

Newpath Medical Cost Share - Membership Guidelines

Welcome

Most people agree that healthcare in America has become much more complex and costly than it should be. And many people, especially those making ordinary wages, feel left out and powerless. That is why Redirect Health and Newpath Medical, Inc are working together to make healthcare easier and more affordable for many more working people like you and your family.

Redirect Health's IEverydayCARE, combined with Newpath's Medical Cost Share was especially created for people who have found the monthly premiums or out-of-pockets have risen too much and have gotten too expensive.

What is the Newpath Medical Cost Sharing Community

The Newpath Medical Cost Sharing Community operates as an Association risk pool managed by Newpath Medical, Inc., a non-profit Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann §26-1-104 overseen by an Independent Board.

Newpath is a Medical Cost Sharing Community whose Members agree to work together with Redirect Health to help all Members get all the right healthcare they need while also paying the right price. All Members agree to always use Redirect Health to help coordinate, navigate, and pre-negotiate their healthcare *BEFORE* initiating services on their own. In fact, doing it any other way should be expected to cost the community unnecessarily. No benefits will be paid by Newpath unless the Member initiates their healthcare through Redirect Health, who's medical team will work very closely with the doctor(s) you choose.

All Members agree to the following.

1. The healthcare system is too complex and has too many hidden unnecessary costs to be navigated without an expert guide. Redirect's IEverydayCARE is the expert guide Members choose to use.
2. Getting the "Right Care at the Right Price" requires collaboration to eliminate unnecessary activity (administration, paperwork, travel, doctors' appointments, Urgent care/ER visits, surgeries, trips to a pharmacy, etc.) and unnecessary spending (money, time, and attention/worry).
3. Personal responsibility and collaboration is embedded in the combination of IEverydayCARE with Newpath's Medical Cost Share. It is ideal for people who believe the only way to provide the right healthcare at the right price sustainably is with collaboration between Redirect (as the expert guide), Newpath, employers, employees, families, and local healthcare providers. Members believe it is their responsibility to always use Redirect Health as a guide before they or a family member initiates healthcare, or as soon as reasonable in emergency situations. In this way, Members will be contributing to the elimination of unnecessary activities, administration, service and associated costs.
4. For necessary healthcare, the goal is always for Redirect and Members to secure the fair self-pay rates relative to the Member's specific locale before the service is initiated.

5. Members agree to refrain from the usage of any form of illicit/illegal drugs and excessive alcohol consumption, all of which are harmful to the body. Tobacco consumers have an increased share of \$75 monthly per household.
6. Members agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Redirect, Newpath or its affiliates.
7. Members agree to work closely with Redirect and Newpath to get the healthcare they need, while also:
 - a. Minimizing the number of times a medical need exceeds the \$2000 Initial Member Responsibility (IMR) - \$4,000 for Families.
 - b. Preserving the dollars available to all in the Newpath Medical Cost Share community
 - c. Minimizing the average dollars spent per Need by engaging Redirect early so appropriate self-pay rates can be secured.

These agreements and principles are not intended to be a way to deny care to people, or to restrict people to a network of providers that limits choice. They are certainly NOT intended to be used for creating an insurance entity. And these principles should NEVER become a way to help insurance companies, hospitals, pharmaceutical companies, Pharmacy Benefit Managers, Pharmacies, doctors, or other healthcare providers and vendors make more money without first creating value for Members.

IEverydayCARE Out-of-Pocket costs

These are the costs Members pay when accessing primary care, chiropractic, laboratory, care coordination, navigation, and negotiation services outlined in the Benefit Summary and these Membership Guidelines. All costs are paid by Newpath so long as Redirect initiates and guides care. There is no sharing if Redirect does not initiate and guide care.

Member Responsibility (MR)

The MR for non-IEverydayCARE services is \$2000 then 20% per Plan Year for Individual Plans (\$4,000 then 20% for Family Plans), and then 20% of allowable charges. This is the amount paid, by the Member, before the Newpath community shares in Medical Expenses on a per Plan Year basis. All qualified medical expenses submitted within six (6) months of service and after the MR is met, are shareable with the Newpath community at 100%, without an annual or lifetime limit. For each unexpected medical need, the Newpath community shares in the expenses after the MR is met. This ensures sharing to be placed where the community would recognize the most need.

