In-Network Office Visit with Pre-Authorization 20 copay* Out-of-Network office Visit with Pre-Authorization 50 copay* In-Network or Out-of-Network Visit without 48 Hour reparation/Pre-Authorization O copay Labs RedirectHealth.com//abs O copay Mental Health Tele-Counseling re-authorization REQUIRED Ax & Immunizations (sio, \$25, \$50, \$100) Ext & Immunizations (sio, \$25, \$50, \$100) Ext & Immunizations (sio, \$25, \$50, \$100) Ext & Immunizations (sio, \$25, \$50, \$100) Expecialist / Hospital / Advanced Imaging Specialist Consults & Care 50 copay* with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, coordination, pavigation, alternative funding management, and pre-negotiations 100% Member Responsibility 4,000 deductible 20% coinsurance \$4,000 out-of-pocket max*	\$850 \$1,200
Aultiplan PHCS Practitioner Network or add a doctor 48 Hours prior to visit)* **Coutine Care** **Outine Care** **Outin	\$1,200
Aultiplan 3 PHCS Practitioner Network or add a doctor 48 Hours prior to visit)3 Routine Care • Virtual Primary Care (24/7/365) • In-Office Primary & Urgent Care • Pediatric Care • Pediatric Care • Annual Adult Physical3 & Well Child3 • Chiropractic (12 free visits per year) • X-rays • Coppay Virtual and In-Network Office Visit with Pre-Authorization 20 copay5 In-Network or Out-of-Network Visit without 48 Hour reparation/Pre-Authorization 00 copay Labs RedirectHealth.com/labs • Copay Mental Health Tele-Counseling • Reauthorization REQUIRED 20 & Immunizations (\$10, \$25, \$50, \$100) RedirectHealth.com/rsformulary copays may vary depending on pharmacy location, quantity, and dosage Specialist / Hospital / Advanced Imaging Specialist Consults & Care 50 copay5 with 48 Hour Pre-Authorization 50 copay4 MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging with 48 Hour Pre-Authorization 50 copay5 with 48 Hour Pre-Authorization Care Navigation Only Appointment preparation, and pre-regolations and pre-regolations in an analogument, and pre-regolations in an analogument, and pre-regolations in an analogument, and pre-regolations in 100% Member Responsibility 4,000 deductible 20% coinsurance \$4,000 out-of-pocket max4 100% Member Responsibility	
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© In-Office Primary & Urgent Care	
\$0 copay Labs RedirectHealth.com/labs \$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 Specialist / Hospital / Advanced Imaging Specialist Consults & Care \$50 copay ⁵ with 48 Hour Pre-Authorization \$50 copay ⁵ MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging with 48 Hour Pre-Authorization Hospital Care - Inpatient & Outpatient ⁵ Individual - (non-embedded) plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ Family - (non-embedded) plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴	⊘
Rx & Immunizations (\$10, \$25, \$50, \$100) RedirectHealth.com/rxformulary Rx & Immunization (\$10, \$10, \$10, \$10, \$10, \$10, \$10, \$10,	⊘
RedirectHealth.com/rxformulary Copays may vary depending on pharmacy location, quantity, and dosage Specialist / Hospital / Advanced Imaging Specialist Consults & Care \$50 copay ⁵ with 48 Hour Pre-Authorization \$50 copay ⁵ MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging with 48 Hour Pre-Authorization Hospital Care - Inpatient & Outpatient ⁵ Individual - (non-embedded) plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ Family - (non-embedded) plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴	⊘
Specialist Consults & Care \$50 copay ⁵ with 48 Hour Pre-Authorization \$50 copay ⁵ MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging with 48 Hour Pre-Authorization Hospital Care - Inpatient & Outpatient ⁵ Individual - (non-embedded) plan year \$2,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ Family - (non-embedded) plan year \$4,000 deductible 20% coinsurance \$6,000 out-of-pocket max ⁴	⊘
So copay with 48 Hour Pre-Authorization **So copay** MRI, PET, CT scans, ultrasound, colonoscopy, mammogram and other imaging with 48 Hour Pre-Authorization **Care Navigation Only Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations **2,000 deductible 20% coinsurance *4,000 out-of-pocket max* **Family - (non-embedded) plan year **4,000 deductible 20% coinsurance *6,000 out-of-pocket max*	
Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations 100% Member Responsibility 4,000 deductible 20% coinsurance \$4,000 out-of-pocket max ⁴ 20% coinsurance \$6,000 out-of-pocket max ⁴	⊘
Emergency Room \$500 copay + 20% coinsurance	
Excluded Services ⁷ Drgan transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications Care Navigation Only Appointment preparation, coordination, alternative funding management, and pre 100% Member Responsibility	negotiations
Guidelines Company of the Company of	
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP) Penalty A Only	⊘
Minimum Employer Contribution 100% of Employee Only 50%	of Employee Only

1 EverydayCARE is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company and 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 program guide for details. 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. 4 Eligible benefits subject to deductible and copay counts toward max out-of-pocket. This overview is intended only as nillustration of the benefit plan design. Please refer to your Plan Document for actual coverage, limitation, and exclusion provisions. 5 Maximum allowable is 140% of Medicare allowable. 6 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 7 See Membership Guidelines and Summary Plan Document (SPD) in the app.

