Bright HealthCare: Making Healthcare Right. Together.
Individual & Family Plans
A national platform enabling local market performance

2022 footprint
131 markets across 17 states
Assembled team with healthcare, informatics & consumer expertise
Crafted unique Care Partnership model

Historical Performance
Continued Growth and Expansion

2016
Assembled team with healthcare, informatics & consumer expertise
Crafted unique Care Partnership model

2017
1 States
10K+ Members
80+ Employees

2018
3 States
25K+ Members
200+ Employees

2019
6 States
60K+ Members
500+ Employees

2020
13 States
210K+ Members
1,200+ Employees

2021
14 States
650K+ Members
2K+ Employees

2022
17 States
Expanding to 42 new markets bringing Bright’s overall footprint to 131 markets nationwide, reaching over 16.5 million eligible consumers

10K+ Members
25K+ Members
60K+ Members
210K+ Members
650K+ Members
2K+ Employees

2016
2017
2018
2019
2020
2021
2022

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2022 Individual and Family Plans Overview
2022 Qualified Health Plans Key Features

How does paying $0 sound?

- **$0 deductible** on at least 1 Gold, 1 Silver and 1 Bronze base plan
- **Multiple $0 deductible** Silver CSR variant options

<table>
<thead>
<tr>
<th>Feature</th>
<th>Plans</th>
<th>Key</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 PCP visits</td>
<td>all plans</td>
<td>Does not apply to Catastrophic</td>
</tr>
<tr>
<td>$0 mental health visits</td>
<td>most plans*</td>
<td>Does not apply to Silver Lean and Bronze Lean</td>
</tr>
<tr>
<td>$0 specialist care visit</td>
<td>1 Gold, 1 Silver, and 1 Bronze plan option</td>
<td>Does not apply to Silver H.S.A. and Bronze H.S.A</td>
</tr>
<tr>
<td>$0 telehealth</td>
<td>through Doctors on Demand</td>
<td></td>
</tr>
<tr>
<td></td>
<td>on most plans</td>
<td></td>
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</table>

Key:

1. Does not apply to Catastrophic
2. Does not apply to Silver Lean and Bronze Lean
3. Does not apply to Silver H.S.A. and Bronze H.S.A
2022 Qualified Health Plans Key Features

Embedded adult dental & vision offering on 1 Gold, 1 Silver, and 1 Bronze plan

Convenience Care visits at $25 or less on most plans$^{1,2,3}$

Generous rewards program encouraging healthy actions

Urgent Care copays at $50 or less on most plans$^{1,3}$

Focus on improved diabetes care across all plans

**Key:**
1. Does not apply to Catastrophic
2. Does not apply to Silver Lean and Bronze Lean
3. Does not apply to Silver H.S.A. and Bronze H.S.A
7 disease management program offerings across all plans

- Depression
- Diabetes
- Asthma
- Heart Disease
- High Blood Pressure and High Cholesterol
- Pregnancy
- Lower Back Pain
2022 Bright HealthCare Rewards

Members can earn up to $500 in rewards for taking simple actions

All IFP members* ages 18+ are eligible to earn up to $500 on a reloadable prepaid Visa card

<table>
<thead>
<tr>
<th>Base Rewards (Available upon Start Date)</th>
<th>How to earn</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 Signup for Program</td>
<td>Log into the member hub and sign up to participate in rewards program</td>
</tr>
<tr>
<td>$50 Select Primary Care Physician (PCP)</td>
<td>Use the provider finder tool to select PCP</td>
</tr>
<tr>
<td>$50 Complete Health Survey</td>
<td>Complete a short health-related survey inside the member hub</td>
</tr>
<tr>
<td>$50 Text Message Opt in</td>
<td>Opt-in to receive text messages</td>
</tr>
<tr>
<td>$50 60 Day Bonus</td>
<td>Complete the above four activities within the first 60 days of plan start date</td>
</tr>
</tbody>
</table>

+$275 in “My HealthCare Rewards” – personalized activities offered throughout the year for more opportunities to earn.

Examples of My HealthCare Rewards:
- Complete a doctor visit
- Do quick online surveys
- Watch helpful health and wellness videos

*Not applicable in California

Bright HealthCare Rewards card can be utilized at all retailers that accept Visa

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**PY2022 IFP National Plan Name Architecture**  
Continuing the momentum from PY2021

<table>
<thead>
<tr>
<th>Metal Tier +</th>
<th>Deductible and/or Value Prop +</th>
<th>HSA +</th>
<th>Direct</th>
</tr>
</thead>
</table>

**Value Props:**
- $0 Deductible
- $0 Mental Health
- Adult Dental & Vision
- Some include deductible AND value prop to differentiate
- American Indian/Alaskan Native plans are named $0 Cost Share, then numbered

**Example plan names:**
- Gold 1000
- Silver $0 Deductible + Adult Dental & Vision Direct
- Bronze 5300 HSA
We want everyone to be able to understand our great benefits:

- **Equal Spanish language capabilities in all markets for all constituents**
- **Expand Spanish call center capacity**
- **Capability to support non-English and non-Spanish speakers, including interpretive services and on-demand material translation capabilities**
- **Spanish Provider Welcome Guide & Resource Guide**
- **Member level language preference tracking**
Primary Consumer Needs

**Providers**
The providers that are available to a member in a network. This can include PCP’s, specialists, or any other medical professional included in their plan.

**Prescriptions**
The type, tier, and frequency that the member will be filling and using prescriptions.

**Usage**
How often, and in what ways, will the member be using the network. This could include provider visits, prescriptions, supplemental benefits, etc.