Waiving MRs

MR's are waived for screening colonoscopies and mammograms, however diagnostic colonoscopies and mammography are subjected to normal MR and sharing guidelines. See the Rules for Sharing below.

There will be opportunities for a Member to spend much less on a service by traveling to another locale or by agreeing to use another provider. Redirect Health's medical team will recommend in specific instances when waiving the MR makes sense to the Newpath community and to the Member. For example, maternity MR's for deliveries performed outside a hospital may be waived (i.e. Birthing Center or at home).

Maximum Out-of-Pocket (MOOP) is \$4,000 for Individual Plans and \$6,000 for Family Plans*

This is the maximum out-of-pocket amount a New Path Member will pay per Plan Year for those medical expenses that are eligible.

*Excludes Prescription Drug Benefits, Pre-Existing Conditions, and subject to program sub-limits. See the Rules for Sharing below.

NEWPATH MEDICAL COST SHARE PRE-EXISTING CONDITION WAITING PERIOD

A need that stems from a condition which existed within the 12 months prior to membership would be a pre-existing condition and would not be considered fully shareable. However, it would be shareable if the condition is fully cured and has not had treatment or symptoms in the 12-month period prior to membership. Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms in the 12 months prior to the Effective Date would fall into the Pre-existing category.

Pre-existing conditions have a waiting period. Even if a condition or need is determined to be pre-existing, and thus ineligible for sharing, Redirect will still diligently negotiate all medical bills towards amounts that are appropriate, fair, and usual and customary.

- 1ST YEAR - There is no sharing for pre-existing conditions
- 2ND YEAR - Up to \$25,000 of sharing for pre-existing conditions
- 3RD YEAR - Up to \$50,000 of sharing for pre-existing conditions
- 4TH YEAR & BEYOND - Up to \$125,000 of sharing for pre-existing conditions per year

Pre-existing conditions not subjected to pre-existing limitations if medically managed and stable with generic medications:

- Controlled Diabetes
- High blood pressure
- Seasonal Allergy
- Intermittent Asthma
- High cholesterol

IMPORTANT FINE PRINT

MEMBERSHIP IN REDIRECT HEALTH AND NEW PATH SHOULD NEVER BE CONSIDERED A SUBSTITUTE FOR A HEALTH INSURANCE POLICY THAT IS AFFORDABLE ENOUGH. NEITHER REDIRECT HEALTH OR NEWPATH ARE INSURANCE COMPANIES.

IF THE NEWPATH MEMBERSHIP COMMUNITY IS UNABLE TO SHARE IN ALL OR PART OF A MEMBER'S ELIGIBLE MEDICAL NEEDS, EACH MEMBER WILL REMAIN SOLELY FINANCIALLY LIABLE FOR ANY AND ALL UNPAID MEDICAL NEEDS. THESE MEMBERSHIP GUIDELINES DO NOT CREATE A LEGALLY ENFORCEABLE CONTRACT BETWEEN NEWPATH AND ANY OF ITS MEMBERS. NEITHER THESE GUIDELINES, NOR ANY OTHER ARRANGEMENT BETWEEN MEMBERS AND NEWPATH, CREATE ANY RIGHTS FOR ANY MEMBER AS A RECIPROCAL BENEFICIARY, A THIRD-PARTY BENEFICIARY, OR OTHERWISE. AN EXCEPTION TO A SPECIFIC PROVISION OF THESE GUIDELINES ONLY MODIFIES THAT PARTICULAR PROVISION AND DOES NOT SUPERSEDE OR VOID ANY OTHER PROVISIONS. THE DECISION BY NEWPATH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS DOES NOT AND SHALL NOT CONSTITUTE A WAIVER OF THIS PROVISION OR ESTABLISH BY STOPPEL OR ANY OTHER MEANS ANY OBLIGATION ON THE PART OF NEW PATH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS.

