



# EverydayCARE<sup>®</sup> without Hospitalization

**Employer Insurance Plan BENEFITS SUMMARY**  
Managed by Redirect Health



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

Redirect Health members will tell you how much they 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.

**Always Use the App First**

Expedite anything [www.RedirectHealth.com/ExtraHelp](http://www.RedirectHealth.com/ExtraHelp)

BENEFITS

FEATURES

# Nationwide Virtual-First Healthcare

**Always \$0 24/7/365**  
In English & Spanish

- 1 USE THE APP:** We will help you figure out what you need and you can even book online
- 2 WE WILL:** Connect you with a medical provider at your scheduled time
- 3 WE WILL:** Coordinate all prescriptions and referrals, and follow-up to make sure you have everything you need



**Medical Records at our Finger Tips**  
Having the important information allows us to do much more. Safely upload info to the Redirect platform is the first step. Its easy, and all from the App.

**Know The Costs**  
It's important you always know the cost of your care BEFORE starting. No surprise non-emergency medical bills.

**Follow-Up Matters**  
Sometimes people won't respond to a treatment plan and the plan will need to be modified and/or changed. Count on us to do what we say we will and finish what we start.

**Please & Thank You**  
Let's keep this promise simple. Expect us to get back to you promptly, and to always be nice.

**In-Network Foundation**  
Scheduled by Redirect Health\*  
(Coordination, Navigation & Pre-negotiation)  
**Always Use the App FIRST**

**EverydayCARE**

Virtual Primary Care Visits	<b>24/7/365 No Cost</b>
Primary & Urgent Care Office Visits	
Labs (most routine - <a href="https://RedirectHealth.com/labcorp2021">RedirectHealth.com/labcorp2021</a> )	
Annual Adult Physical <sup>1</sup> & Well Child <sup>1</sup>	
Chiropractic Office Visits (12 visits per plan year)	
X-ray	
Mental Health & Tele-Counseling (See page 7)	<b>No Cost Tele-Counseling</b>

**Prescription Drug Programs and Other Care** (Directed through Redirect Health or no benefit)

Rx and Immunizations <a href="https://RedirectHealth.com/formulary">RedirectHealth.com/formulary</a>	<b>Tiered Copays</b>
Specialty <sup>2</sup> & Non-Formulary Drugs	<b>No Benefit</b> <b>Only Coordination, Navigation, Negotiation</b> <b>Always Use the App FIRST</b> To optimize any of your insurance benefits and get the right price.*
Specialist Consults & Care	
MRI, CT Scans, Ultra-Sound & other imaging	
Hospital Care (Inpatient Care & Outpatient Services)	
Excluded Services (Organ Transplant, Dialysis & Skilled Nursing Facility)	
Emergency Room Copay	

<b>EverydayCARE®</b> <b>without Hospitalization Pricing<sup>3</sup></b> Your monthly cost after your employer's contribution	MEMBER ONLY	\$125
	MEMBER & SPOUSE	\$240
	MEMBER & CHILD(REN)	\$240
	MEMBER & FAMILY	\$365

**This program is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The risk pool is managed by Newpath Mutual Insurance Company. 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). **1** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. In-network routine endoscopy, colonoscopy, sigmoidoscopy, vision or hearing screening for children, and x-ray will also be included at no cost(with authorization) when required by provisions of the Affordable Care Act. Visit [hhsa.gov](https://hhsa.gov) for all Minimum Essential Coverage as outlined by the Affordable Care Act. **2** Medications with a cost greater than \$3,000 per month and which are needed for longer than 30 days. **3** Households with at least one member who smokes will not be eligible for an additional \$75 discount as reflected in the illustrated price. \* Only when directed by Redirect Health. See Plan Document for coverage limitations and details. 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.

# First things **FIRST**.

Will this Plan really provide the quality you need at such a low price? If something bad happens, will this plan really take care of my family and me? 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 you and your family from the high-dollar medical expenses life brings.



