

# iEverydayCARE® without Hospitalization

**INDIVIDUAL & FAMILY BENEFITS SUMMARY** 



#### Better healthcare for everyone. It's what you deserve!

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

# Always Text/Call 888-407-7928 First

Expedite with www.RedirectHealth.com/ExtraHelp

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 (RedirectHealth.com/state-disclosures) for more information regarding program limitations.

#### **iEVERYDAYCARE® WITHOUT HOSPITALIZATION BENEFITS SUMMARY**

# Redirect Health。

#### BENEFITS

# Nationwide Virtual Primary Care Visits

FROM YOUR HOME

Schedule a Virtual Primary Care visit with the Right Provider

2 Get the Right Care



WE WILL

Follow Up to ensure you're on the Right track



# Always \$0 24/7/365

#### iEverydayCARE<sup>1</sup>

Virtual Primary Care Visits (24/7/365)

**Primary Care Office Visits** 

Labs (most routine)

Annual Adult Physical & Well Child

Chiropractic Office Visits (12 visits per plan year)

X-ray

Mental Health & Counseling (See page 4)

Dental & Vision (See page 5 & 6)

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

**Rx and Immunizations** 

#### **Other Care**

MRI, PET, & CT Scans

**Specialist Consults & Care** 

Hospital Care (Inpatient Care & Outpatient Services)

Urgent Care / Emergency Room Service

#### 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.

# \$0 Copay & No Deductible\*

Always Text/Call/App FIRST

# 888-407-7928

EXPEDITE WITH www.RedirectHealth.com/ExtraHelp

**Discount Program** 

**Prescription Drug Discount Program** 

#### Coordination, Navigation, Negotiation Always Text/Call FIRST

To optimize your insurance benefits and get the fair price.\*

iEverydayCARE <sup>®</sup> without Hospitalization Pay one fixed monthly price for you and your family	MEMBER ONLY	\$125
	MEMBER & SPOUSE	\$240
	MEMBER & CHILD(REN)	\$240
	MEMBER & FAMILY	\$365

This program is NOT insurance and 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 Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. <u>5</u>26-1-104. 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 (RedirectHealth.com/state-disclosures) for more information regarding program limitations.

\*Only when directed by Redirect Health. There is no sharing if Redirect Health does not initiate or guide care. **1** See Membership Guidelines for details of sharing and limits. The total plan rate charged is inclusive of an association fee of \$2 for an individual, \$3 for an individual with spouse or child(ren), and \$4 per family per month, payable to Reimagined Society, Inc. in addition to the \$29 annual association membership fee.

FEATURES



# First things FIRST. can 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 association Medical Cost Share Plan structured and managed THIS WAY protects you and your family from the high-dollar medical expenses life brings.



# How it Works

Newpath Medical Cost Share program managed by Redirect Health

Always Text/Call/App FIRST
888-407-7928

Download the App (www.RedirectHealth.com/app)

- 2 Your concierge 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 bill through the SECURE app
- Expedite anything with www.RedirectHealth.com/ExtraHelp



## Redirect Health。

#### **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
- Addiction

- Grief
- And more

#### How to Use:

Simply follow the link you received in your email to complete your registration, download the DialCare mobile app or visit dialcare.com/verify. If you're having problems registering, you can call DialCare Mental Wellness for assistance at 888-407-7928. Once registered, you can log in online at member. dialcare.com or through the mobile app to request consultations or to update your account.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.



#### 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**

Dental Procedures — Routine oral exams, unlimited cleanings, an major work such as dentures, root canals, ar	Save 20% to 50%			
Orthodontics — Including braces and retainers for children and ad	Save 20%			
<b>Specialists</b> — Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics where available	20% Reduction on Normal Fees			
Cosmetic Dentistry — Includes bonding and veneers	Save 20%			
Sample Dental Savings	Plan Cost*	Regular Cost**	Savings Amount	Savings Percent
Adult Cleaning	\$63	\$132	\$69	<b>52</b> %
Child Cleaning	\$46	\$94	\$48	51%
Routine Checkup	\$33	\$78	\$45	<b>58</b> %
Extensive Oral Exam	\$56	\$136	\$80	<b>59</b> %
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	<b>46</b> %
Complete Upper Denture	\$1,067	\$2,152	\$1,085	50%
Molar Root Canal	\$777	\$1,459	\$682	<b>47</b> %
Extraction (single tooth)	\$109	\$255	\$146	<b>57</b> %

\*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.

#### How to Access the Discount

Step 1 To locate a participating provider, please call 888-407-7928 or visit careington.com to access the online provider search.	<b>Step 2</b> When scheduling an appointment, please inform the participating provider's office you are a member of the Careington Dental Network.	<b>Step 3</b> Please present your Careington ID card upon arrival to receive savings.	<b>Step 4</b> The provider will collect payment at the time of service. You are responsible for paying the total bill, less the applicable savings, when service is provided.
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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. 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.

# Redirect Health。

#### VSP<sup>®</sup> 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** • \$50 with purchase of a complete pair of prescription glasses. WellVision Exam® Service · 20% off without purchase. • Once every calendar year. **Retinal Screening** • Guaranteed pricing with WellVision Exam, not to exceed \$39. With purchase of a complete pair of prescription glasses: Single vision \$40 Lined trifocals \$75 Lenses • Lined bifocals \$60 Polycarbonate for children \$0 • Average savings of 20-25% on lens enhancements such as progressive Lens Enhancements lenses, and scratch-resistant and anti-reflective coatings. Frames • 25% savings when a complete pair of prescription glasses is purchased. · 20% savings on unlimited non-prescription sunglasses from any VSP Sunglasses doctor within 12 months of your last WellVision Exam. **Contact Lenses** • 15% savings on contact lens exam (fitting and evaluation). • Average 15% off the regular price or 5% off the promotional price; **Laser Vision Correction** discounts only available from contracted facilities.

To find a VSP doctor, call 888-407-7928 or visit www.vsp.com. At your appointment, tell your VSP doctor that you're a VSP member for immediate savings on eye exams and eyewear.

\* 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.

# Redirect Health。

# 2nd Opinion program.

Redirect Health.

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.

