

Member Features	Member Benefit
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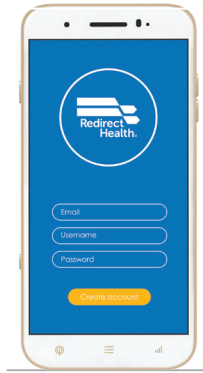
Care Management - Chronic & Acute Disease
 (Proactive, personalized, condition specific care management)

24/7/365 Telehealth Services
 (English & Spanish, Telemedicine, Diagnosis, Care Planning, & prescription support)

Physician-to-Physician Case Management
 (Care coordination & Advocacy, Primary, Specialty, Hospital)

Patient Assistance Programs
 (Pharmaceutical Programs, State Medicaid Programs, & Nanthealth Cancer Program)

Workers Compensation Case Management
 (E-MOD Protection & Stay-at-Work Programs)



National Direct Primary Care Program

24/7/365 Phone | Text | App
 (in English & Spanish)

Routine Care

Primary Care Office Visits	\$0 Copay & No Deductible*
Labs (most routine) ¹	\$0 Copay & No Deductible*
Annual Adult Physical & Well Child ²	\$0 Copay & No Deductible*
Chiropractic Office Visits ³	\$0 Copay & No Deductible*
X-ray	\$50 Copay* Then Shareable after IUA Paid ⁴

Other Care

Diabetic Supplies	Care & Referral Navigation†
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Eligible for Sharing after meeting IUA

Emergency Room
Hospitalization (Outpatient & Inpatient)
Surgery (Outpatient & Inpatient)
Maternity ⁵
Diagnostic Imaging (MRI, CT, PET Scans)
Urgent Care
Specialist Consults & Care



Always Call/Text FIRST

Care & Referral Navigation

Always pay the RIGHT PRICE†

Shareable after IUA paid⁴

Prescriptions*

Rx and Immunizations ¹	Subsidized Discount Program
Maintenance Medications ⁴	Eligible for sharing for first 120 days following a new diagnosis
Curative Medications ⁴	Shareable as part of a Need

	EverydayCARE™	EverydayCARE™ + Sedera 1500 Select Total Monthly Rates		\$1,500 ⁶ Initial Unshareable Amount (IUA) per medical need No maximum Shareable Amount ⁷
		AGES 18-29 [^]	AGES 30-64 [^]	
Member Only	\$125	\$244	\$268	
Member & Spouse	\$240	\$506	\$536	
Member & Child(ren)	\$240	\$476	\$512	
Member & Family	\$365	\$751	\$789	

***When directed by Redirect Health** †100% member responsibility. **1** See your agent or your employer for a copy of the plan document; Redirecthealth.com/labcorp2020; Redirecthealth.com/formulary2020
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 for all Minimum Essential Coverage as outlined by the Affordable Care Act. **3** Twelve (12) Chiropractic visits per plan year, office visits only. **4** Please refer to your membership guidelines to confirm that a need meets sharing qualifications. **5** Normal vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total IUA of 2 times the members' selected IUA. Non-emergency/elective Cesarean section deliveries have a fixed IUA of \$5,000. Please refer to Section 9 of Sedera Member Guidelines to review Maternity guidelines. Medical expenses for child birth with an expected deliver date within the first 12 months of membership are not shareable. **6** Three(3) needs per year for an individual. Five(5) needs per year for a family. Then eligible Needs have a \$0 IUA. **7** Dollar amount is not capped, but sharing may be limited by available funds.

Tobacco users will incur a \$75 surcharge. **^**Total monthly cost shown includes both EverydayCARE™ and Sedera 1500 Select. **NOTE:** Expenses related to pre-existing conditions up to 36 months prior to enrollment in Sedera will be limited to 1st year \$0 shareable, 2nd year \$25,000, 3rd year \$50,000 and 4th year Shareable. This only serves as a summary of your benefit plan. Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

Always Connected

Your members-only health app is the easiest way to access healthcare. Members can securely communicate with our CareLogistics™ Team by:
24/7/365 Phone | Text | Video



Centralized Medical Records
 Your medical records are always available and in front of us. Unlike normal telehealth services, we can do so much more for you.



24/7 Care (TelePCP)
 Receive care 24/7/365 in English or Spanish. Your provider can diagnose, create a care plan & even prescribe right over the phone.