## How it Works

- 1 Always use the App to schedule care.**  
Download the App ([www.RedirectHealth.com/app](http://www.RedirectHealth.com/app))
- 2** Your concierge and physician team will make sure you always get the right care. And they'll help you not spend more than you should.
- 3** Submit doctor's bills through the SECURE App (but most times we'll pay them before you get a bill)
- 4** Expedite any request or obstacle with [www.RedirectHealth.com/ExtraHelp](http://www.RedirectHealth.com/ExtraHelp)



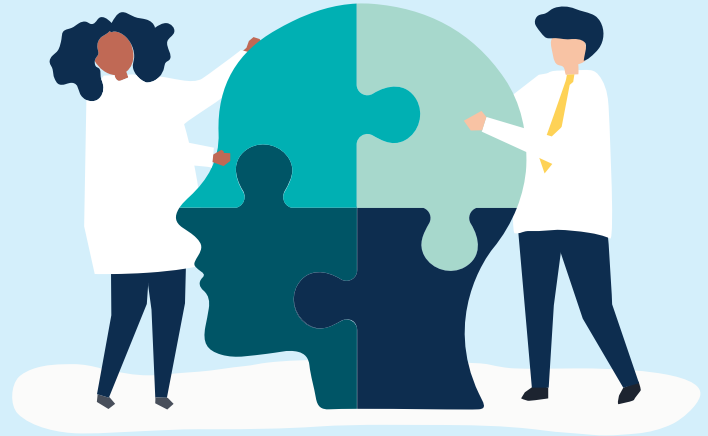
## Resilience PRO by Orriant Mental Wellness

**FREE Unlimited Consultations****LIFE CAN BE STRESSFUL**

“The path to mental wellness starts right here”

**With the support of:**

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



**resilience** PRO  
BY ORRIANT

**Get help navigating life's challenges**

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

**FREE Unlimited Consultations via virtual or telephone**

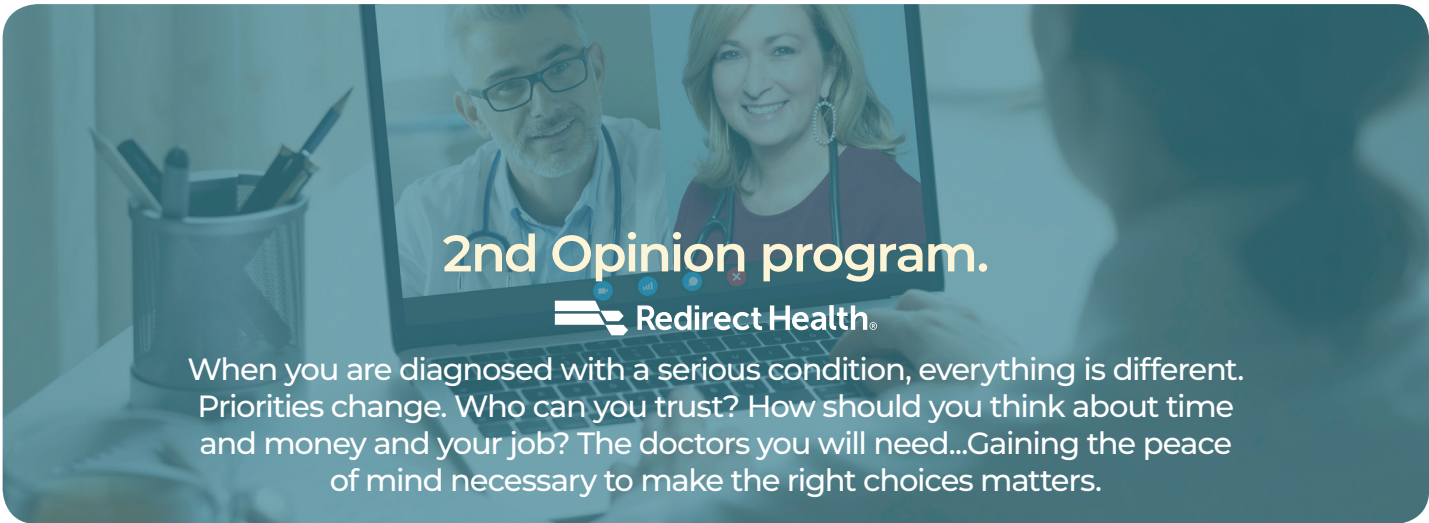
Schedule appointments 8 am to 5 pm MT (weekdays)  
or, call any time in the event of an urgent crisis.

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

**For help with:**

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

**Contact us through your App to schedule appointments**



## 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.

