



# EverydayCARE<sup>®</sup> with Hospitalization

## ERISA Insurance Plan **BENEFITS SUMMARY**

Managed by Redirect Health

**Association Captive Managed by Newpath**



**Better healthcare for everyone. Easy and truly affordable.**

Redirect Health clients will tell you how much their employees feel guided and taken care of. It's our promise. EverydayCARE provides real savings, 24/7 access, and protection against high dollar medical expenses. And always with eliminating unnecessary spending of your employees time and money.

**20 or more eligible employees**

## BENEFITS

## FEATURES

# Nationwide Virtual Primary Care Visits

**Always \$0**  
**24/7/365**

In English  
& Spanish

## FROM YOUR HOME

- 1 Schedule a Virtual Primary Care visit with the Right Provider
  - 2 Get the Right Care
  - 3 Get the Right Prescription & Testing
- WE WILL
- 4 Follow Up to ensure you're on the Right track

**RIGHT CARE** **AT THE** **RIGHT PRICE**



## Your Medical Records at our Finger Tips

Having the important information allows us to do much more for you. Safely uploading your info to the Redirect platform is the first step. Its easy, and all from your phone.

## Know Your Costs

It's important you always know the cost of your care BEFORE starting. Surprise non-emergency medical bills are not cool.

## Follow-Up Matters

Sometimes you won't respond to a treatment plan. Sometimes the plan will need to be modified and/or changed all together. Count on your Redirect Health team to do what we say we will do. Count on us to finish what we start. You'll get the follow-up you need.

## Please & Thank You

Let's keep this promise simple. Expect us to return your calls & texts promptly, and to always be nice.

### EverydayCARE

Virtual Primary Care Visits	<b>24/7/365 No Cost*</b>
Primary Care Office Visits	<b>\$0 Copay &amp; No Deductible*</b>
Labs (most routine) <sup>1</sup>	<b>\$0 Copay &amp; No Deductible*</b>
Annual Adult Physical <sup>2</sup> & Well Child <sup>2</sup>	<b>\$0 Copay &amp; No Deductible*</b>
Chiropractic Office Visits (12 visits per plan year) <sup>3</sup>	<b>\$0 Copay &amp; No Deductible*</b>
X-ray	<b>\$0 Copay &amp; No Deductible*</b>
Mental Health & Counseling (See page 6)	<b>No Cost Tele-Counseling</b>
Dental & Vision (See page 7 & 8)	<b>Discount Program</b>

### Prescription Drug Programs (Directed through Redirect Health or no benefit)

Rx and Immunizations <sup>4</sup>	<b>Prescription Drug Discount Program</b> (with tiered copays - <a href="https://redirecthealth.com/formulary2020">Redirecthealth.com/formulary2020</a> )
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### Other Care

MRI, PET, & CT Scans	<b>Coordination, Navigation &amp; Negotiation</b> <b>Always Text/Call FIRST</b> <b>\$3,000 Family Deductible/20% Co-Insurance*</b> (Maximum \$1,000 per condition*) <b>\$5,000 out-of-pocket-max per family*</b>
Specialist Consults & Care	
Hospital Care (Inpatient Care & Outpatient Services)	
Urgent Care / Emergency Room Service	

EverydayCARE® with Hospitalization Pricing <sup>5</sup>		<b>Minimum employer contribution</b> <b>\$125/mo.</b> per employee Easy & Automatic Renewals
EMPLOYEE ONLY	<b>\$349</b>	
EMPLOYEE & SPOUSE	<b>\$689</b>	
EMPLOYEE & CHILD(REN)	<b>\$689</b>	
EMPLOYEE & FAMILY	<b>\$999</b>	

**This program is an ERISA insurance plan managed by Redirect Health. The risk pool is managed by Newpath Medical Inc. See program guide for details.** This plan meets the minimum requirements for MEC (Minimal Essential Coverage) and ACA (Affordable Care Act) when specified on the Benefit Summary or SPD (Summary Plan Description). \*When directed by Redirect Health. See Plan Document for coverage limitations and details.