**Risk Tolerance**
Does the member have a high, moderate or low tolerance for risk? A lower tolerance will push towards larger premiums and richer benefits. A higher tolerance will push towards lower premiums and less cost certainty.
Bronze Plans

Bronze 7200

Key Features
- Low premium
- $0 PCP visits

Benefit to the Member
- Unlimited Primary Care visits

Bronze $0 Medical Deductible

Key Features
- Low-ish premium
- $0 medical deductible

Benefit to the Member
- Medical coverage kicks in from first dollar
- Medical costs structured as copays
- Offers great certainty towards healthcare costs
- Anticipate general healthcare utilization, but don’t know specifics
Bronze Level Plans

**Bronze 7200**

**Shopper Profile**
- Has a managed health condition
- Doesn’t anticipate high health care utilization but will have to see PCP for ongoing health maintenance

**Bronze $0 Medical Deductible**

**Shopper Profile**
- Family with young children
- Deductible kicking in after the first dollar allows them to use copays for varying healthcare needs
Bronze Plans

Bronze 8700+
$0 Mental Health

Key Features
• Low premium
• 2 $25 PCP visits

Benefit to the Member
• Expect little or no healthcare utilization
• Limiting total out-of-pocket costs in the event of a high-cost health incident
• Ability to visit PCP a couple of times per year for check-up or basic illness

Bronze 5300 HSA

Key Features
• Low premium
• HSA Compatible

Benefit to the Member
• Expect little or no healthcare utilization
• Limiting total out-of-pocket costs in the event of a high-cost health incident
• Offers HSA compatibility, allowing savings for future health costs
Bronze Plans

**Bronze 8700+**
- Younger
- Healthy
- Has some savings to cover a high health cost incident

**$0 Mental Health**

**Shopper Profile**

**Bronze 5300 HSA**
- Younger
- Healthy
- May not have savings and looking to set money aside for future health care costs

**Shopper Profile**
Silver Plans
Silver Plans

**Silver $0 Deductible**

**Key Features**
- Moderate, slightly higher premium
- $0 medical and Rx deductible

**Benefit to the Member**
- Medical coverage kicks in from first dollar
- Offers great certainty towards healthcare costs
- Prescription drug costs are included in first dollar coverage

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**Silver $0 Primary Care**

**Key Features**
- Moderate premiums
- $0 primary care visits
- $0 generic drugs

**Benefit to the Member**
- Unlimited PCP visits
- No cost to access drugs in Tier 2
- Anticipate general healthcare utilization, including prescription drug
Silver Plans

**Silver $0 Deductible**

**Shopper Profile**
- Family with children
- Some known health needs that likely include prescription drugs

**Silver $0 Primary Care**

**Shopper Profile**
- Someone with a managed health condition that includes regular prescription drugs
- Able to see their PCP to manage the ongoing condition
Silver Plans

Silver 5000

Key Features
• Moderate premiums
• Moderate deductible

Benefit to the Member
• Lower deductibles and more generous coverage in the event of a high health cost incident

Silver 3000/4000

Key Features
• Moderate premiums
• Low MOOP

Benefit to the Member
• Low MOOP option at any given plan level
• Base or CSR variant
Silver Plans

Silver 5000

Shopper Profile
• An individual in the CSR income range
• Expects some healthcare costs
• Someone who has a lower risk tolerance or more concern for a high health cost incident occurring

Silver 3000/4000

Shopper Profile
• High expected health condition
• Anticipates maxing out their MOOP
• Likely managing an expensive health condition
Gold & Catastrophic Plans
Gold & Catastrophic Plans

Gold 1000

Key Features
• Higher premiums
• Generous coverage
• 2 $0 PCP visits

Benefit to the Member
• High health costs across multiple categories of care
• Most benefits are copay structure, adding greater cost certainty

Catastrophic

Key Features
• Lowest premiums
• 3 $0 primary care visits
• No other coverage until MOOP at $8,550

Benefit to the Member
• Only available to under 30 years old
• Cannot use tax credits
• Gives piece of mind by limiting total out-of-pocket costs in the event of a high-cost health incident
Gold & Catastrophic Plans

**Gold 1000**

- High health care costs
- Doesn’t expect to hit MOOP
- Aggressively managing a chronic condition
- Often older
- Likely does not qualify for CSR

**Catastrophic**

- Expect little to no health care utilization
- Under 30
- Ineligible for tax credits
Scenarios
Dana & Sam

- Married and own a restaurant
- Dana goes to primary care doctor multiple times per year to manage her diabetes
- Dana also takes 3 medications for her diabetes
- Sam is healthy and has only gone for an annual checkup the last 3 years

What plan would you suggest for Dana and Sam?

High Silver: Moderate to high usage, Moderate risk
Cody

- 24 years old
- Just started his first job out of college as a software engineer
- Only goes to the doctor “if he absolutely has to”
- Doesn’t take any medications regularly and no managed conditions

What plan would you suggest for Cody?

Low Bronze: Low usage, High risk
Hidalgo

• 58 years old
• Just retired after working 30 years as an investment banker
• Cancer survivor and has been in remission 3 years
• Goes to the doctor regularly
• Takes medication for his blood pressure and arthritis

What plan would you suggest for Oscar?

Gold level plan: High usage, Low risk
State Specific Overview
Arizona

Maricopa County Care Partners
- Adelante
- Apricus Health
- Dignity
- Innovation Care Partners (ICP)
- Tenet-Abrazo
- VillageMD

Pima County Care Partners
- Carondelet
- Tucson Medical Center