Patient Advocacy
 Receive a personal physician who will work with your other doctors to make sure you get exactly the care you need. Never worry about paying more than you should.

Prescription Plan



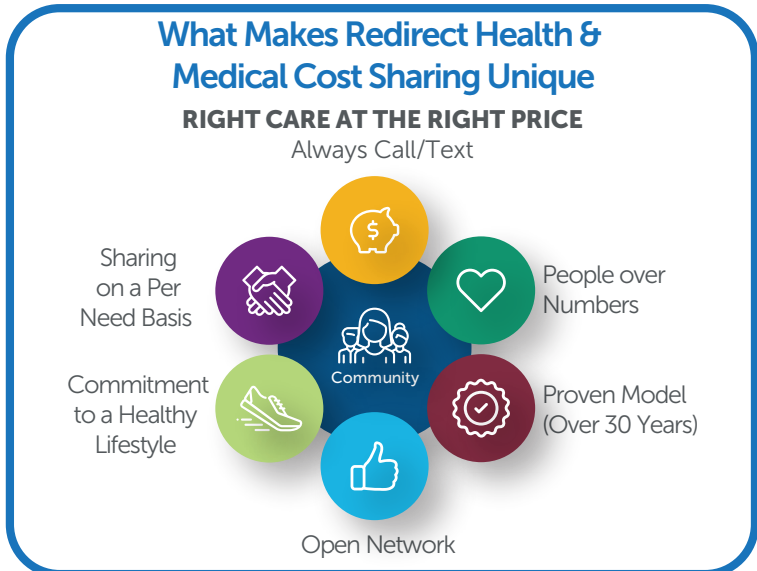
Subsidized Discount Prescription Program
 Preferred drug list with **500 prescriptions under \$10** and **over 1,000 under \$20**

Redirecthealth.com/formulary2020



How Medical Cost Sharing Works

- 1** Individual / Family joins the Sedera Medical Cost Sharing Community through their employer
- 2** Member begins contributing monthly to the Community
- 3** When a member has an eligible medical Need, they pay their IUA and submit the remaining bills to the Community
- 4** Community shares funds with member for that eligible Need

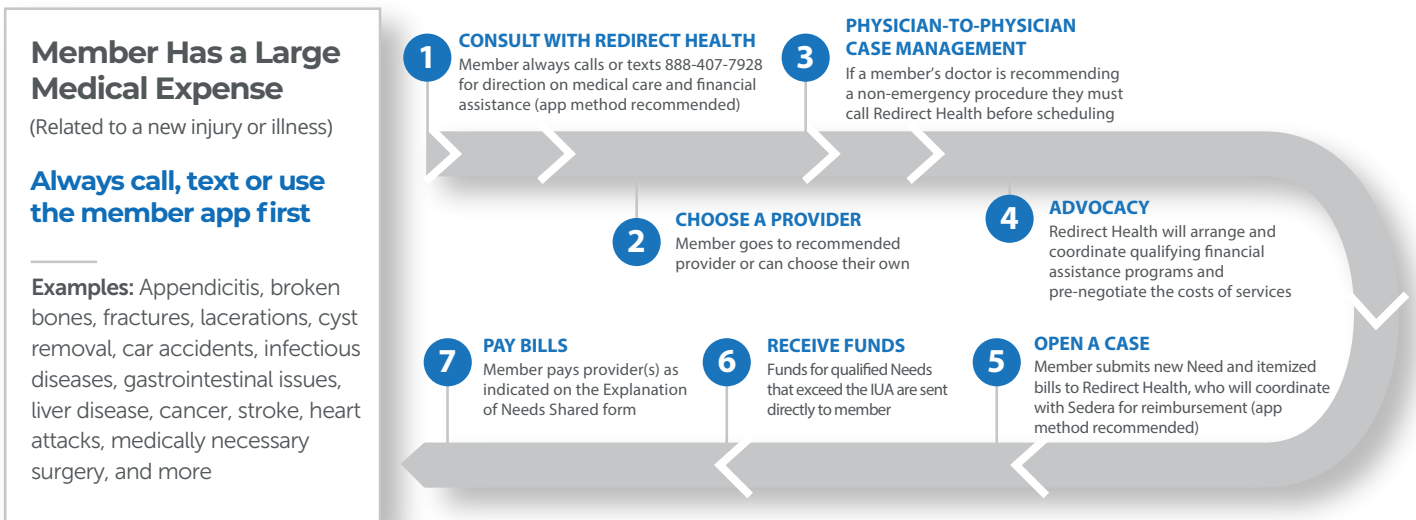


Getting the Right Price

How Needs Are Shared

Thousands of community members across the United States voluntarily commit to contribute monthly to one another's larger medical expenses. Here is a look at how medical cost sharing works when a member has a Need.

