2020 Individual & Family Plans
Bright Health Overview
Led by a best-in-class team

Innovative leadership
Our executive leadership team is fresh, bold, and filled with the brightest minds in the industry.

G. Mike Mikan  
President and  
Chief Financial Officer

Tom Valdivia  
Chief Health Officer

Rachel Winokur  
Chief Business Officer

Brian Gambs  
Chief Technology Officer

Ali Wing  
Chief Consumer Officer

G. Mike Mikan  
President and  
Chief Financial Officer

Jon Watson  
President, Individual  
and Family Plans

Michael Muchnicki  
President, Medicare Advantage

Jon Porter  
Chief Product Officer
A brief history

Bright Health has assembled a best-in-class team, proven the validity of our Care Partner model, and demonstrated the ability to scale effectively.
Our 2020 expansions mark a 300% increase in product offerings compared to 2019.

**Current IFP Markets**
- Denver
- Birmingham
- Phoenix
- Tucson
- Memphis
- Nashville
- Knoxville

**New IFP Markets**
- Jacksonville
- Pensacola
- Tampa
- Daytona Beach
- Orlando
- Palm Beach
- Oklahoma City
- Charlotte
- Winston-Salem
- Greenville
- Anderson
- Nebraska statewide
Our Health Plan Care Partner Model makes us different.

**Traditional Health Plan Model:**
- Separates the entities providing care and paying for care
- Disjointed data across multiple systems

**Bright Health Model:**
- Integrates the payer and provider structures
- Synchronizes claim and member data
- Focuses on in-network care
- Creates a close relationship between Bright Health and our Care Partners
What is our approach?

Bright Health partners with high quality providers and designs competitive benefits in order to offer access to high quality care at the lowest cost.

**Smart Networks** built around key Care Partner relationships + Thoughtful benefit design, promoting access to care

**LOWER OUT OF POCKET COST**
- Low Deductibles and MOOP
- Co-pays over co-insurance

**COMPETITIVE PREMIUM PRICING**

**UNIQUE SERVICES AVAILABLE TO ALL MEMBERS**
- Rides to doctor visits
- Meals post surgery
- Cash Rewards

HIGH QUALITY

LOW COST

ACCESS TO CARE
Pharmacy benefits

We've partnered with pharmacy benefit manager Envision Rx to provide access to thousands of pharmacies locally and across the country.

2,000
Statewide pharmacy locations

65,000
National pharmacy locations

Includes access to pharmacies at stores where members already shop.

Costco Pharmacy, Rite Aid, Harris Teeter Pharmacy, Safeway Pharmacy, Publix Pharmacy, Sam’s Pharmacy and may other chain and Independent Pharmacies
Get urgent care at home with DispatchHealth.*

If you need care and can’t wait for an appointment but it’s not an emergency, have Dispatch Health come to you!

We’ve partnered with DispatchHealth to deliver on-demand urgent care at home with ER-trained, mobile healthcare teams. Here’s how it works:

1. **Request care**
   Use the DispatchHealth mobile app, website, or call directly

2. **Explain your symptoms**
   Clinical support will call to talk about what’s wrong so you get the right care

3. **Receive care**
   The DispatchHealth team will be there soon

4. **Rest easy**
   Everything will be handled, from updating your PCP to calling in your prescription

*Benefit only available in AZ, CO, and OK Markets*
What happens after enrollment?

The onboarding process is triggered when an applicant makes their first payment of the year. Next, members receive:

1. ID card
   Once members have their ID card, they can set up their Member Hub account and receive care (after their effective date)

2. Welcome Packet
   The welcome packet includes benefit highlights and information to help members get the most out of their plan.

3. Ongoing communications
   Members will receive ongoing communications via their preferred channels. These include information about monthly payments, the Member Hub, Cash Rewards, and more.
Arizona Overview

Click here for video
Why Arizona?

✅ Sizeable Market opportunity
  • ~120k addressable lives in target markets

✅ Collaborative partners
  • Multiple strong, market-leading Care Partners
  • Limited competition offers opportunity for new entrants

✅ Diverse distribution channels
  • Navigator footprint
  • Strong Broker Channel
  • Many consumers use FFM
Phoenix provider network

- Hospitals – 14
- Urgent Care Facilities – 50
- Clinics – 925+
- PCPs – 750+
- Specialists – 2000+
Tucson provider network

Facilities
- Hospitals – 4
- Urgent Care Facilities – 12
- Clinics – 280+
- PCPs – 400+
- Specialists – 550+
Pharmacy benefits

We’ve partnered with pharmacy benefit manager Envision Rx to provide access to thousands of pharmacies locally and across the country.

