

2021 Individual and Family Plans

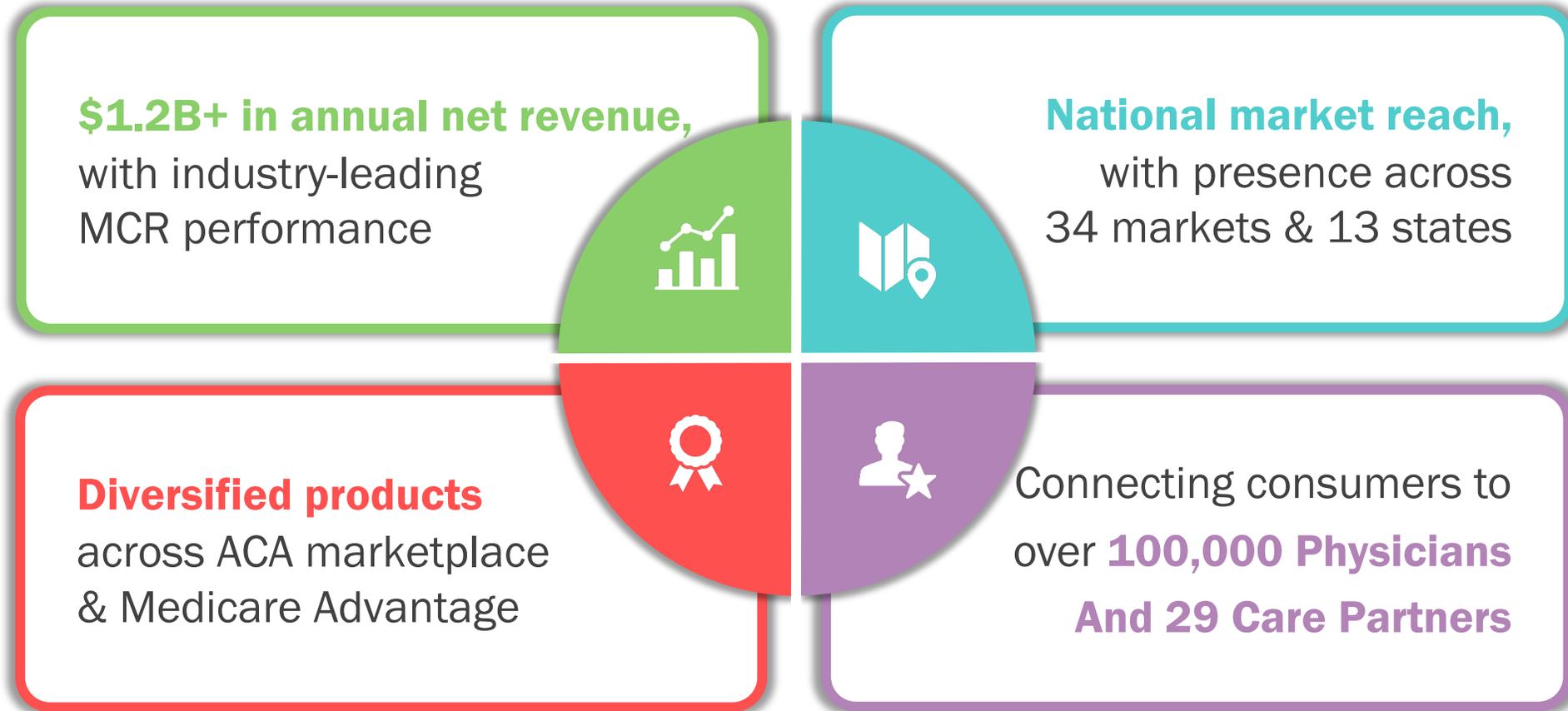
Tennessee



Bright Health overview

Bright Health at-a-glance today

A leading consumer-focused, high-growth, technology-enabled healthcare company



Bright Health's senior leaders

History of success founding, scaling, and managing transformational healthcare companies



G. MIKE MIKAN
President and CEO

- Nearly 3 decades of experience in healthcare and consumer retail
- Former CEO of Optum and former Executive Vice President and CFO of UnitedHealth Group
- Former CEO (Interim) of Best Buy and current board member of AutoNation