EverydayCARE® 50+ Eligible Employees



EverydayCARE® | **50+ Eligible Employees** | Benefits Summary



sured by Statesman INSURANCE	Routine Care Hospitalization				
Pricing Primary Member:	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					
 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 copay Virtual and In-Network Office Visit with Pre-Authorization 	⊘		⊘		
20 copay ⁴ Out-of-Network Office Visit vith Pre-Authorization					
50 copay ⁵ In-Network or Out-of-Network Visit vithout 48 Hour Preparation/Pre-Authorization					
O copay Labs RedirectHealth.com/labs Pre-authorization REQUIRED - Labcorp Only	(Basic)	⊘	(Expanded)		
O 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	Ø	Ø	Ø		
Specialist / Advanced Imaging / Hospital					
Specialist Consults & Care					
50 copay with 48 Hour Pre-authorization					
100 copay ⁵ without 48 Hour Pre-authorization PHCS Network - Practitioner Only)					
50 copay MRI, PET, CT scans, ultrasound and other maging (48 Hour Pre-authorization)	Care Navigation Only				
Hospital Care - Inpatient & Outpatient ⁷	Appointment preparation, coordination, navigation,				
ndividual - plan year 2,000 deductible 20% coinsurance 4,000 out-of-pocket max ⁴ Family - plan year 4,000 deductible 20% coinsurance 6,000 out-of-pocket max ⁴	alternative funding management, and pre-negotiations 100% Member Responsibility	(Non-Embedded Deductible)	(Embedded Deductible		
Emergency Room 500 copay + 20% coinsurance					
Excluded Services ⁸ Drgan transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications	Care Navig Appointment preparation alternative funding manage 100% Member	Dialysis & Skilled Nursing Included			
Guidelines					
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	Satisfies Penalty A	Ø	⊘		
batisfies reflately reflately b (MVI)					
Minimum Employer Contribution	100% of Employee Only ⁹	50% of Empl	oyee Only ⁹		

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, signoidoscopy, vision or hearing creening 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 redical professional will interact with specialist on the members behalf. 7 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 8 See Summary Plan Document (\$PD). 9 ALE Minimum contributions to the greater to some or the details of the provisions. The some of the provisions of the definition of the design. The provision of the design. Plan and the provision of the provision of the provision of the provision of 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 redical professional will interact with specialist on the members behalf. 7 Pre-authorization REQUIRED for ALL NON-EMERGENCY Care. 8 See Summary Plan Document (\$PD). 9 ALE Minimum contributions of the provisions.

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 <u>Redirect</u> <u>Health Member App</u>
- 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

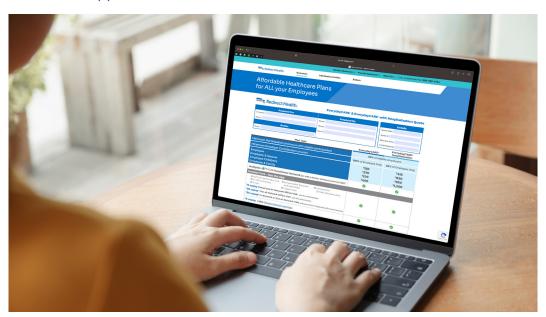


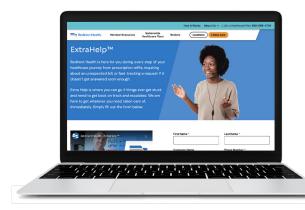


Additional Support

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.

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 (FILL OUT APPLICATION)

 Use your Agency's online store link provided by your Healthcare Consultant.
- 2 Complete Employee List Spreadsheets
 (DOWNLOAD FOR EMPLOYEES ONLY) and (DOWNLOAD FOR EMPLOYEES + DEPENDENTS)
 Send to your Healthcare Consultant once complete.
- Set a Time with Your Client for a Live Pre-Enrollment Q&A

 Pre-enroll Q&As are typically about 30 minutes long. Set you and your leaders up for a successful plan implementation and engagement.

Your live pre-enroll Q&A date must be before your enrollment date.

You and Your Client Choose Open Enrollment Date(s)
Share your preferred time with your Healthcare Consultant.

Enrollment closes promptly on the 15th of every month, so make sure your dates are in before that deadline. Closing early ensures a smoother transition to your new plan, giving you the best shot at success!

- Submit Final Enrollment to Your Healthcare Consultant
 Or enrollment information will be sent through Employee Navigator.
- 6 Employees Complete Activation Texts (DOWNLOAD ACTIVATION GUIDE)

 Activation texts are a critical step for employees to use their benefits. Activation collects prior doctor information, current prescriptions, and future appointments.
- The Redirect Health Outreach Team will contact employees to discuss any healthcare needs from their activation and set them up for success!

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! Plans with 5-19 eligible employees satisfy penalty A (MEC). Plans with 20+ eligible employees satisfy penalty A (MEC) and B (MVP).

Q. How does medical underwriting work?

A. There is no medical underwriting with Redirect Health for groups or individuals. So, it's easy to get signed up and enrolled quickly and seamlessly. Some pre-existing exclusions may apply for individuals and groups under 20 employees.

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 less than 5% increases, 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.

Broker FAQs Continued

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.

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.

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:

- Plans with no medical underwriting and seamless renewals
- · Sustainability and confidence with reasonable and small renewal increases
- Dedicated support from a Client Success Advocate
- Full marketing and creative support to help grow your agency with just a few Redirect Health Products

Commission structure

- Get ready to win business and enjoy optimum enrollment by offering healthcare plans with low costs and low employer contributions.
- Competitive commission structure
- Seamless payment process includes direct deposit ACH payments on the 15th of every month
- · Low employee costs mean high adoption rates—great for your bottom line