Sharing Rules

Non-emergencies

Sharing is only permissible in non-emergency situations if treatment is initiated and directed by Redirect Health. The goal is to be proactive and anticipate the need for care prior to the care being needed, and to collaborate with other providers to maximize attaining the right care at the right price.

Emergencies

Sharing will be permissible in emergency situations so long as:

- Notification is given to Redirect Health as soon as reasonably possible
- Redirect Health is included in the physician-to-physician collaboration with hospital professionals

| <u>Condition</u> | <u>NEWPATH MEDICAL COST SHARING RULE</u> |
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| All Conditions and Services | All sharing by the Newpath Medical Cost Share will occur after the member's Member Responsibility (MR) AND only if Redirect Health (RDH) is used to coordinate, guide, navigate, and pre-negotiate care prior to care being rendered (or as soon as reasonably possible). The Newpath Medical Cost Share community risk pool is not intended to be used when Members choose to self-direct care or use medical professionals who are not in collaboration with RDH professionals. |
| Abortion | Sharable, subject to MR and MOOP. |
| ADD, ADHD & SPD Treatment | Sharable, subject to MR and MOOP. Medications are subject to Prescription Drug tiers. See redirecthealth.com/Formulary for more details. |
| Allergy Treatments | Maximum \$1,000 per member per year, subject to MR. Requires Pre-approval. |
| Alternative Medical Practices | Not Sharable. Unproven and insufficiently proven diagnostics and therapeutics are considered Alternative and are not shareable. Alternative practice methods, though helpful in many circumstances, include ayurvedic, acupuncture, homeopathy, naturopathy, functional/integrative medicine, most use of CBD and all marijuana, and any practice that promotes insufficiently proven methods. Specifically considered Alternative/insufficiently proven are nutritional supplements, detoxification; use of diagnostics and therapeutics for mold toxicity, chronic Lyme, and other poorly characterized conditions; stem cell therapies (other than where proven effective); all diagnostics and lab tests performed on healthy people other than screening testing as recommended by the US Preventative Task Force. |
| Alcohol or Drug Abuse Treatments | Treatment for alcohol, substance abuse or chemical dependency is shareable, subject to MR and MOOP limits. |
| All other Addiction Treatment | Not shareable. The Newpath Community does not share costs for treatments related to addictions other than for Alcohol/Substance Abuse & Chemical dependency. However, RDH's Care Logistics specialists and doctors are available to assist Members in locating qualified medical providers and/or alternative treatment options. |

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| Ambulance Transport | Ground transport only sharable subject to MR and MOOP limits as deemed medically necessary by RDH, non-emergency transport must be scheduled by RDH. No transport for convenience only. |
| Audiological | Shareable, subject to MR and MOOP, to correct hearing loss but not for hearing aids. Requires pre-approval from RDH. |
| Automobile Accident | Sharable subject to MR and MOOP, net of third-party payments from other insurance, no sharing for illegal activity, racing, or driving while intoxicated. |
| Chiropractic | Shareable with no out-of-pocket cost for up to 12 office visits per year when guided by RDH. |
| Colonoscopy | <p>Diagnostic Colonoscopy Shareable subject to MR and MOOP for a diagnostic colonoscopy when ordered and performed by a licensed medical provider (and guided by RDH) to evaluate signs/symptoms related to a potentially shareable Need.</p> <p>Screening Colonoscopy Shareable without MR (as a well-patient procedure) when a screening colonoscopy is performed for a fair and reasonable price as a routine medical preventive screening test in a member who does not have signs/symptoms or history of colon disease. Must be guided by RDH.</p> <p>If a screening colonoscopy identifies a colon abnormality, such as a polyp or diverticula, all future colonoscopies will be considered diagnostic and be subject to MR and MOOP. Must be guided by RDH.</p> |
| Contraception / Sterilization | Oral contraception and IUDs are sharable under tiered prescription benefit. Elective sterilization such as tubal ligation and vasectomy, or the reversal of the same, is not shareable. |
| Cosmetic Surgery | Shareable subject to MR and MOOP only for disfiguration due to shareable injury or illness, and when guided by RDH. |
| Counseling / Mental Health & Psychiatric | In-patient psychiatric care is not sharable. Tele-health provided by Resilience pro and pre-authorized by Redirect Health is sharable with no out of pocket cost. |
| Dental | <p>Generally, not shareable. When RDH guides care, Newpath members share: (a) The breaking or injury of natural teeth and caps (but not repairs to dentures or partial plates) by accidents other than when chewing / eating (b) Operations on bones in the mouth (not teeth). (c) Life-threatening dental problems. An example would be an allergic reaction to previous dental work materials on a life- threatening level.</p> <p>Sharing of bills subject to MR and MOOP would be limited to helping with the immediate life-threatening problem only. It would NOT include subsequent routine dental work. Newpath members do not share expenses for dental work on the teeth either above or below the surface of the gums, and/or routine dental work such as (but not limited to): cleanings, fillings, crowns, removal of wisdom teeth, dentures, treatment of periodontal disease, etc.</p> |