BOB SHEEHY
Executive Chairman

- 3 plus decades of experience in healthcare
- Former CEO of UnitedHealthcare, the largest managed care business in the nation
- Former Executive Vice President of UnitedHealth Group



A proven foundation for national, scalable growth

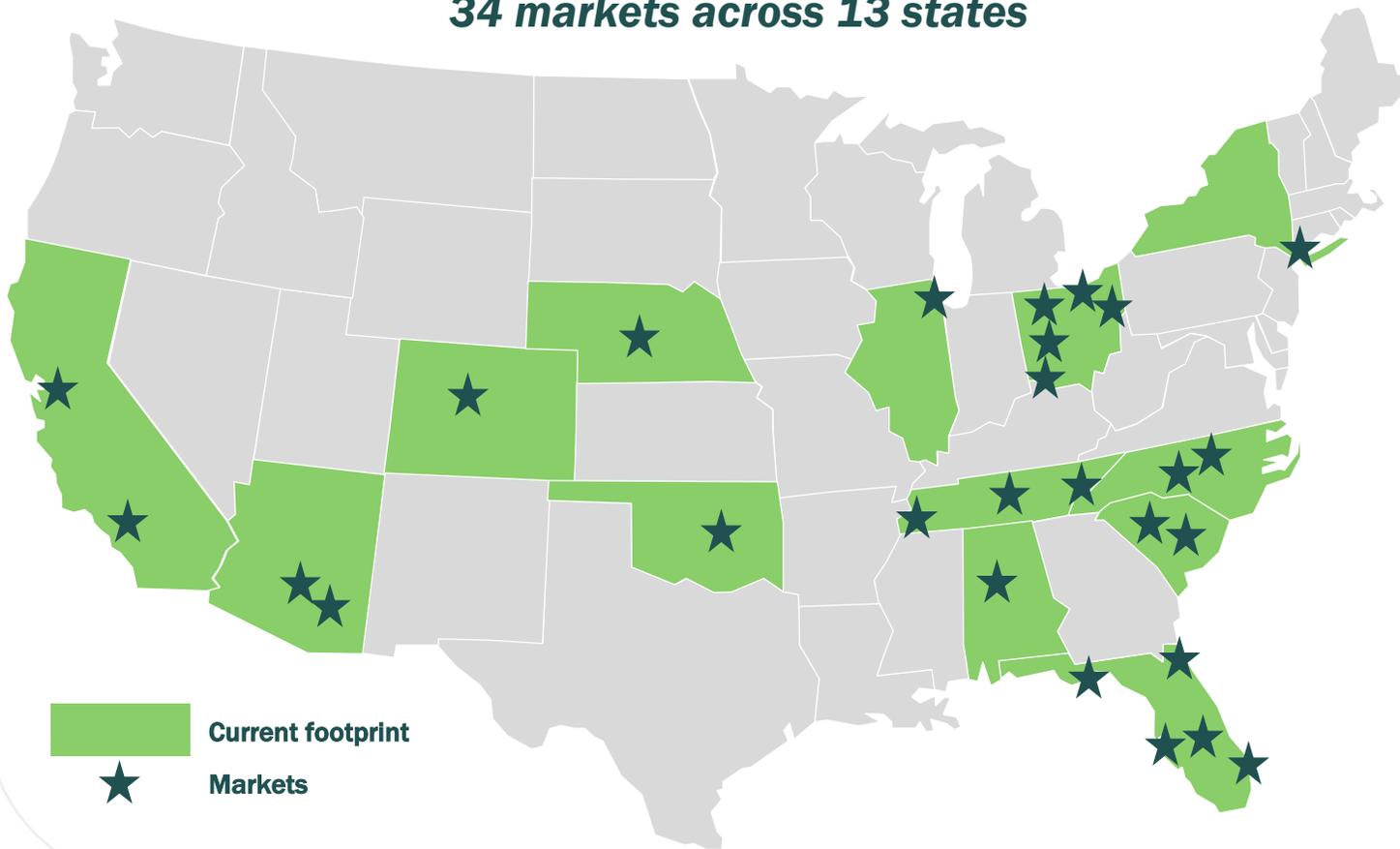
Continuing accelerated market growth, targeted acquisitions, and capability development