**1** [Redirecthealth.com/labcorp2020](https://redirecthealth.com/labcorp2020); **2** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. 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 [hrsa.gov](https://www.hrsa.gov) for all Minimum Essential Coverage as outlined by the Affordable Care Act. **3** Twelve (12) Chiropractic visits per plan year, office visits only. **4** [Redirecthealth.com/formulary2020](https://redirecthealth.com/formulary2020) **5** Households with at least one member who smokes will be assessed an additional \$75 monthly fee. This only serves as a summary of your benefit plan. Please refer to your Plan Document for actual coverage, limitation, and exclusion provisions. This program becomes available with membership to the Modern Business Council Inc. Association. The total rate charged is inclusive of a \$0.83 per employee per month association fee.

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## First things **FIRST**.

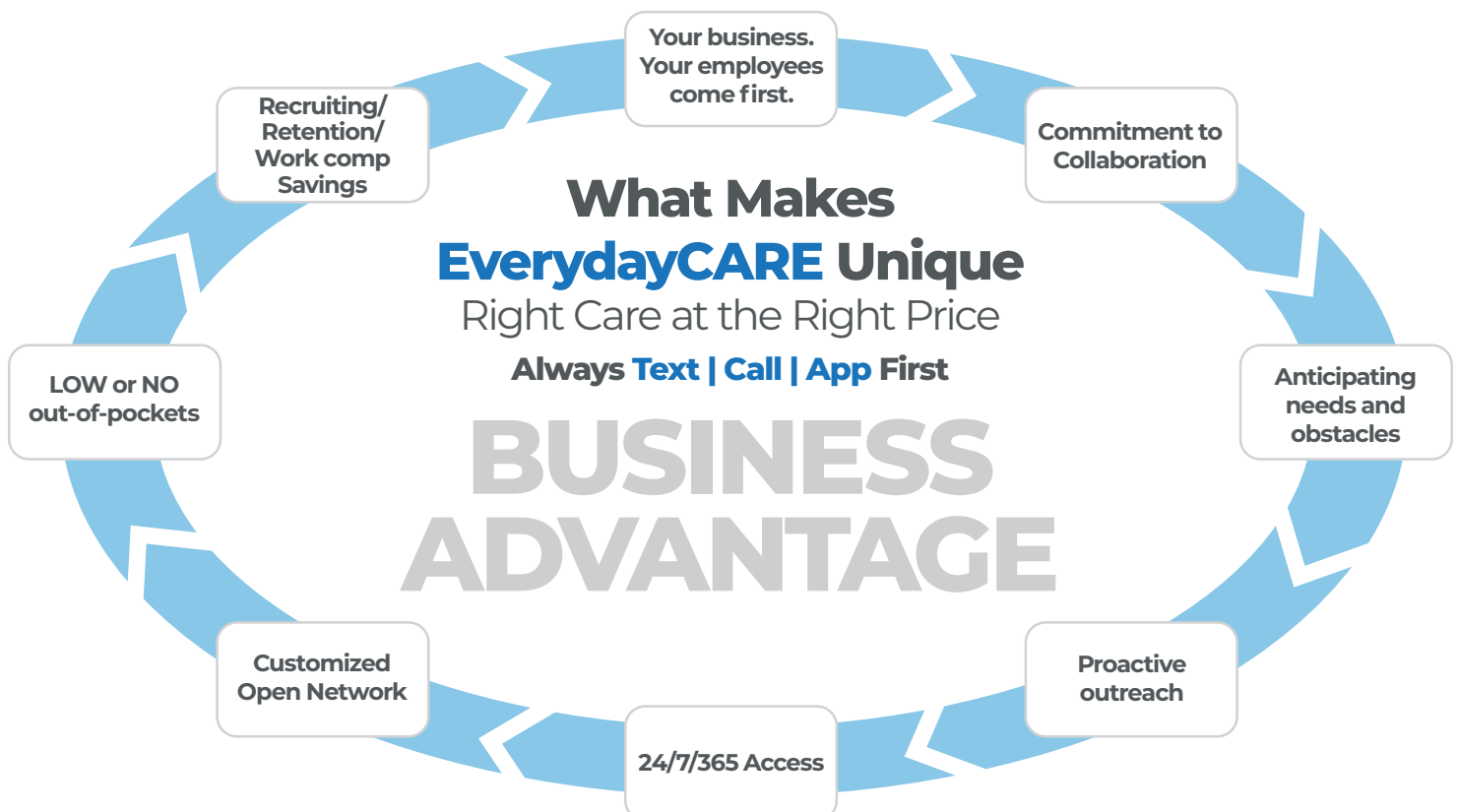
Can this Plan really provide the quality your company and employees need at such a low price? Will this Plan REALLY take care of my employees and their families if something bad happens? We hear you and those would be our first questions too. Long answer short, Yes! An ERISA insurance plan structured and managed THIS WAY protects your company and your employees from the high-dollar medical expenses life brings.



