First American Medicare

Health plans powered by Redirect Health

INDIVIDUALS, FAMILIES AND EMPLOYERS

The right healthcare at the right price.

Every member gets a 24/7 virtual doctor, a care team that books and negotiates for you, and a lower-cost way to share hospital bills.

$0
virtual and in-office primary care visits, with pre-authorization

24/7
care team in English and Spanish, by app, call or text

12
chiropractic visits per year at no member cost

$4,000
in-network out-of-pocket maximum for one person on Hospital plans

Plans start at

$157 per month

Routine Care, primary member only. Hospital plans from $380.

Talk to a licensed agent

Charles Clark
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Available in all 50 states

This is not insurance. Medical cost sharing through Newpath Medical. See the disclosures on the back page.

YOUR PLAN OPTIONS

Three plans. One simple choice.

Every member gets a 24/7 virtual doctor and a care team. Choose how much hospital sharing you want.

EVERYDAY CARE

Routine Care

Starting at

$157 per month

Primary care, labs and prescriptions, with a navigator for the big stuff.

- $0 virtual and in-office visits with pre-authorization
- Pediatric care, annual physical, X-rays, 12 chiropractic visits
- $0 mental health tele-counseling and virtual specialist consults
- Specialist and hospital costs are 100% member responsibility, with navigation and price negotiation

HOSPITAL SHARING

Hospital

Starting at

$380 per month

Routine Care, plus sharing of specialist, imaging and hospital costs.

- $50 specialist visits and advanced imaging with pre-authorization
- $2,000 initial member responsibility for one person ($4,000 family), then 20% co-share
- $4,000 in-network out-of-pocket maximum ($6,000 family)
- Emergency room: $500 initial member responsibility plus 20%

ADDED PROTECTION

Hospital PLUS

Starting at

$462 per month

Everything in Hospital, plus limited sharing for costs Hospital excludes.

- Chemotherapy: $30,000 sharing limit
- Dialysis: $10,000 sharing limit
- Skilled nursing and air ambulance: $5,000 sharing limit each
- Expanded labs, $0 with pre-authorization

Call Redirect Health first. They handle the rest.

Hospital sharing only applies when Redirect Health coordinates your care before it happens, or as soon as reasonably possible in an emergency.

Step 1

Reach out through the Member App

Use the app, call or text at any hour. For appointment preparation, call 888-407-7928.

Step 2

Get routed to the right care

A virtual provider decides whether you need an office visit, urgent care or the ER. The

Step 3

Follow up and send any bills

The team checks in after your visit. If a bill arrives, submit it in the secure app. Most of the

MONTHLY PRICING

Pick the plan, see the price.

Prices are per month and take effect 10/1/26. Find who is covered, then the primary member's age.

Routine Care

Same price at every age

Primary member only	Member + spouse	Member + child(ren)	Member + family
$157	$283	$283	$420

Hospital

Primary member age	Just me	Me + spouse	Me + child(ren)	Whole family
18 to 44	$380	$762	$795	$1,189
45 to 59	$456	$893	$926	$1,308
60 to 64	$554	$1,035	$1,069	$1,352

Hospital PLUS

Primary member age	Just me	Me + spouse	Me + child(ren)	Whole family
18 to 44	$462	$926	$959	$1,434
45 to 59	$566	$1,111	$1,145	$1,636
60 to 64	$691	$1,308	$1,341	$1,761

Good to know. Prices are per month with an annual contract. Month-to-month contracts carry a 25% surcharge. Hospital plan prices are for primary members ages 18 to 64. Hospital sharing begins after your initial member responsibility is met, and pre-existing conditions have a waiting period (see page 5).

BENEFIT SUMMARY

What each plan includes.

In every plan

Virtual primary care, 24/7/365
$0

In-office primary and urgent care, pediatric care, annual physical, chiropractic (12 visits), X-rays
$0 with 48-hour pre-authorization, $50 without