A national platform enabling local market performance

Partnering with marquee Care Partners: high-performing delivery systems and networks

2020 footprint
34 markets across 13 states



 **Current footprint**
 **Markets**

Care Partners

Advent Health | **Arizona Care Network** | **AMITA HEALTH**
ASSOCIATESMD MEDICAL GROUP | **CAIPA** | **PREMIER MEDICAL ASSOCIATES**
Ascension | **BAPTIST** | **Brookwood Baptist Health**
DuPage Medical Group | **apollomed** | **Florida Medical Clinic**
Carondelet Health Network | **Centura Health** | **HCA Healthcare**
LasMadrinas MEDICAL CENTERS | **Hill Physicians** | **Allied Pacific IPA**
INTEGRIS | **MERCYHEALTH** | **Mount Sinai**
NEBRASKA HEALTH NETWORK | **METHODIST Nebraska Medicine** | **NOVANT HEALTH** | **Southeastern Health Partners**
Tenet Health | **TriStar Health** | **THE UNIVERSITY OF TENNESSEE MEDICAL CENTER**



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

Arizona Care Network

THE UNIVERSITY OF TENNESSEE
MEDICAL CENTER

TriStar Health



NOVANT HEALTH

Tenet Health

Colorado Health Neighborhoods
Centura Health

BAPTIST

Advent Health

Lower out of pocket cost

- Low deductibles and MOOP
- Copays over coinsurance

Competitive premium pricing

Unique services available to all members

- Telehealth
- Cash rewards
- Pediatric dental and vision

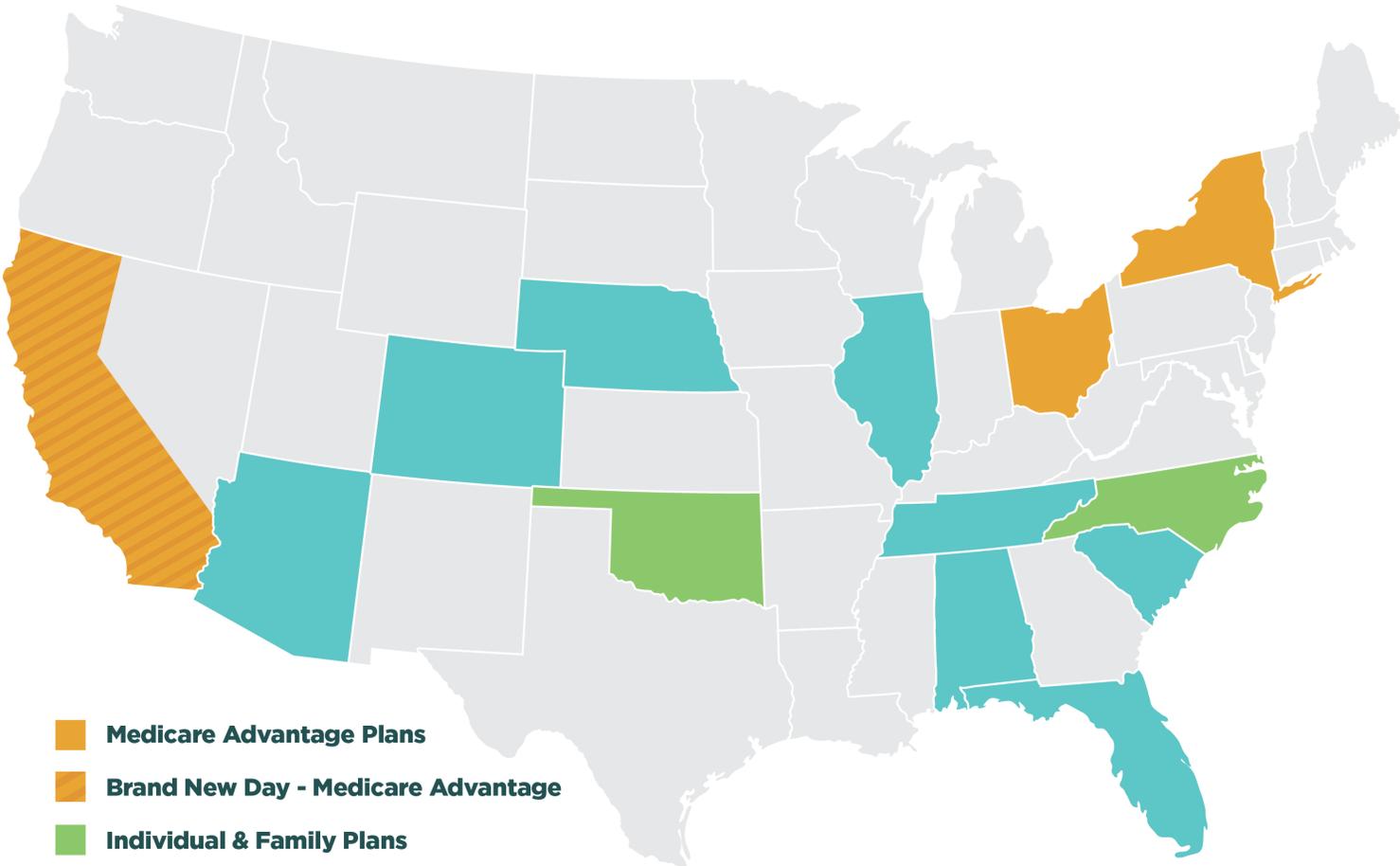
- High quality
- Low cost
- Access to care



