

welcome to

EVRY

EVRY HEALTH – MARKET DIFFERENTIATORS

At Evry, we're a partner for your employees in sickness and in health.



Two products: EPO with no deductibles and no copay.
Traditional HDHP for use with HSAs.



A fully insured health plan with Evry Health's own proprietary network.



Mobile-first health care experience that makes accessing care and navigating benefits easier than ever before.



Up to 20% lower premiums than our competitors.



24/7 telehealth with \$0 copay: 12 free visits per quarter with primary care or specialists for each employee.



Better benefits that include integrated care and wellness plans.



Personalized care plans for each of your employees to achieve their health goals.



Reward cards tied to care plan participation for your employees. Earn up to \$1,000 annually to be used at over 62,000 retailers including Walmart, Albertsons, H.E.B., and CVS for groceries, diapers, personal care, and more.



Accredited for medical quality by the National Committee for Quality Assurance.



EVRY HEALTH – PERSONAL CARE GUIDES



During Enrollment

- Register on the Evry Member Portal or through the Evry App
- Select new Care Plan, with system assistance
- Quick platform walkthrough



After Registration

- Receive a call from their Care Guide or customer service agent
- Learn about their new benefit plan
 - Understand the selected coverage
 - Review available wellness vendors
 - Get to know the Evry Reward Card
 - Have all their questions answered



Ongoing Support

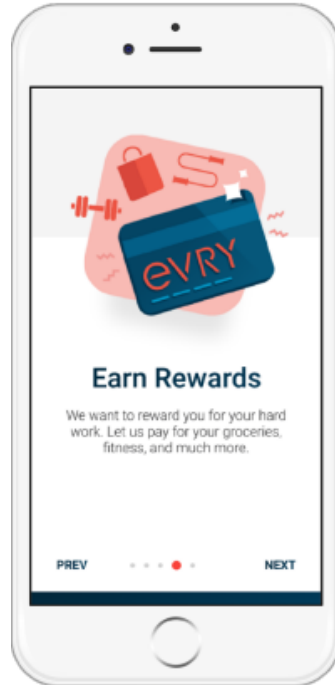
- Dedicated Care Guide
- \$0 virtual visits
- Cash rewards to use at select retailers nationwide and online
- Personalized educational resources
- At-a-glance member tools
- Easy-to-understand policies, coverage & benefits



EVRY HEALTH – INCENTIVES TO ACHIEVE HEALTH GOALS

Earn up to \$1000 per year with your Evry Reward Card

- ✓ Earn up to \$1,000 annually simply by taking advantage of their care plan benefits
- ✓ You decide what you need when you need it
- ✓ Works at 62,000+ participating retailers nationwide, including Wal-Mart, H-E-B, Kroger, CVS, Dollar General & many more!



Become an Evry Member | Earn \$20



Complete your Health Survey | Earn \$100



Sign up for Free Telehealth | Earn \$25



Meet your Evry Care Guide | Earn \$25



Sign up for a Wellness Program | Earn up to \$250



Start an Exercise Program | Earn up to \$100



Achieve a Goal | Earn \$200



EVRY HEALTH – CLINICAL INTEGRATION & SUPPORT



95%
successful case resolution rate

63%
reduction in ER visits

4.9/5
member rating



20%
lower c-section rates

32%
lower NICU admission rates

90%
of visits are with
specialists rather
than OB/GYNs



88%
member activation rate

52%
tobacco quit rate

73%
of participants reach
alcohol abstinence or
drinking below safe limit



79%
of Prevention Program
participants felt increased
satisfaction towards their
employer

99%
of MSK Program
participants are satisfied
with the care of the program

76%
of Diabetes & Hypertension
Program participants meet A1C
reduction goals in the program



75%
of participants reach
depression or anxiety
remission after program

85%
of participants show
clinically significant
improvement

89%
completion rate with
significant symptom
reduction



EVRY HEALTH – 2 PLAN OPTIONS

	EPO In-Network Coverage Only No Out-of-Network Coverage	HDHP In-Network Coverage Only No Out-of-Network Coverage
Deductible	None	\$3,000 Individual / \$6,000 Family
Coinsurance	20%	25% - 40%
Out-of-Pocket Maximum	\$5,250 Individual / \$10,500 Family \$1,500 / \$3,000 (Pharmacy)	\$7,000 Individual / \$14,000 Family \$1,500 / \$3,000 (Pharmacy)
Preventive Care	Covered at 100%	Covered 100%
Office Visits		
Telemedicine	Covered at 100%	Covered at 100%
Primary Care & Specialists	Covered at 100%	Deductible, then covered at 100%
Nutritionist	Covered at 100%	Deductible, then covered at 100%
Physical Therapy	Covered at 100%	Deductible, then covered at 100%
Behavioral Health	Covered at 100%	Deductible, then covered at 100%
Emergency Room and Urgent Care	\$300 copay & 20% coinsurance	\$300 copay & 40% coinsurance, after Deductible

HDHP \$3,000 Deductible Plan HSA eligible; employees can establish an HSA through a banking institution of their choice