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| Emergency Room | Shareable at 140% of Medicare rates for eligible medical needs from an illness, injury or accident. Subject to \$500 MR plus 20% additional Member Responsibility (and MOOP). Each additional visit to the emergency room after the first visit requires the member to pay an additional \$500 MR. This amount is added to the MR. Members with non-emergency needs should contact RDH for appropriate care. |
| Fertility | Needs resulting in expenses for prescriptions, tests, treatment, in vitro fertilization, or other procedures related to infertility are not shareable. |
| Home Healthcare | Home Healthcare expenses are sharable when related to an accident or injury and prescribed by a licensed physician. Sharing is limited to 30 days and \$5,000. Subject to MR. |
| Hospice | Not sharable |
| Hospitalization | Shareable at semi-private room rate or if a licensed medical provider prescribes ICU or quarantine. Subject to MR and MOOP. |
| Hyperbaric Therapy | No coverage. |
| Imaging | MRI, PET, CT Scans & Other Imaging : \$50 Member responsibility |
| Immunizations | Routine Adult immunizations are sharable. Routine Childhood immunizations are sharable for children from birth to age 18 for: <ul style="list-style-type: none"> ◦ Diphtheria, Tetanus, Pertussis (Whooping Cough) ◦ Haemophilus influenza type b ◦ Hepatitis A ◦ Hepatitis B ◦ Human Papillomavirus (HPV) ◦ Inactivated Poliovirus ◦ Influenza (flu shot) ◦ Measles ◦ Meningococcal ◦ Pneumococcal ◦ Rotavirus ◦ Varicella (Chickenpox) |
| Injections | Injections related to pain management for a sharable need is sharable up to \$5,000, subject to MR. |
| Injuries from Certain Acts | Injuries or illnesses caused as a result of participation in a public riot, criminal act, assisted suicide, or euthanasia will not be shareable. Injuries or illnesses that directly result from a member abusing drugs or alcohol will not be shared. Non- accidental, self-inflicted injuries for members over 12 years of age are generally not shareable. Exception: Medical expenses related to attempted or threatened suicide are sharable; limited to stated psychiatric treatment amounts. Injuries or illnesses resulting from a member's active participation as a combatant in an armed conflict, but not including acting in self-defense or in defense of hearth or home, are |

