



Individuals
& Families



iEverydayCARE®

Benefit Summary

**Everyday Itol®
Protection**

**for you and
your family**

We Make Health Plans Affordable

	Foundation Everyday Ito1®	iPremium iEverydayCARE®1,2	iPremium PLUS iEverydayCARE® Hospital1,2
Everyday Ito1® Platform Your Family's 24/7 Medical Director	The Protection You Need		
	✓	✓	✓
Health and Fitness Classes at over 20k facilities and 4k virtual classes	✓	✓	✓
Health and Wellness Discounts unlocking up to 40% off at over 400 national retailers	✓	✓	✓
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 member responsibility Virtual and In-Network Office Visit with 48 Hour Pre-Authorization \$20 member responsibility⁴ 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	Everyday Ito1® Care Navigation • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. Cost of Care is 100% Member Responsibility	✓	✓
\$0 member responsibility Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization		✓ (Basic)	✓ (Standard)
\$0 member responsibility Mental Health Tele-Counseling with 48 Hour Pre-Authorization		✓	✓
\$0 copay Virtual Specialist Curbside Consult⁶ with 48 Hour Pre-Authorization		✓	✓
Rx & Immunizations RedirectHealth.com/ReefRxFormulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	✓	✓	✓
Specialist / Advanced Imaging / Hospital			
Specialist Consults & Care \$50 member responsibility⁵ with 48 Hour Pre-Authorization	Everyday Ito1® Care Navigation • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. Cost of Care is 100% Member Responsibility		✓
Advanced Imaging \$50 member responsibility⁵ MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization			✓
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			✓
Excluded Services⁸ Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications	Everyday Ito1® Care Navigation • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. Cost of Care is 100% Member Responsibility		
Network			
Multiplan .iPHCS Practitioner Only Network (or add a doctor 48 Hours prior to visit)⁹	✓	✓	✓

1 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 Health 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 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 (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.

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Makes any Health Plan Work Better

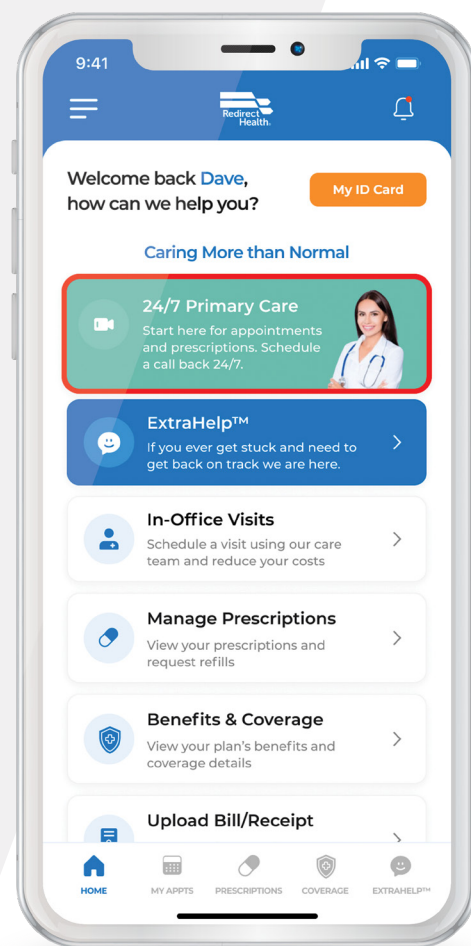
Everyday Ito1® Platform

Makes any Health Plan More Affordable

Affordable access to basic healthcare for everyone in your entire family. Prevention of chronic and expensive disease starts with children

Your Family's 24/7 Medical Director

- Medical Professionals ON STAFF with licenses in all 50 states
- Complete Electronic Medical Records always at their finger tips
- 24/7 Virtual Primary Care & Virtual Urgent Care
- Virtual Specialist and Emergency Room curbside consults and opinions
- Enhanced Population Health & Prioritized Pro-active Out-reach
- CareLogistics™ + Care Navigation
- Referral Management
- Rx Management (Insurance vs. Cash)
- Physician-to-Physician Case Management
- Hospital Discharge and Follow-up Management
- Alternative Funding Management for Plan Exclusions and Limitations. Access to Impact Together™ and foundation funds

