

PROVIDER-DIRECT HEALTHCARE

Designed DPC Doctor for Preventive and Small Medical Expense with a Backup Plan

The Provider-Directed Plan - Redirect Health helps you manage your entire healthcare program. Includes Telemedicine, Prevention, Medical Cost Sharing for the large healthcare needs, Wellness Assistance and Concierge Customer Service



AVOID

The way to help CONTROL Medical Costs are to AVOID them with proper education and supported with an interactive wellness program.

- 1-1-1 Access Service Program
- Concierge Member Services
- QR for Life Code—Secure data for Emergencies & Medical Records
- Wellfit Community—The Facebook for Wellness
- Pharmacy Services—Access to best priced discounted providers
- Wellness Assessment Program by US Corporate Wellness
- 12 Habits of Highly Healthy People by 24alife
- “Seven Normals” Reward Program (modeled after Cleveland Clinic)



PREVENT

- Covers all of the 64 mandated preventive services required by the Affordable Care Act (ACA) - 18 Preventive Services for Adults; 26 Preventive Services for Women; 27 Preventive Services for Children



MANAGE

- The best way to manage “*your money*” is to utilize a Health Matching Account powered by National Prosperity



MITIGATE

- Redirect Health—\$0 co-pay Primary Care or Chiropractic service anywhere with pre-authorization
- Telemedicine included
- Second Opinion Medical Consultation
- Patient Advocacy
- Medical Tourism



CONTAIN

- Contain Large Medical Expenses with Medical Cost Sharing powered by Sedera Health
- Services include: Personal Member Advisor; Medical Bill Negotiation; Counseling Services



Call 855-816-4650 for prices & more information

The Medical Cost Sharing IS NOT HEALTH INSURANCE. It is recommended that the Buyer fully understands the benefits offered and limitations of coverage; obtains the Access Sedera Health Membership Guidelines brochure and consults with a MPowering Benefits representative prior to enrolling to discuss suitability pertaining to your personal healthcare needs. Pre-existing conditions may apply and may not be covered for the first 12 months. Ask for details.

- **WELLNESS Platform:** by My Academy of Health Excellence with Healthy Rewards Program
- **PREVENTIVE Network:** Anywhere with pre-authorization
- **PREVENTIVE Covered at 1st dollar:** Covers 64 mandated preventive services required by the ACA
- **PRIMARY Care Network:** Anywhere with pre-authorization

Primary Care & Injury Office Visits

Chiropractic Office Visits

Preventive Adult Care *

Preventive Well Child Care *

Labs

Immunizations *

\$0 Copay & No Deductible
Open Network

(When Directed By Redirect Health)

24/7/365 Medical Phone Support in English & Spanish

888-407-7928

- **SMALL Medical Expenses:** Managed by Redirect Health
- **LARGE Medical Expenses:** Medical Cost Sharing managed by Sedera Health
- **I.U.A. Options:** Initial Unshared Amounts—Your Choices: \$500, \$1000, \$1500, \$2500, \$5000
- **Maximum I.U.A.'s Annually:** 3 per individual, 5 for all other levels of coverage
- **Prescription Drugs Coverage – Curative Medications (Antibiotics, Chemotherapy, etc.):** normal sharing rules apply
- **Prescription Drugs Coverage – Maintenance Medications (Blood Pressure, Cholesterol, etc.):** Sharing eligible for 1st 120 days following new diagnosis
- **Pre-existing Conditions:** 36 month look back, \$0 coverage 1st 12 months; 2nd Yr \$15k; 3rd Yr \$30k; thereafter unlimited.
- **Maternity Benefits:** \$5,000 Initial Unshared Amount must be met before sharing. Limited sharing for pregnancies that occurred prior to membership
- **Therapies & TMJ:** various range from \$1.5k to \$2.5k
- **Psychiatric & Behavioral Health:** \$5k inpatient max/ need – \$1.5 Outpatient max/ need
- **Tobacco Use:** \$75 surcharge per Family Unit – plus a \$25k sharing restriction for members age 50+ (conditions with restrictions; cancer, stroke, heart conditions and COPD)
- **Sharing Limits:** NO Lifetime Limits
- **MONEY Management:** Health Matching Account (HMA) Add-on Optional