



# **Bright HealthCare: Making Healthcare Right. Together.**

Individual & Family Plans

# Here's what we're up to today



Bright HealthCare Overview:  
Our story and our mission



2022 Individual and Family Plans Overview



Additional Plan Benefits



Marketing



# **Bright HealthCare Overview: Our Story, Our Mission**

# Bright Health Group company structure



Bright Health Group

Building wins for everyone by deploying a unique approach built on alignment, focused on the consumer, and powered by technology.



Bright HealthCare

A diversified healthcare financing and distribution platform that aggregates and delivers healthcare benefits to over 663,000 consumers through its various lines of business.

Two independent,  
but connected businesses



NeueHealth

Operates local Integrated Systems of care that have shown to reduce costs by combining technology and services that is scaled centrally and deployed locally.

## Acquisition Growth



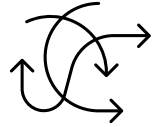
Bright HealthCare

# Our Mission: Make Healthcare Right. Together.

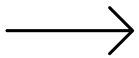
## Who we are



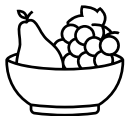
Consumer-focused health insurance and technology company



Healthcare can be complicated and confusing



We take care of the complicated stuff



So, individuals can focus on being healthy

## Our approach



Healthcare works better as a relationship

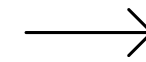


Collaborate with our Care Partners



Bring best possible care at the best possible price

## Why it matters



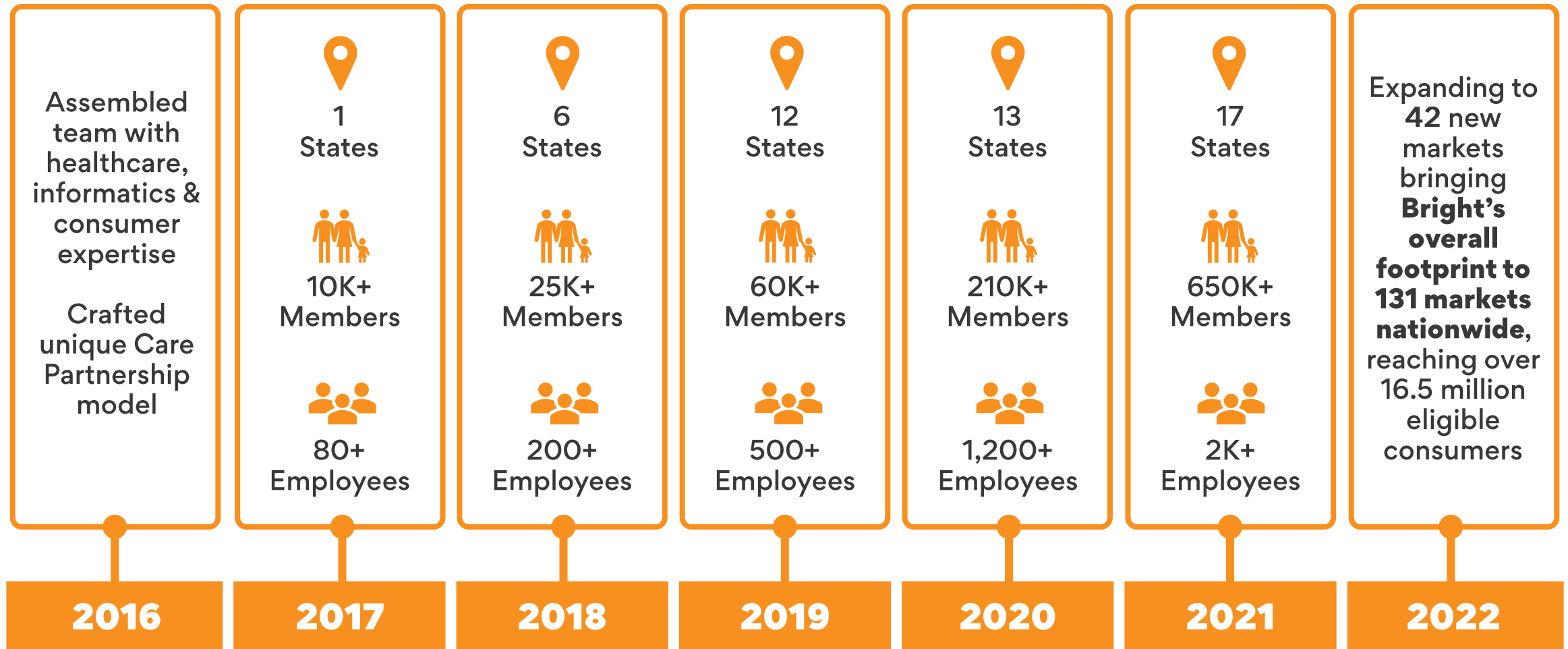
Easy to understand benefits allow members to know what they'll pay for care