Bright Health 2021 expansion

New IFP markets

- Southwest Health Alliance (CO)
- Chicago (IL)
- Fort Lauderdale (FL)
- Miami (FL)
- Asheville (NC)
- Greensboro (NC)
- Raleigh-Durham (NC)



- Medicare Advantage Plans
- Brand New Day - Medicare Advantage
- Individual & Family Plans
- Individual & Family Plans & Medicare Advantage Plans





Tennessee Overview

Tennessee Service Area

3 Markets and 30 Counties

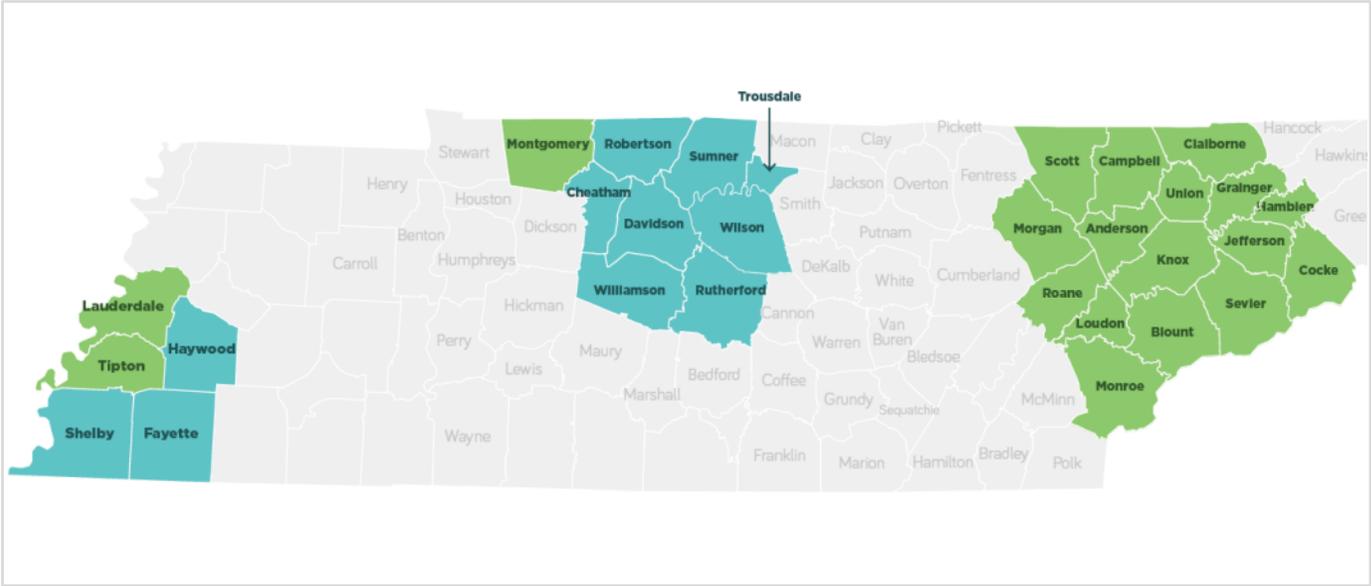
Individual & Family Plans

Markets	Counties
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Knoxville	Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union
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Memphis	Fayette, Haywood, Lauderdale, Shelby, Tipton
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Nashville	Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson
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Tennessee Care Partners

Markets	Knoxville	Memphis	Nashville
<p>Care Partners</p>	 <ul style="list-style-type: none"> • Radiology technology program • Laboratory technology program • Chaplain residency program • Knoxville’s only Magnet hospital • Area’s only Level I Trauma Center 	 <ul style="list-style-type: none"> • 13 Memphis Area Hospitals – <ul style="list-style-type: none"> • Baptist Memorial Health Care • Regional One Health • St. Francis Hospitals • 2,500+ employed & affiliated physicians • Women and Children’s Hospital 	 <ul style="list-style-type: none"> • 11 hospitals – TriStar Health and Williamson Medical Center • 60 TriStar owned medical group offices • 4 Outpatient surgery centers • 15 CareNow urgent care centers • 2,400+ Physicians



Gold and Catastrophic Plans

Tennessee on- and off- exchange

2021 Plan Name	Gold 1000 Direct	Gold 1000	Catastrophic 3 \$0 PCP Visits Direct	Catastrophic 3 \$0 PCP Visits
Exchange Participation	Off	On	Off	On
IND Deductible	\$1,000	\$1,000	\$8,550	\$8,550
FAM Deductible	\$2,000	\$2,000	\$17,100	\$17,100
IND MOOP	\$8,550	\$8,550	\$8,550	\$8,550
FAM MOOP	\$17,100	\$17,100	\$17,100	\$17,100
Coinsurance	20%	20%	0%	0%
Primary Care	2 \$0 Visits, \$20 after deductible	2 \$0 Visits, \$20 after	3 \$0 Visits, then deductible/MOOP	3 \$0 Visits, then deductible/MOOP
Specialist Care	\$40	\$40	0% After Deductible	0% After Deductible
Mental Health OP Services	\$20	\$20	0% After Deductible	0% After Deductible