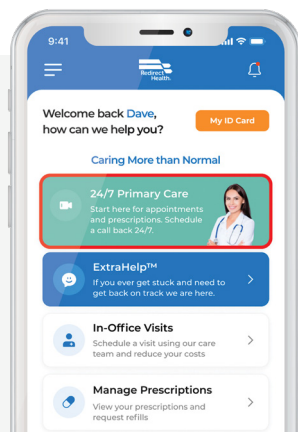


Our 3 Promises

1. You will always get the care you need.
2. We will always help you make it affordable.
3. It will be hard sometimes, but we will always be at your side doing the hard work.

We Put People First! Care Navigation Works for Everyone.

Finally! Healthcare on your terms – access care anytime, from anywhere, 24/7/365.



Everything You Want in a Healthcare App – and More



Access Your
ID Card(s)



Speak with a
Medical Provider



Access Plan
Details



Renew
Prescriptions



Update Your
Information



Submit receipts or
billing questions

Start with the Redirect Health Member App

- ✓ Available to answer any questions 24/7/365 in English and Spanish
- ✓ If you have a medical need simply use the [Member App](#), call or text
- ✓ Our Care Team is made up of healthcare experts and medical providers



We Navigate and Coordinate Your Care

- ✓ We'll help you determine if virtual, in-person, urgent, or emergency care is needed
- ✓ Connect to a virtual medical provider at a convenient time for you who will determine if further in-office care is needed
- ✓ We'll assist with any next steps, such as in-office visit scheduling or filling prescriptions at a nearby pharmacy so you never waste any time

Follow-Up that Matters

- ✓ We find you the right level of care to address your medical needs, so you never pay more than you should
- ✓ Whether you had a virtual or in-person visit, we follow-up after your visit to make sure your care plan is staying on track
- ✓ Ever have a question? The Care Team is available 24/7/365



How Your Membership Works

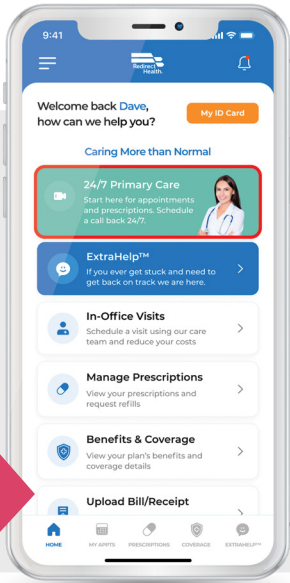
Get the most out of your healthcare by following these simple steps

What if I need care?
Always use the Member App to schedule care and prepare for your appointments. Many times you'll get everything you need over the phone. Your Care Team will make sure you always get the right care. Never spend more than you should.

What if I get a bill?
Submit doctor's bills through the SECURE Member App (but most times we'll pay your doctor before you get a bill)