Members build long lasting relationship with their PCP and care team

# Historical Performance

## Continued Growth and Expansion

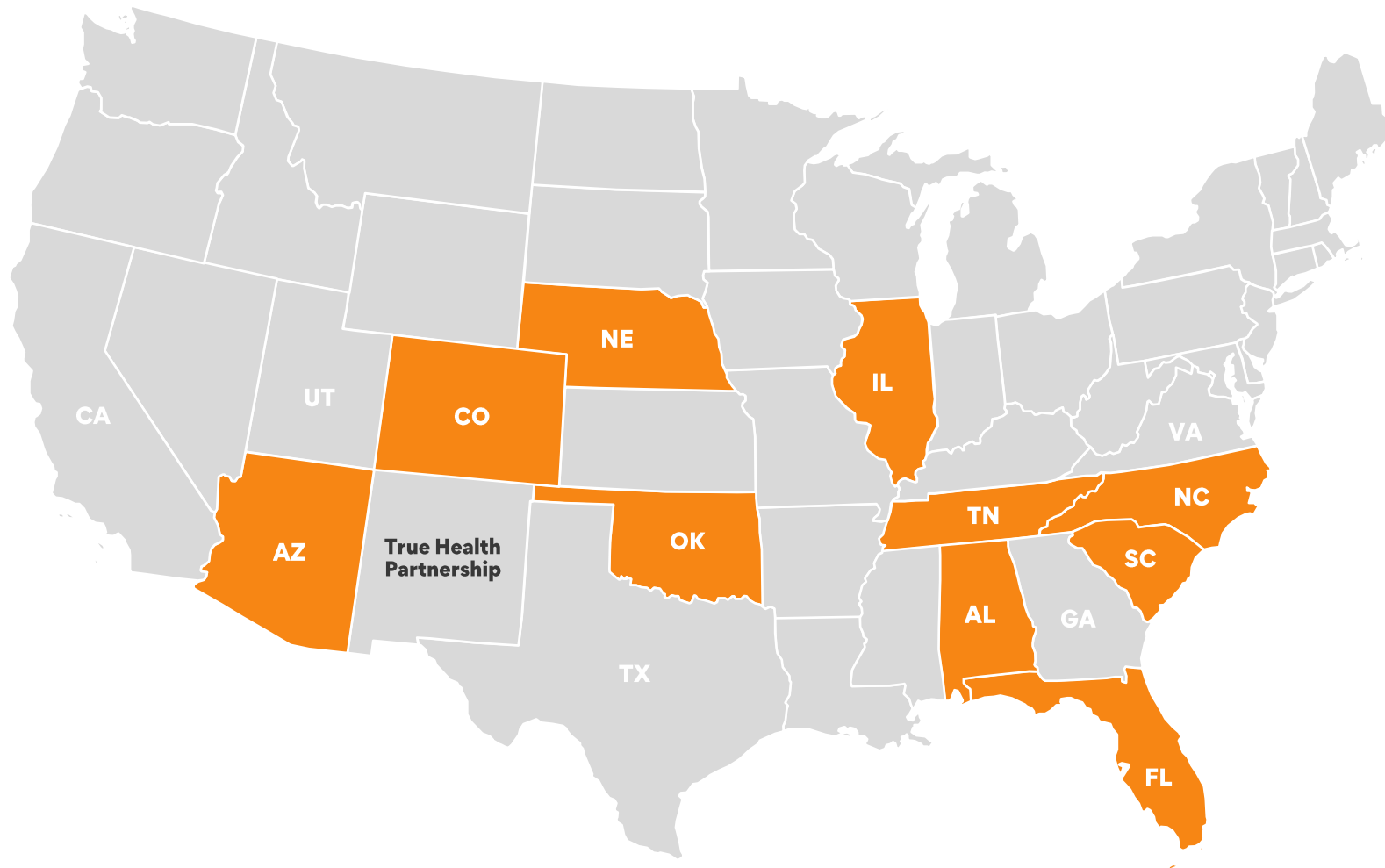




# **2022 Individual and Family Plans Overview**

# Bright HealthCare 2022 Expansion – IFP continues