Urgent Care	\$50	\$50	0% After Deductible	0% After Deductible
Emergency Room	\$500	\$500	0% After Deductible	0% After Deductible
Inpatient Hospital/SNF	20% After Deductible	20% After Deductible	0% After Deductible	0% After Deductible
Outpatient Hospital	20% After Deductible	20% After Deductible	0% After Deductible	0% After Deductible
RETAIL RX				
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0
Tier 2: Generics	\$15	\$15	0% After Deductible	0% After Deductible
Tier 3: Pref Brands	\$50	\$50	0% After Deductible	0% After Deductible
Tier 4: Non-Pref Brands	\$125	\$125	0% After Deductible	0% After Deductible
Tier 5: Specialty	20% after Deductible	20% after Deductible	0% After Deductible	0% After Deductible



Bronze Plans

Tennessee on- and off- exchange

2021 Plan Name	Bronze 8550 Direct	Bronze 8550	Bronze \$0 Primary Care Direct	Bronze \$0 Primary Care	Bronze 7000 HSA Direct	Bronze 7000 HSA
	Not available in Knoxville					
Exchange Participation	Off	On	Off	On	Off	On
IND Deductible	\$8,550	\$8,550	\$7,200	\$7,200	\$7,000	\$7,000
FAM Deductible	\$17,100	\$17,100	\$14,400	\$14,400	\$14,000	\$14,000
IND MOOP	\$8,550	\$8,550	\$8,550	\$8,550	\$7,000	\$7,000
FAM MOOP	\$17,100	\$17,100	\$17,100	\$17,100	\$14,000	\$14,000
Coinsurance	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Primary Care	2 \$25 Visits, then deductible/MOOP	2 \$25 Visits, then deductible/MOOP	\$0	\$0	0% After Deductible	0% After Deductible
Specialist Care	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Mental Health OP Services	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Urgent Care	\$50	\$50	\$50	\$50	0% After Deductible	0% After Deductible
Emergency Room	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Inpatient Hospital/SNF	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Outpatient Hospital	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
RETAIL RX						
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$25	\$25	\$25	\$25	0% After Deductible	0% After Deductible
Tier 3: Pref Brands	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Tier 4: Non-Pref Brands	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible
Tier 5: Specialty	0% After Deductible	0% After Deductible	50% after Deductible	50% after Deductible	0% After Deductible	0% After Deductible