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	EPO In-Network Coverage Only No Out-of-Network Coverage	HDHP In-Network Coverage Only No Out-of-Network Coverage
Hospital Admission	20% coinsurance	Deductible, then 40% coinsurance
Outpatient		
Surgery	20% coinsurance	Deductible, then 25% coinsurance
Physician Fees	20% coinsurance	Deductible, then 30% coinsurance
X-Rays/Labs and High Tech Imaging	20% coinsurance	Deductible, then 40% coinsurance
Maternity		
Routine Prenatal Care	Covered at 100%	Covered at 100%
Inpatient Hospital	20% coinsurance	40% coinsurance
Prescription Drugs		
Retail (Up to 30 Day Supply)	Generic - Covered at 100% Brand - 20% coinsurance	Deductible, then: Generic - Covered at 100% Brand - 35% coinsurance
Mail (Up to 90 Day Supply)	Same as Retail	Same as Retail
Specialty & Injectables	20% coinsurance	Deductible, then 35% coinsurance

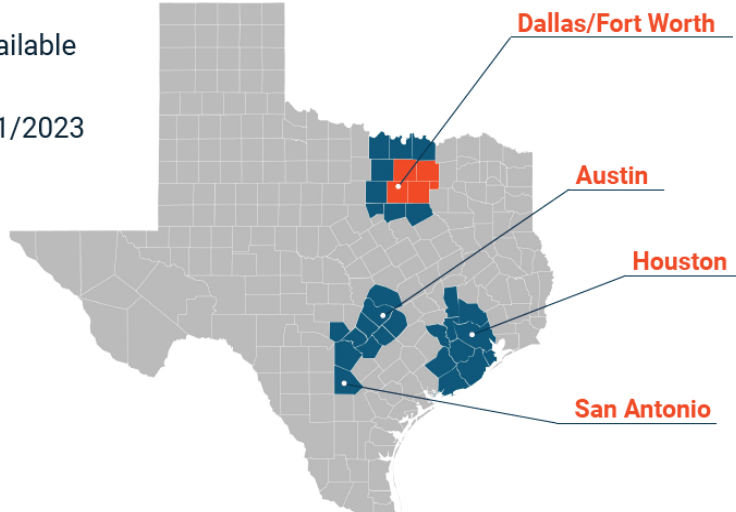


EVRY HEALTH – PROPRIETARY NETWORK

10,000 including both HCA Medical City & Methodist Health systems
providers & locations in Texas

 Currently available

 Available 1/1/2023



Out-of-Network Coverage for Emergency Care Only

When members are outside the Evry service area, Evry has contracted with PHCS to provide in-network coverage for emergency care.



EVRY HEALTH – EMPLOYEE/DEPENDENT ELIGIBILITY

Practices that opt-in to offer the Evry Health plans are required to offer to all employees within the practice that meet the following eligibility criteria:

EMPLOYEE ELIGIBILITY

Employees are eligible to enroll if they are a regular, full-time employee scheduled to work 30 or more hours per week.

During Open Enrollment: As a regular, full-time employee, coverage is effective January 1, 2023.

For New Hires: As a regular, full-time employee, coverage is effective on the first day of the month following date of hire.

DEPENDENT ELIGIBILITY

Employees may also cover their eligible dependents, including:

Legal spouse.

Children up to age 26.

- “Children” are defined as your natural children, stepchildren, legally-adopted children, and children for whom you are the court-appointed legal guardian.
- Physically or mentally disabled children of any age who are incapable of self-support.



PPN EMPLOYER CONTRIBUTION REQUIREMENT

50% Minimum Employer Contribution per Employee

Practices that opt-in are required contribute a minimum of 50% of the EE Only premium towards the employee's premium, regardless of level of coverage they elect.

EPO \$0 Deductible	Total Monthly Premium	Employer/Practice Minimum Contribution	%	Employee Contribution
Employee Only	\$711.66	\$355.83	50%	\$355.83
Employee + Spouse	\$1,423.90	\$355.83	25%	\$1,068.07
Employee + Child(ren)	\$1,419.96	\$355.83	25%	\$1,064.13
Employee + Family	\$2,127.69	\$355.83	17%	\$1,771.86

HDHP \$3,000 Deductible	Total Monthly Premium	Employer/Practice Minimum Contribution	%	Employee Contribution
Employee Only	\$547.33	\$273.67	50%	\$273.67
Employee + Spouse	\$1,191.29	\$273.67	23%	\$917.63
Employee + Child(ren)	\$1,056.48	\$273.67	26%	\$782.82
Employee + Family	\$1,591.54	\$273.67	17%	\$1,317.88



PRACTICE CONSIDERATIONS & NEXT STEPS

- 1. Review Evry Health educational material**
- 2. Sign PPN Letter of Intent & Provide Employee Roster – Deadline November 11th**
- 3. Determine practice/employer contribution strategy – Deadline November 11th**
- 4. Conduct GIS Open Enrollment – Late November/Early December**
 - Distribute employee Open Enrollment packet
- 5. If desired, notify the existing carrier of health insurance plan termination**
 - Practices are not required to terminate their current health plan offering
 - Practices can offer the Evry Health plans alongside the current health insurance plan offering
 - To avoid discrimination issues, all benefit eligible employees have to be offered both plans