to grow!

5 new markets, 136 new counties and over 550K members



## New Markets

- California
- Georgia
- Texas
- Utah
- Virginia

## County Expansions

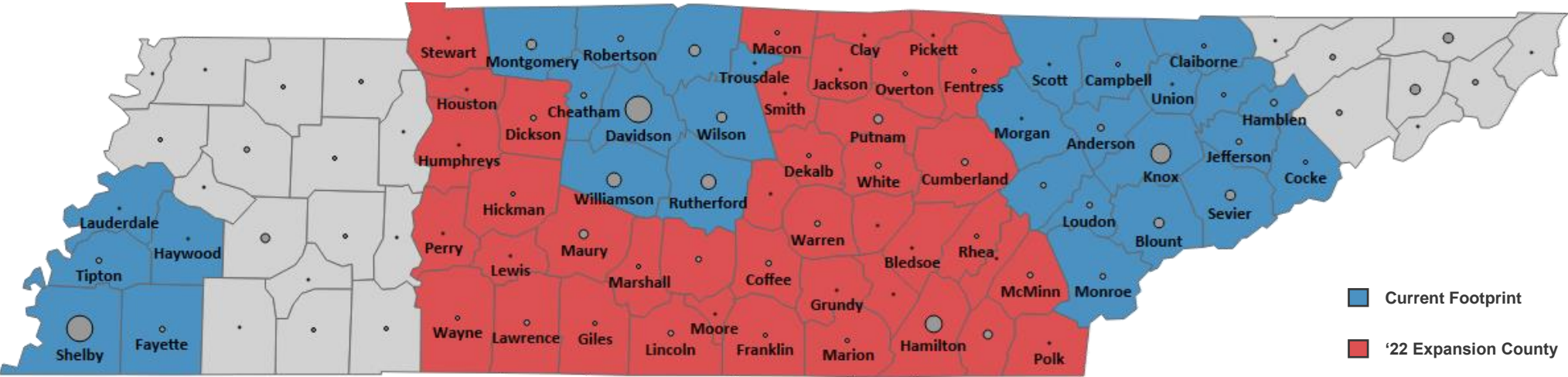
- Alabama
- Colorado
- Florida
- Nebraska
- N. Carolina
- S. Carolina
- Tennessee