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| | not shareable. |
| Laboratory Tests | Routine lab tests sharable with no out of pocket cost. See redirecthealth.com/LabCorp2021 for details. COVID-19 testing sharable if medical need (RDH Approval required) but not COVID-19 RETURN TO WORK. |
| Long-Term Care & Skilled Nursing | Not Sharable |
| Mammography & Mammograms | <ol style="list-style-type: none"> 1. Diagnostic mammograms are shareable after MR when ordered by a licensed medical provider to evaluate signs/symptoms related to a potentially shareable Need. 2. Screening mammograms are shareable without MR (as a well-patient procedure) when a screening mammogram (not thermography) is performed for a fair and reasonable price as a routine biennial medical screening test in a member, age 40 and above, who does not have signs/symptoms of breast disease. 3. Mammograms for screening for Genetic Risk are shareable after MR when ordered by a licensed medical provider if the member has a genetic risk or family history of breast cancer, as recommended by the US Preventive Services Task Force. |
| Maternity | <ol style="list-style-type: none"> 1. Normal vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total MR of two times the member's MR. Non-emergency/elective Cesarean section deliveries have a fixed MR of \$5,000. Members who wish to reduce their IMR's may seek alternative delivery methods. 2. Medical Needs resulting from miscarriages revert to the member's standard MR and MOOP. |
| Medical Equipment | Medical equipment including durable medical equipment (DME) can be shared if prescribed by a licensed medical provider and part of a need and approved by Redirect Health. |
| Medical Supplies | Medical supplies directly aiding in the treatment or recovery of a sharable medical need and generally shareable within 120 days of the treatment start date as prescribed by a licensed medical provider. Supply costs need to be over \$100 to be shared. Newpath will share in the retail or fair costs when applicable and encourage members to utilize alternative vendors such as local pharmacy or medical supply stores. |
| Monetary Interest / Late Charges | Financial charges incurred for late payment or interest charges from any care provider or interest or finance charges from any lending institution that a member borrows from to pay medical bills are not shareable |
| Non-medical expenses | Not sharable. |
| Naturopathy | Not sharable |

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| Newborn Care | Newborn care is sharable subject to MR if the newborn is a member at the time of birth. |
| Nutritionists | Not sharable. |
| Occupational Therapy | Shareable subject to MR for inpatient treatment and up to 35 outpatient sessions per need, up to \$3,500. |
| Outpatient Surgery Centers | Shareable subject to MR and MOOP. |
| Organ Transplants | Not sharable |
| Out of Country Medical Expenses | Shareable as authorized by RDH. |
| Primary Care Office Visits | Shareable as authorized by RDH with no MR. |
| Physical Therapy | Shareable subject to MR and MOOP as authorized by RDH up to \$3,000. |
| Prescriptions | Prescription Benefit. Varying MR's apply. See Prescription Drug Tiers for Benefit Information. www.redirecthealth.com/formulary2020 |
| Prosthetics & Orthotics | Shareable subject to MR and MOOP as authorized by RDH. |
| Psychiatric Care | Inpatient psychiatric care due to involuntary commitment, and the treatment for injuries and detectable organic agents causing cognitive disabilities are shareable up to \$10,000 per condition with RDH approval. Subject to MR. Other types of psychiatric care or services are shareable to a maximum of \$3,000 per separate Need when approved by RDH. |
| Psychological Services | Membership includes tele-counseling services at no cost. Other psychological services are not sharable. |
| Sleep Apnea | Subject to MR and MOOP. CPAP must be acquired through RDH. |
| Specialist Consults & Care | \$50 Member responsibility Pre-authorization required. Sharing subject to use of Redirect Health In-Network provider. No Sharing for out-of-network provider. |

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| Speech Therapy | Outpatient or inpatient Speech Therapy are each individually shareable for up to \$3,000 per membership year when clearly indicated to reverse, control, or recover from a medical condition, subject to pre-existing condition limitation and MR. Exception: In the case of a child (under age 18), if the disease/injury that caused the need for therapy began after the membership start date, the Member may request an exception to the \$6,000 sharing limit per membership year, which if granted, may require additional conditions be in place. |
| Sports | Sports injuries due to professional competition are not shareable. |
| Surrogacy | Not Shareable |
| Therapeutic Massage Therapy | Not Shareable |
| Travel Expenses | Eligible if Authorized by RDH. Travel and lodging expenses are normally not shareable. However, reasonable travel, transportation, meals, and lodging will be considered for sharing if a substantial savings (40% or more) will result. |
| Unresponsive Medical Providers | Usual, Customary and Reasonable Rates will be shareable subject to MR and MOOP. See RDH In-Network policy. |
| Vision | Newpath only shares in vision related expenses that are deemed medical to a maximum of \$3,500 per separate Need. |
| Visiting nurses | Shareable subject to MR and MOOP when pre-authorized by RDH following hospitalization. |
| Weight Reduction | Not Shareable |