### How it **Works**

#### Your ERISA Insurance Plan managed by Redirect Health

- 1** Your company insurance plan is set up to comply with ERISA laws and the Affordable Care Act. The risk pool is managed by Newpath Medical Inc.
- 2** Redirect Health manages the program with the extra care your employees need - concierge access, coordination, navigation and negotiation.
- 3** 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 and smart healthcare.
- 4** Your employees always text, call, or use the app first (available 24/7) so they can receive 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.



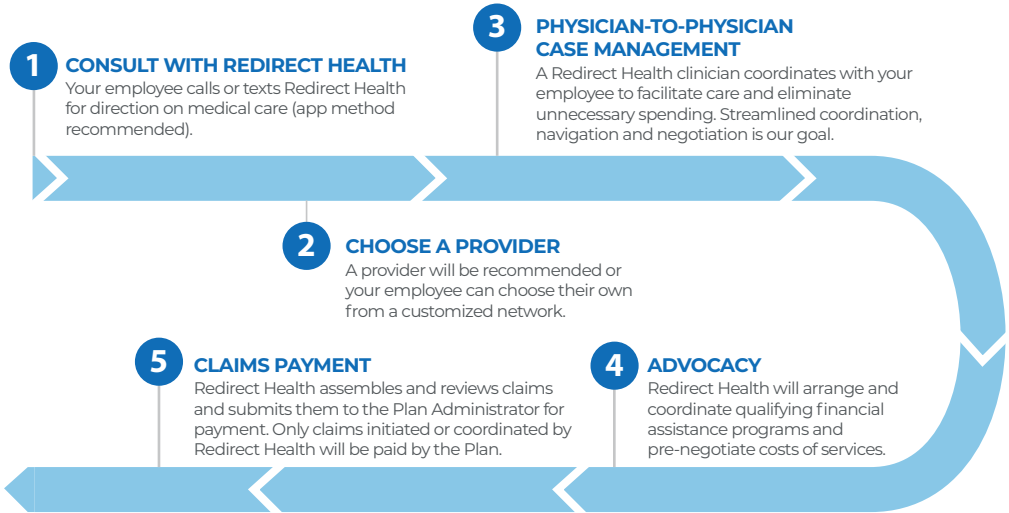
# Getting the Right Care at the Right Price

## How Claims are Paid

### Your Employee Has a Large Medical Expense

Always call, text, or use your app first

Examples: Appendicitis, broken bones, fractures, lacerations, cyst removal, car accidents, infectious diseases, gastrointestinal issues, liver disease, cancer, stroke, heart attacks, medically necessary surgery, and more



## Enrollment Process.

- 1** Submit Employer Application
- 2** Employees receive their unique enrollment link [www.RedirectHealth.com/\[CompanyName\]](http://www.RedirectHealth.com/[CompanyName])
- 3** HR and Employees attend a Zoom Enrollment Q & A.