Bronze Plans, cont.

Tennessee on- and off- exchange

2021 Plan Name	Bronze 5900 Direct	Bronze 5900	Bronze \$0 Medical Deductible Direct	Bronze \$0 Medical Deductible
Exchange Participation	Off	On	Off	On
IND Deductible	\$5,900	\$5,900	\$0 Med / \$4,950 Rx	\$0 Med / \$4,950 Rx
FAM Deductible	\$11,800	\$11,800	\$0 Med / \$9,900 Rx	\$0 Med / \$9,900 Rx
IND MOOP	\$8,550	\$8,550	\$8,550	\$8,550
FAM MOOP	\$17,100	\$17,100	\$17,100	\$17,100
Coinsurance	40% After Deductible	40% After Deductible	50% After Deductible	50% After Deductible
Primary Care	\$25	\$25	\$50	\$50
Specialist Care	40% After Deductible	40% After Deductible	\$100	\$100
Mental Health OP Services	40% After Deductible	40% After Deductible	\$50	\$50
Urgent Care	\$50	\$50	\$50	\$50
Emergency Room	40% After Deductible	40% After Deductible	\$1,000	\$1,000
Inpatient Hospital/SNF	40% After Deductible	40% After Deductible	\$2,500/day up to 2 days	\$2,500/day up to 2 days
Outpatient Hospital	40% After Deductible	40% After Deductible	\$1,000	\$1,000
RETAIL RX				
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0
Tier 2: Generics	\$25	\$25	\$30	\$30
Tier 3: Pref Brands	40% After Deductible	40% After Deductible	\$200	\$200
Tier 4: Non-Pref Brands	40% After Deductible	40% After Deductible	50% After Deductible	50% After Deductible
Tier 5: Specialty	40% After Deductible	40% After Deductible	50% After Deductible	50% After Deductible



Silver Plans

Tennessee on- and off- exchange

Cost Sharing Reduction (CSR) Plans

73%

87%

94%

2021 Plan Name	Silver 5000 Direct	Silver 5000	Silver 3800	Silver 1500 + \$0 Primary Care	Silver \$0 Deductible + \$0 Primary Care
Exchange Participation	Off	On	On	On	On
IND Deductible	\$5,000	\$5,000	\$3,800	\$1,500	\$0
FAM Deductible	\$10,000	\$10,000	\$7,600	\$3,000	\$0
IND MOOP	\$8,550	\$8,550	\$6,800	\$2,850	\$1,500
FAM MOOP	\$17,100	\$17,100	\$13,600	\$5,700	\$3,000
Coinsurance	40% After Deductible	40% After Deductible	40% After Deductible	30% After Deductible	20% After Deductible
Primary Care	\$40	\$40	\$35	\$0	\$0
Specialist Care	\$80	\$80	\$70	\$30	\$10
Mental Health OP Services	\$40	\$40	\$35	\$15	\$5
Urgent Care	\$50	\$50	\$35	\$15	\$5
Emergency Room	40% After Deductible	40% After Deductible	40% After Deductible	30% After Deductible	20% After Deductible
Inpatient Hospital/SNF	40% After Deductible	40% After Deductible	40% After Deductible	30% After Deductible	20% After Deductible
Outpatient Hospital	40% After Deductible	40% After Deductible	40% After Deductible	30% After Deductible	20% After Deductible
RETAIL RX					
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$30	\$30	\$20	\$0	\$0
Tier 3: Pref Brands	\$150	\$150	\$100	\$40	\$20
Tier 4: Non-Pref Brands	\$250	\$250	\$200	\$80	\$50
Tier 5: Specialty	40% After Deductible	40% After Deductible	40% After Deductible	30% After Deductible	20% After Deductible



Silver Plans, cont.