Mental health tele-counseling
$0

Virtual specialist curbside consult
$0

Prescriptions and immunizations
Member formulary pricing

Network
MultiPlan PHCS Practitioner Only Network

Where the plans differ

Benefit	Routine Care	Hospital	Hospital PLUS
Labs	Basic, $0 with pre-authorization	Standard, $0 with pre-authorization	Expanded, $0 with pre-authorization
Specialist consults	Navigation and negotiation only. Cost is 100% member responsibility.	$50 with pre-authorization	$50 with pre-authorization
Advanced imaging (MRI, PET, CT, ultrasound, mammogram)	Navigation and negotiation only. Cost is 100% member responsibility.	$50 with pre-authorization	$50 with pre-authorization
Hospital care, inpatient and outpatient	Navigation and negotiation only. Cost is 100% member responsibility.	Individual: $2,000 initial member responsibility, 20% co-share, $4,000 out-of-pocket max. Family: $4,000, 20%, $6,000.	Same as Hospital
Emergency room	Not shared	$500 initial member responsibility plus 20%	$500 initial member responsibility plus 20%
Chemotherapy, dialysis, skilled nursing, air ambulance	Not shared	Not shared	Chemotherapy $30,000, dialysis $10,000, skilled nursing $5,000, air ambulance $5,000 sharing limits

Sharing is at up to 140% of Medicare allowable rates. Specialist, imaging and hospital services need pre-authorization through Redirect Health to be eligible. Prescription and member co-share costs do not count toward your out-of-pocket maximum.

BEFORE YOU ENROLL

Good to know, in plain English.

What about pre-existing conditions?

A need linked to a condition from the 12 months before membership is pre-existing. There is no sharing for it in year one, up to $25,000 in year two, up to $50,000 in year three and up to $125,000 a year from year four. Conditions that are stable and managed with generic medication are not limited this way.

What is not shared?

Hospital plans exclude organ transplants, dialysis, skilled nursing, advanced psychiatric care, and specialty and non-formulary medications. Hospital PLUS adds capped sharing for chemotherapy, dialysis, skilled nursing and air ambulance. Routine Care does not share specialist, imaging or hospital costs.

Can I keep my own doctor?

Usually yes. Any doctor who accepts the Redirect Health usual, customary and reasonable agreement can be used, and you can add your doctor at least 48 hours before a visit. Redirect Health coordinates with your doctor throughout.

Why use the Member App every time?

If you skip it, you pay more. Office visits without pre-authorization cost $50, and specialist, imaging and hospital services are not eligible for sharing unless Redirect Health pre-authorizes them. Contact Redirect Health first, every time.

Is this health insurance? No.

Hospital sharing comes from Newpath Medical, a Wyoming medical cost sharing ministry, and is managed by Redirect Health. Neither is an insurance company. Sharing is not a guarantee of payment, and the membership guidelines decide what is eligible.

ALSO WORTH COMPARING

ACA Marketplace insurance

ACA plans are real health insurance sold through the Health Insurance Marketplace. They cover pre-existing conditions from day one, and many households qualify for income-based help with the monthly premium. Open enrollment for 2027 coverage runs November 1, 2026 through January 15, 2027 in most states; choose your plan by December 15 for a January 1 start. We can walk you through both options so you can choose with the facts. ACA help is available in all 50 states.

Member tools. Search the MultiPlan PHCS Practitioner Only Network, or add your own doctor. Look up prescription prices and the member formulary, and show your Redirect Health ID card at the pharmacy for the lowest price. Read the Newpath Medical membership guidelines at newpathmedical.org.

YOUR NEXT STEP

Talk to a licensed agent before you choose.

We will match your household to a plan and explain what it does and does not share.

Charles Clark

Licensed Insurance Agent · NPN 18915583

First American Medicare

English and Spanish · Available in all 50 states

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Important disclosures

This program is NOT insurance. iEverydayCARE is managed by Redirect Health exclusively for members of Newpath Medical, Inc., a Wyoming medical cost share organized pursuant to Wyo. Stat. Ann. 26-1-104. Redirect Health and Newpath Medical, Inc. are not insurance companies.

iEverydayCARE does not meet the minimum requirements for Minimal Essential Coverage (MEC) or the Affordable Care Act. New Jersey, Massachusetts, Vermont, California, Rhode Island and the District of Columbia have passed their own state-level individual mandate laws that mirror the federal ACA. Redirect Health and Medical Cost Share memberships do not satisfy the individual mandate requirements of these states, and state-enforced penalties may apply.

Membership in Newpath Medical and Redirect Health should never be considered a substitute for a health insurance policy that is affordable enough. Sharing of medical needs is voluntary, is not guaranteed, and is subject to the membership guidelines, limitations and exclusions. Pre-existing conditions have sharing waiting periods. Member costs may vary by pharmacy location, quantity and dosage.

Employer plans described here are self-insured plans administered through Redirect Health. Group Routine Care satisfies Penalty A (MEC) and group Hospital plans satisfy Penalty A and Penalty B (MVP). Prices and terms effective 10/1/26 and subject to change. Redirect Health is a trademark of its owner; this brochure is provided by First American Medicare as an authorized broker.