# Medical Examples

Below are a range of potential medical conditions from minor to major that illustrate the way a Redirect Health member would manage their costs according to plan rules. The plan only pays for claims coordinated by Redirect Health. Always call, text, or use the app as soon as reasonably possible.\*

**The examples below are based on the member paying the first \$1,000 per condition (with 20% Co-Insurance) with a maximum out-of-pocket of \$5,000 per year.**

Sinus Infection	
You feel awful and call or text Redirect Health to describe how you are feeling.	
Redirect Health Call/Text/App	\$0
Prescription (using Redirect Health Formulary)	\$25
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$25</b>

Broken Ankle	
You break your ankle falling off step stool at home and after calling Redirect Health, go to local emergency facility.	
Redirect Health Call/Text/App	\$0
Physician-to-Physician case management	\$0
ER visit (cash pay price)	\$3,000
X-ray (cash pay price) (x 2)	\$100
Follow-up Specialist office visits (x 2)	\$200
Prescription (using Redirect Health Formulary)	\$25
Paid by Plan	<b>-\$1,860</b>
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$1,465</b>

Pregnancy	
You become pregnant and have prenatal care for 9 mos. You can use any OBGYN doctor. Member has normal vaginal delivery and postnatal care.	
Redirect Health Call/Text/App	\$0
Physician-to-Physician case management	\$0
Prenatal and Postnatal care	\$3,000
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Paid by Plan	<b>-\$6,400</b>
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$2,600<sup>^</sup></b>

Strep Throat	
You have a horrible sore throat and need to know if it's strep. You call Redirect Health and get scheduled for a local clinic visit.	
Redirect Health Call/Text/App	\$0
Local clinic visit	\$100
Strep Test	\$35
Prescription (using Redirect Health Formulary)	\$10
Paid by Plan	<b>-\$135</b>
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$10</b>

Finger Laceration	
You lacerate your finger while preparing dinner and, after calling Redirect Health, are directed to an urgent care facility.	
Redirect Health Call/Text/App	\$0
Urgent Care fee	\$125
Paid by Plan	<b>-\$125</b>
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$0</b>

Heart Attack	
You have a heart attack at home and are taken to the ER by ambulance. You spend 5 days in the hospital and receive: EKG, surgery, and post-surgery cardiologist visits. Doctors prescribe medications for maintenance.	
Redirect Health Call/Text/App	\$0
Physician-to-Physician case management	\$0
Hospital bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (for first 120 days)	\$425
Follow-up specialist visits (x 3)	\$675
Paid by Plan	<b>-\$72,275</b>
<b>Your Total Cost (Deductible, Co-Insurance &amp; Prescriptions)</b>	<b>\$5,000</b>

\*Timely communication and collaboration with Redirect Health is important for members getting the right price. Claims NOT initiated or coordinated by Redirect Health will NOT be paid by Plan. Prices are estimates and can vary by state, facility, and individual cases. <sup>^</sup>For maternity, members are responsible to pay two times their per condition deductible. 100% of eligible medical expenses are covered afterward.

## DialCare Mental Wellness

### FREE Unlimited Consultations

Connect with the care you need when and where you need it.

Access to licensed counselors via virtual or telephonic consultations

Scheduled appointments with mental health professionals



DialCare Mental Wellness is a program designed to provide safe, secure and private means of seeking mental health assistance from licensed counselors via virtual or telephonic counseling sessions.

DialCare Mental Wellness counselors can assist members with conditions such as depression, anxiety, grief, relationship problems and more. This unique program offers an app- based interface, connecting members with our counselors not only over the phone, but via video chat as well.

#### DialCare Mental Wellness is easy to use.

- Members can schedule an appointment with a counselor from 7 a.m. to 10 p.m. seven days a week.
- DialCare Mental Wellness counselors will reach out via phone or video chat upon request.
- Counselor appointments last for 30 minutes.
- Follow-up sessions may be scheduled for the member's convenience.
- Consultations are available in both English and Spanish.

#### What conditions can DialCare Mental Wellness counselors treat?

- |                    |                         |
|--------------------|-------------------------|
| • Depression       | • Relationship problems |
| • Stress           | • Anxiety               |
| • Eating Disorders | • Grief                 |
| • Addiction        | • And more              |



## Careington POS Dental Network

Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.