Tennessee on- and off- exchange

Cost Sharing Reduction (CSR) Plans

73%

87%

94%

2021 Plan Name	Silver 3000 Direct	Silver 3000	Silver 3000	Silver 1400	Silver 200
			On	On	On
Exchange Participation	Off	On	On	On	On
IND Deductible	\$3,000	\$3,000	\$3,000	\$1,400	\$200
FAM Deductible	\$6,000	\$6,000	\$6,000	\$2,800	\$400
IND MOOP	\$7,500	\$7,500	\$6,000	\$2,100	\$800
FAM MOOP	\$15,000	\$15,000	\$12,000	\$4,200	\$1,600
Coinsurance	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Primary Care	\$35	\$35	\$30	\$15	\$5
Specialist Care	\$70	\$70	\$60	\$30	\$10
Mental Health OP Services	\$35	\$35	\$30	\$15	\$5
Urgent Care	\$50	\$50	\$30	\$15	\$5
Emergency Room	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Inpatient Hospital/SNF	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Outpatient Hospital	\$500	\$500	\$500	\$300	\$100
RETAIL RX					
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$25	\$25	\$25	\$15	\$5
Tier 3: Pref Brands	\$150	\$150	\$150	\$100	\$30
Tier 4: Non-Pref Brands	\$250	\$250	\$250	\$150	\$80
Tier 5: Specialty	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible



Silver Plans, cont.

Tennessee on- and off- exchange

Cost Sharing Reduction (CSR) Plans

73%

87%

94%

2021 Plan Name	Silver \$0 Deductible Direct	Silver \$0 Deductible				
Exchange Participation	Off	Off	On	On	On	On
IND Deductible	\$0	\$0	\$0	\$0	\$0	\$0
FAM Deductible	\$0	\$0	\$0	\$0	\$0	\$0
IND MOOP	\$8,550	\$8,550	\$8,550	\$6,800	\$2,400	\$900
FAM MOOP	\$17,100	\$17,100	\$17,100	\$13,600	\$4,800	\$1,800
Coinsurance	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Primary Care	\$30	\$30	\$30	\$30	\$15	\$5
Specialist Care	\$60	\$60	\$60	\$60	\$30	\$10
Mental Health OP Services	\$30	\$30	\$30	\$30	\$15	\$5
Urgent Care	\$50	\$50	\$50	\$30	\$15	\$5
Emergency Room	\$750	\$750	\$750	\$750	\$400	\$200
Inpatient Hospital/SNF	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Outpatient Hospital	\$750	\$750	\$750	\$750	\$400	\$200
RETAIL RX						
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$25	\$30	\$30	\$30	\$15	\$5
Tier 3: Pref Brands	\$125	\$150	\$150	\$150	\$75	\$25
Tier 4: Non-Pref Brands	40% After Deductible	\$250	\$250	\$250	\$150	\$50
Tier 5: Specialty	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible



Silver Plans, cont.

Tennessee on- and off- exchange

Cost Sharing Reduction (CSR) Plans

73%

87%

94%

2021 Plan Name	Silver \$0 Primary Care Direct	Silver \$0 Primary Care	Silver \$0 Primary Care	Silver \$0 Primary Care	Silver 2500 + \$0 Primary Care	Silver \$0 Primary Care
				On	On	On
Exchange Participation	Off	Off	On	On	On	On
IND Deductible	\$6,650	\$6,700	\$6,700	\$6,700	\$2,500	\$200
FAM Deductible	\$13,300	\$13,400	\$13,400	\$13,400	\$5,000	\$400
IND MOOP	\$8,550	\$8,550	\$8,550	\$6,800	\$2,700	\$1,600
FAM MOOP	\$17,100	\$17,100	\$17,100	\$13,600	\$5,400	\$3,200
Coinsurance	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Primary Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Care	\$60	\$60	\$60	\$60	\$20	\$8
Mental Health OP Services	\$30	\$30	\$30	\$30	\$10	\$3
Urgent Care	\$50	\$50	\$50	\$25	\$10	\$3
Emergency Room	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Inpatient Hospital/SNF	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
Outpatient Hospital	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible
RETAIL RX						
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$0	\$0	\$0	\$0	\$0	\$0
Tier 3: Pref Brands	\$75	\$90	\$90	\$90	\$25	\$15
Tier 4: Non-Pref Brands	\$150	\$150	\$150	\$150	\$80	\$60
Tier 5: Specialty	40% After Deductible	40% After Deductible	40% After Deductible	40% After Deductible	25% After Deductible	10% After Deductible