The Sedera Medical Cost Sharing Process for Redirect Health members



Pre-Existing Conditions

A condition is considered pre-existing if a member had symptoms or treatment within the last 36 months at the time of joining the community.

Pre-existing conditions will become eligible for sharing based on member's tenure with Sedera, as indicated by the following graduated sharing schedule:

Time Constraints For Pre-existing Conditions After Membership Effective Date	Sharing Eligibility
First 12 months	Not shareable
Months 13-24	Shareable to \$25,000
Months 25-36	Shareable to \$50,000
Month 37 and after	Shareable

When well controlled, these conditions are not considered pre-existing:

- High Blood Pressure
- High Cholesterol
- Sleep Apnea
- Non-Insulin Dependent Diabetes

Additional Sharing Restrictions - Tobacco:

Due to the increased likelihood of higher medical costs associated with tobacco use, Sedera households with one or more tobacco users are required to contribute an additional \$75/month.

Unless tobacco users age 50 and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$25,000 for each of the following conditions:

1. Cancer,
2. Heart conditions,
3. COPD,
4. Stroke.

Medical Examples

Below are a range of potential medical needs from minor to major that illustrate the way a Redirect Health member with Sedera would manage their costs with the larger community.

REDIRECT HEALTH			SEDERA	
EverydayCARE™ Call/Text/App	Retail Clinic	Urgent Care Center	Outpatient Hospital	Inpatient Hospital
Minor Medical Need		Small to Medium Medical Need	Large Medical Need	

Sinus Infection	
Member feels awful and calls or texts Redirect Health to describe how they are feeling.	
EverydayCARE™ visit via Call/Text/Video	\$0
Prescription (using Redirect Health Formulary)	\$14
Total Member Cost	\$14

Broken Ankle	
Member breaks ankle falling off step stool at home & after calling Redirect Health, goes to local emergency facility.	
EverydayCARE™ visit via Call/Text/Video	\$0
Physician-to-Physician case management	\$0
ER visit (cash pay price)	\$2,000
X-ray (cash pay price) (x 2)	\$100
Follow-up office visits (x 2)	\$200
Prescription	\$34
Paid by EverydayCARE™	-\$200
Shared with Community	-\$634
Total Member Cost	\$1,500

Heart Attack	
Member has a heart attack at home and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery, and post-surgery cardiologist visits. Doctors prescribe prescriptions for maintenance.	
EverydayCARE™ visit via Call/Text/Video	\$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
Shared with Community	-\$76,200
Total Member Cost	\$1,500

Strep Throat	
Member has horrible sore throat and needs to know if it's strep. Member calls Redirect Health and gets scheduled for a local clinic visit.	
EverydayCARE™ visit via Call/Text/Video	\$0
Local clinic visit	\$100
Strep Test	\$35
Prescription (using Redirect Health Formulary)	\$4
Paid by EverydayCARE™	-\$135
Total Member Cost	\$4

Finger Laceration	
Member lacerates their finger while preparing dinner and, after calling Redirect Health, is directed to an urgent care facility.	
EverydayCARE™ visit via Call/Text/Video	\$0
Urgent Care fee	\$125
Paid by EverydayCARE™	-\$125
Total Member Cost	\$0

Pregnancy	
Member becomes pregnant and has prenatal care for 9 mos. Member can use any OBGYN doctor. Member has normal vaginal delivery and postnatal care.	
EverydayCARE™ visit via Call/Text/Video	\$0
Physician-to-Physician case management	\$0
Prenatal and Postnatal care	\$3,000
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Shared with Community	-\$6,000
Total Member Cost	\$3,000

Prices are estimates and can vary by state, facility, and individual cases.