**All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements**

**You may visit any participating dentist on the plan and change providers at any time**

### Careington Plan Features

<b>Dental Procedures</b> — Routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns	Save 20% to 50%
<b>Orthodontics</b> — Including braces and retainers for children and adults	Save 20%
<b>Specialists</b> — Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics where available	20% Reduction on Normal Fees
<b>Cosmetic Dentistry</b> — Includes bonding and veneers	Save 20%

### Sample Dental Savings

	Plan Cost*	Regular Cost**	Savings Amount	Savings Percent
Adult Cleaning	\$63	\$132	\$69	52%
Child Cleaning	\$46	\$94	\$48	51%
Routine Checkup	\$33	\$78	\$45	58%
Extensive Oral Exam	\$56	\$136	\$80	59%
Four Bitewing X-Rays	\$42	\$89	\$47	53%
Composite (White) Filling	\$98	\$210	\$112	53%
Crown (porcelain fused to noble metal)	\$804	\$1,498	\$694	46%
Complete Upper Denture	\$1,067	\$2,152	\$1,085	50%
Molar Root Canal	\$777	\$1,459	\$682	47%
Extraction (single tooth)	\$109	\$255	\$146	57%

\*These fees represent the average of the assigned POS fees in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

\*\*Regular cost is based on the average of the 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Prices subject to change.

**THIS PLAN IS NOT INSURANCE** and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [www.careington.com/members](http://www.careington.com/members). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. **This plan is not available in Vermont or Washington.**

## VSP® Vision Savings Pass-Vision Program



VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. **Members can choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.\***

### Members receive:

- Access to discounts through a trusted, private-practice VSP doctor
- One rate of \$50 for eye exams\*\*
- 15% savings on contact lens exams\*\*\*
- Special pricing on complete pairs of glasses and sunglasses
- Unlimited use on materials throughout the year
- Exclusive Member Extras and special offers

### Sample Vision Savings

### Reduced prices and savings

WellVision Exam® Service	<ul style="list-style-type: none"> <li>• <b>\$50 with purchase</b> of a complete pair of prescription glasses.</li> <li>• <b>20% off</b> without purchase.</li> <li>• <b>Once every calendar year.</b></li> </ul>
Retinal Screening	<ul style="list-style-type: none"> <li>• <b>Guaranteed pricing with WellVision Exam, not to exceed \$39.</b></li> </ul>
Lenses	With purchase of a complete pair of prescription glasses: <ul style="list-style-type: none"> <li>• Single vision \$40</li> <li>• Lined trifocals \$75</li> <li>• Lined bifocals \$60</li> <li>• Polycarbonate for children \$0</li> </ul>
Lens Enhancements	<ul style="list-style-type: none"> <li>• <b>Average savings of 20-25%</b> on lens enhancements such as progressive lenses, and scratch-resistant and anti-reflective coatings.</li> </ul>
Frames	<ul style="list-style-type: none"> <li>• <b>25% savings</b> when a complete pair of prescription glasses is purchased.</li> </ul>
Sunglasses	<ul style="list-style-type: none"> <li>• <b>20% savings on unlimited non-prescription sunglasses</b> from any VSP doctor within 12 months of your last WellVision Exam.</li> </ul>
Contact Lenses	<ul style="list-style-type: none"> <li>• <b>15% savings</b> on contact lens exam (fitting and evaluation).</li> </ul>
Laser Vision Correction	<ul style="list-style-type: none"> <li>• <b>Average 15% off the regular price or 5% off the promotional price;</b> discounts only available from contracted facilities.</li> </ul>

\* Brands subject to change. \*\* This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% off an eye exam only. \*\*\* Applies only to contact lens exam, not materials. You're responsible for 100% of the contact lens material cost.

**THIS PLAN IS NOT INSURANCE.** This plan is not available in Washington.



## 2nd Opinion program.



When you are diagnosed with a serious condition, everything is different. Priorities change. Who can you trust? How should you think about time and money and your job? 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.

That's why **Redirect Health** guides you through a simple and easy process that helps you know what you need. To 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 you will need highly organized and timely. Making sure you always get the right care. And we know finances and affordability matter, so count on our team to make sure your coverage is optimized so your 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.