Bright Health Secure

Bright Health Secure is a supplemental insurance plan that helps individuals and families save on unexpected out-of-pocket medical expenses. This plan is only available to our QHP members.

Bright Health QHP



Additional coverage for certain out of pocket expenses

Bright Health Secure

Hospital indemnity plan, offered at three benefit levels:

1. **Bright Health Secure Basic** – \$4,000 max benefit/year (Ind.)
2. **Bright Health Secure Plus** – \$8,000 max benefit/year (Ind.)
3. **Bright Health Secure Premier** – \$12,000 max benefit year (Ind.)



Hospital stay

- Pays a daily rate
- Daily rate for up to 5 days
- Annual maximum



Add-ons

“Add-Ons” are available to members who purchase a Base plan, offering additional coverage for out-of-pocket costs.



Accident add-on

- E.R or Urgent Care
- Ambulance
- 2 follow up office visits
- Accidental death



Outpatient add-on

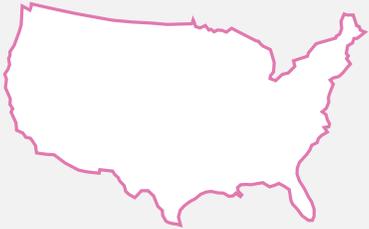
- X-ray, MRI, CTs
- Outpatient surgery
- Physical therapy
- Observation unit
- Annual maximum



Additional plan benefits

Pharmacy benefits

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



67,000

National pharmacy locations



- \$0 copay on select ACA preventive medications, including vaccines
- Members can save money by using generic medications rather than brands
- Additional savings by receiving up to 90-day fills for chronic medications via retail or mail order
- For most plans, the cost for a 30-day supply of insulin will not exceed \$100



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 & prosthodontics



One set of standard frames or contact lenses



Pediatric dental

Covering all markets* with a new, national vendor

- Liberty Dental will cover all IFP pediatric lives in 2021
- Maintaining same dental benefit structure as 2020 – for most plans, this means:
 - Free preventive & diagnostic services
 - Other care 50% after deductible
 - Plans with exceptions to standard benefit structure include but not limited to:
 - Bronze 8550
 - HSA plans
 - Catastrophic plans
 - Check Certificates of Coverage for full details
- Improved member experience with Liberty provided separate, mailed dental ID card



2021 IFP Rewards Program

Bright Health members get more

All Bright Health plans include extras that make getting and staying healthy a little bit easier.



Cash rewards

Throughout the year, we offer members cash rewards for simple healthy actions.

Past rewards included:

- Selecting a Primary Care Provider
- Taking a “Know your network” quiz
- Completing a health survey

All you have to do is set up a Member Hub account at **Member.BrightHealthPlan.com** to find available rewards. We'll also email you with more specific information on earning rewards.



Telemedicine



Bright Health members have convenient access to phone or video appointments via smartphone, tablet, or computer.

Urgent Care and same-day visits to a physician for things like COVID- 19 assessment, cold/flu symptoms, and minor illness

Doctor on Demand will be available to all members for:

- Primary Care Services
- Mental Health services
- No cost COVID-19 Assessment Screening

Bright Health will promote Doctor on Demand as a method for quick screening when a member:

- Does not have a doctor
- Cannot reach their doctor's office

What happens after enrollment?

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



Welcome kit

The welcome kit includes the member ID card and a booklet with benefit highlights and information to help members get the most out of their plan. With their ID card, members can set up a Member Hub account and receive care (after their effective date)



Ongoing communications

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

Contact Information

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