2022 IFP Service  
Area Maps



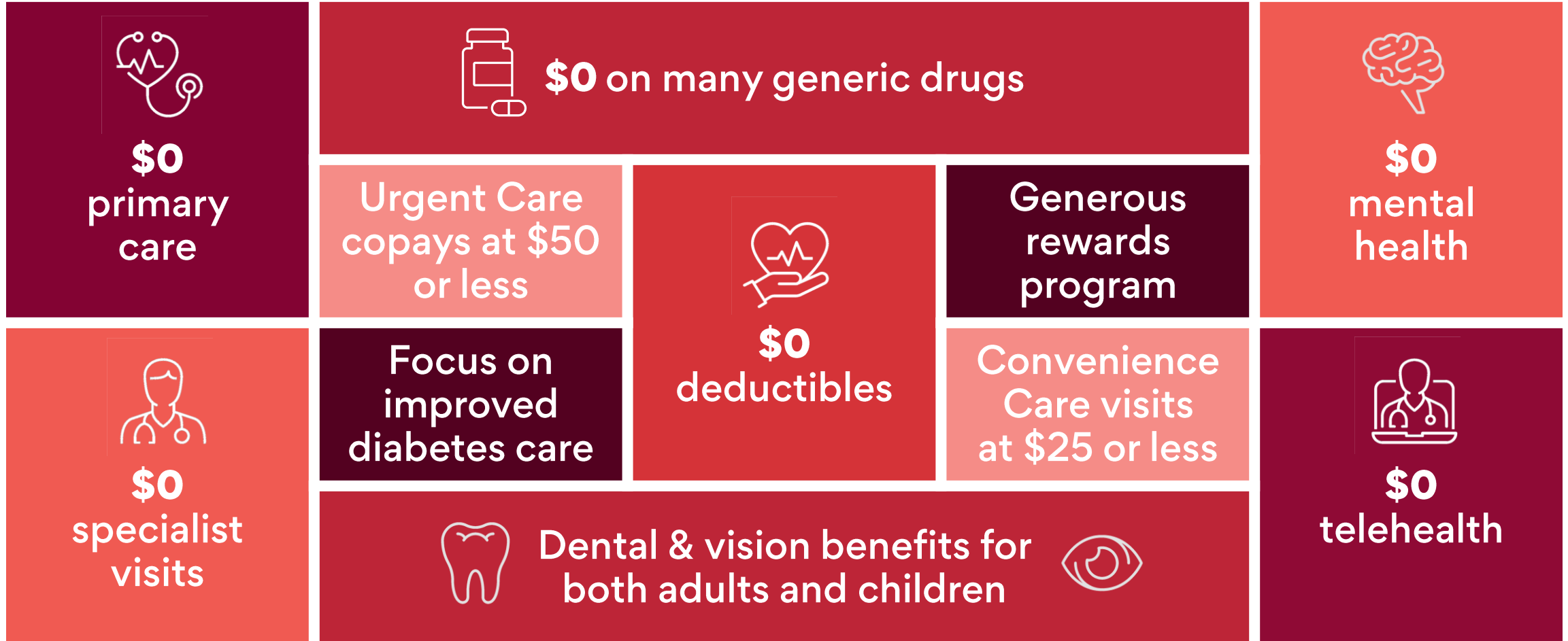


# Expanding to new markets to serve more Tennesseans



Service Area Expansion	Counties
Rating Area 3	Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie
Rating Area 7	Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, White
Rating Area 8	Bedford, Coffee, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, Stewart, Wayne

# 2022 Qualified Health Plan Key Features



\*Benefits listed above are not included on all plans – please review our Plan Grids for detailed information