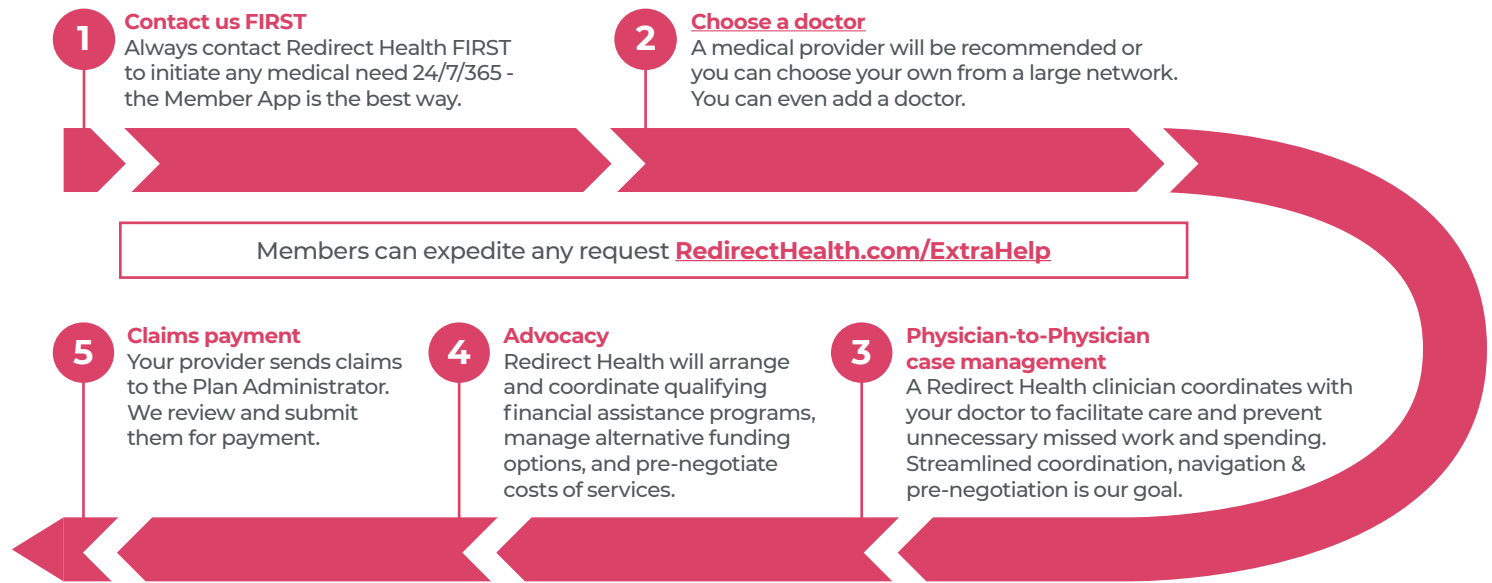
What if I have extra questions?
Expedite any request or obstacle on the Member App or use RedirectHealth.com/ExtraHelp

Please visit RedirectHealth.com/app to download the App



How Needs are Shared with the Community

Your Redirect Health membership protects you and your family from high-dollar medical expenses



How Pre-Existing Conditions are Shared (iEverydayCARE Hospital Only)

A condition is considered pre-existing for a member or dependent if symptoms or treatment have occurred within the 12 months prior to joining the Medical Cost Share. See the Membership Guidelines for detailed description of what will be considered a pre-existing condition. **Controlled diabetes, hypertension, high cholesterol, seasonal allergies and intermittent asthma will not be considered pre-existing when reported prior to membership effective date.**

Conditions beginning after a member's effective date will be shared after paying a \$2,000 initial member responsibility then 20% with a maximum out-of-pocket of \$4,000[^] per year. See the Membership Guidelines for sharing rules.

Additional Sharing Restrictions and Limitations
See Member Guidelines

Pre-existing conditions become eligible for sharing based on members' tenure with the plan, as indicated by the following graduated sharing schedule:

Time After Membership Effective Date	Shareable
First 12 months	Not shareable
Months 13-24	Shareable to \$25,000
Months 25-36	Shareable to \$50,000
Month 37 and after	Shareable to \$125,000

^{*}Specialist, advanced imaging, and hospital claims must be pre-authorized and coordinated by Redirect Health to be eligible for payment.
[^]Subject to program sub-limits. Prescription drug benefits are not included in out-of-pocket max calculation.

iEverydayCARE® Plan Pricing - Effective 7/1/25

	Foundation Everyday Itol®	iPremium iEverydayCARE®	iPremium PLUS iEverydayCARE® Hospital		
	All Ages	All Ages	Ages 18-44	Ages 45-59	Ages 60-64
Primary Member Only	\$99	\$199	\$479	\$479	\$579
Primary Member + Spouse	\$189	\$349	\$919	\$919	\$1,029
Primary Member + Child(ren)	\$189	\$349	\$919	\$919	\$1,029
Primary Member + Family	\$269	\$499	\$1,299	\$1,299	\$1,399