1,200
Statewide pharmacy locations

65,000
National pharmacy locations

Includes access to pharmacies at stores where members already shop.

Fry’s Food and Drug, Safeway Pharmacy, Genoa Healthcare, Bashas United, Costco, Osco Drug, and many other chain and Independent Pharmacies
Plan strategies

- Minimal changes to existing plans to allow passive renewals & better retention

- Adding 2 new Silver plans targeted to price-shoppers without affecting renewals in existing plans

- Differentiate CSR variations – options with lower deductible or MOOP

- Our CSR load is spread across all Silver plans, so unsubsidized consumers can purchase either of our 2 “Silver Direct” plan off-exchange at a lower cost
Plan highlights and copays

Plan highlights

- Most changes to existing plans related to increased Federal limits for Deductible and MOOP
- Bright plans to offer on- and off-exchange Silver, Bronze, and Catastrophic plans; on-exchange Gold
- PCP copayments on all plans except Bronze HSA (some limitations)
- Specialist copayments on Gold, Silver 3, and some renewals

Copay ranges

- PCP Copays: $25-$50
- Specialist Copay on select plans: $45-$75
- Generics Copay on select plans: $10-$25
Plan overviews – Phoenix & Tucson

### GOLD and SILVER

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Gold</th>
<th>Silver 1</th>
<th>Silver 2</th>
<th>Silver 3</th>
<th>Silver 4</th>
<th>Silver 1 Direct</th>
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<tr>
<td>IND Deductible</td>
<td>$3,500</td>
<td>$4,700</td>
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<td>$11,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>IND MOOP</td>
<td>$8,150</td>
<td>$8,150</td>
<td>$8,150</td>
<td>$8,150</td>
<td>$8,150</td>
<td>$8,150</td>
<td>$8,150</td>
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<tr>
<td>FAM MOOP</td>
<td>$16,300</td>
<td>$16,300</td>
<td>$16,300</td>
<td>$16,300</td>
<td>$16,300</td>
<td>$16,300</td>
<td>$16,300</td>
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<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>30%</td>
<td>40%</td>
<td>30%</td>
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<tr>
<td>Primary Care</td>
<td>$0 first 2 visits, then $20 per visit</td>
<td>$40</td>
<td>$35</td>
<td>$40</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
</tr>
<tr>
<td>Specialist Care</td>
<td>$45</td>
<td>40%</td>
<td>40%</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
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<tr>
<td>Urgent Care</td>
<td>$75</td>
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<td>$75</td>
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<td>$75</td>
<td>$75</td>
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<tr>
<td>Emergency Room</td>
<td>$500</td>
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<td>40%</td>
<td>$750</td>
<td>30%</td>
<td>40%</td>
<td>30%</td>
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<tr>
<td>Inpatient Hospital</td>
<td>20%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>30%</td>
<td>40%</td>
<td>30%</td>
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<tr>
<td>Outpatient Hospital</td>
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<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>30%</td>
<td>40%</td>
<td>30%</td>
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<tr>
<td>RETAIL RX</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2: Generics</td>
<td>$10</td>
<td>$15</td>
<td>$15</td>
<td>$25</td>
<td>$15</td>
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</table>
# Plan overviews – Phoenix & Tucson

## BRONZE and CATASTROPHIC

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Bronze</th>
<th>Bronze Plus</th>
<th>Bronze Premier</th>
<th>Bronze HSA</th>
<th>Catastrophic</th>
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<tbody>
<tr>
<td>IND Deductible</td>
<td>$8,150</td>
<td>$7,500</td>
<td>$5,000</td>
<td>$6,850</td>
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<tr>
<td>FAM Deductible</td>
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<tr>
<td>IND MOOP</td>
<td>$8,150</td>
<td>$7,500</td>
<td>$8,150</td>
<td>$6,850</td>
<td>$8,150</td>
</tr>
<tr>
<td>FAM MOOP</td>
<td>$16,300</td>
<td>$15,000</td>
<td>$16,300</td>
<td>$13,700</td>
<td>$16,300</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>0%</td>
<td>0%</td>
<td>40%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$50 first 2 visits, then 0% after deductible</td>
<td>$50 first 2 visits, then 0% after deductible</td>
<td>$25</td>
<td>0%</td>
<td>$20 first 3 visits, then 0% after deductible</td>
</tr>
<tr>
<td>Specialist Care</td>
<td>0%</td>
<td>0%</td>
<td>40%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>0%</td>
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</tr>
<tr>
<td>Emergency Room</td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>Tier 2: Generics</td>
<td>$25</td>
<td>$20</td>
<td>$25</td>
<td>0%</td>
<td>0%</td>
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</table>
Rides, Meals, & Cash Rewards
Our members get more for less
Bright Health offers more than just benefits to our members.

Rides
Get rides to and from appointments.

Meals
Have meals delivered after a hospital stay.

Bright Health Rewards
Earn cash by completing healthy actions.
## Perks \(\rightarrow\) Rides, Meals, & Cash Rewards

Bright will offer legacy “Perks” plan designs in 2020 - with new plan names. Changing “Perks” to Rides, Meals, & Cash Rewards for all members!

### 2019

<table>
<thead>
<tr>
<th>PLANS</th>
<th>OFFERING</th>
<th>CONDITIONS</th>
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<tbody>
<tr>
<td><strong>Rides</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bronze</td>
<td>4 one-way trips</td>
<td>Must enroll in a “Perks” specific plan and enroll in recurring payments</td>
</tr>
<tr>
<td>Silver</td>
<td>8 one-way trips</td>
<td></td>
</tr>
<tr>
<td><strong>Meals</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bronze</td>
<td>10 meals</td>
<td>Must enroll in a “Perks” specific plan, enroll in recurring payments, and have a inpatient hospital stay (first stay only)</td>
</tr>
<tr>
<td>Silver</td>
<td>14 meals</td>
<td></td>
</tr>
<tr>
<td><strong>Copays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bronze</td>
<td>Variable based on market $25-$50</td>
<td>Must enroll in a “Perks” specific plan, enroll in recurring payments, and visit a PCP</td>
</tr>
<tr>
<td>Silver</td>
<td>Variable based on market $25-$50</td>
<td></td>
</tr>
</tbody>
</table>

### 2020

<table>
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<tr>
<th>PLANS</th>
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</thead>
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<tr>
<td><strong>Rides</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAT, Bronze, Silver, &amp; Gold</td>
<td>Up to 4 one-way trips</td>
<td>No recurring payments requirement – all plans qualify</td>
</tr>
<tr>
<td><strong>Meals</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAT, Bronze, Silver, &amp; Gold</td>
<td>4 days of meals (14 meals)</td>
<td>No recurring payments requirement – all plans qualify, triggered by each discrete inpatient hospital stay</td>
</tr>
<tr>
<td><strong>Cash Rewards</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAT, Bronze, Silver, &amp; Gold</td>
<td>Variable rewards offered for taking healthy actions (could include PCP visit, etc.)</td>
<td>All reward conditions will be reward by reward</td>
</tr>
</tbody>
</table>
Rides

What do members receive?

• Up to four rides to and from their doctor through our partner, Circulation, who contracts and credentials local non-emergency medical transportation (NEMT) companies and Lyft drivers
• Option to bring up to two guests per ride
• Ability to request one of their previous drivers

Other ride details

• Members can schedule rides on-demand or up to six months in advance
• Number of available rides and pre-approved locations depend on member’s plan

Members can call Member Services to schedule a ride.
Meals

What do members receive?

• One-time meal delivery of nutritious, shelf-stable or flash frozen meals following each hospital stay
• Option to personalize meals based on dietary needs and restrictions

Other meal details

• More than four days of meals - 14 per hospital stay
• Ability to include eligible family members
• Discounts on future purchases

Members simply call Member Services to request their meals.
Bright Health Rewards – Earn Cash

Members can earn cash rewards for taking healthy actions.

Log in to the Member Hub and create a profile

Complete healthy actions

Bright Health sends members a preloaded Bright Health Rewards Visa®

Health actions include things like finding a Primary Care Provider (PCP) or going to an annual wellness visit. Rewards also change throughout the year, like getting a flu shot during flu season.
Pediatric Dental and Vision

Pediatric dental & vision coverage is for plan members under age 19 and includes:

- Diagnostic and preventive procedures
- Basic restorative services
- Extraction surgery
- Endodontics
- Medically necessary orthodontia and prosthodontics
- One set of standard frames or contact lenses
Marketing
The Brighty Bunch is back! (so is the whistle)
Agency: Figliulo & Partners, LLC
Client: Bright Health Management, Inc.
Title: Fast Exits IFP Master
Length: :30
Code: BIHM0185000H
Date: 06/05/2019

Not for Broadcast; Pending Substantiation & Legal Disclosures
Thank you!