# Disease and Care management program offerings across all plans



**Heart  
Disease**



**Diabetes**



**Asthma**

**High Blood  
Pressure &  
High  
Cholesterol**



**Depression**



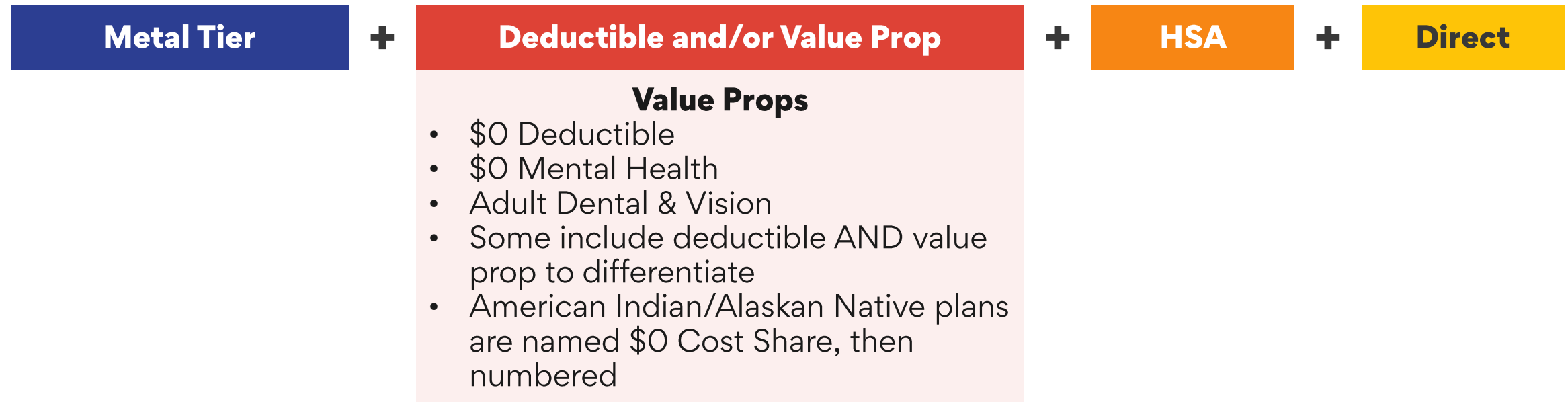
**Pregnancy**



**Lower Back  
Pain**

# PY2022 IFP National Plan Name Structure

Continuing the momentum from PY2021



## Example plan names:

Gold 1000

Silver \$0 Deductible + Adult Dental & Vision Direct

Bronze 5300 HSA

# Parenthetical Modifiers

## To enhance the plan shopping experience

- **Added parenthetical value props to the plan name, for example:**  
Silver 1000 (\$0 Mental Health + \$0 Specialist Visits)

## Actual Example

- **Core name:** Gold 1000 Direct
- **As it will appear for shopping experience:**  
Gold 1000 Direct (\$0 Telehealth + \$0 Primary Care + \$0 Specialist + \$0 Mental Health + \$0 Prescription List)

**Bright HealthCare** New plan - Not rated ⓘ

**Gold 1000 Direct (\$0 Telehealth + \$0 Primary Care + \$0 Specialist + \$0 Mental Health + \$0 Prescription List)** ☐ Compare

Gold | EXAMPLE | Plan ID: 12379GA0010083

<b>Deductible</b> ⓘ	<b>Out-of-pocket maximum</b> ⓘ	<b>Estimated total yearly costs</b> ⓘ  <span>Add yearly cost</span>
\$1,000 Individual total	\$8,700 Individual total	

**Copayments / Coinsurance** ⓘ

<b>Emergency room care</b> No Charge After Deductible	<b>Generic drugs</b> \$25	<b>Primary doctor</b> \$25	<b>Specialist doctor</b> No Charge After Deductible
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# Tennessee Plan Suite Portfolio

Metal	2022 offering	Base plan name	Exchange Status
Gold (2 plans)	Renewed	Gold 1000	Both
	<b>NEW</b>	Gold \$0 Deductible + Adult Dental & Vision	Both
Silver (7 plans)	<b>NEW</b>	Silver 4000	Both
	Renewed	Silver 5000	Both
	Renewed	Silver 3000	Both
	Renewed	Silver 6700 Direct	Off Only
	Renewed	Silver 6700	On Only
	<b>NEW</b>	Silver 6700 + Adult Dental and Vision Direct	Off Only
	<b>NEW</b>	Silver 6700 + Adult Dental and Vision	On Only
	Renewed	Silver \$0 Deductible Direct	Off Only
	Renewed	Silver \$0 Deductible	On Only
	Renewed	Silver 4000 HSA Direct	Off Only
Bronze (7 plans)	<b>NEW</b>	Bronze 8700	Both
	Renewed	Bronze 8700 + \$0 Mental Health	Both
	Renewed	Bronze 5900 (Nashville, Knoxville & Memphis only)	Both
	Renewed	Bronze 7200	Both
	<b>NEW</b>	Bronze 7200 + Adult Dental & Vision	Both
	Renewed	Bronze \$0 Medical Deductible	Both
	Renewed	Bronze 5300 HSA	Both
Catastrophic (1 plan)	Renewed	Catastrophic 8700	Both

# 2022 Plan Designs

## Bronze

Plan name	Bronze 8700	Bronze 8700 + \$0 Mental Health	Bronze 7200	Bronze \$7200 + Adult Dental and Vision	Bronze \$0 Medical Deductible	Bronze 5300 HSA
IND Deductible	\$8,700	\$8,700	\$7,200	\$7,200	\$0 Medical \$4,950 Drug	\$5,300
IND MOOP	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,050
Coinsurance	0%	0%	50%	50%	50%	50%
Primary Care	\$80	2 \$0 visits then 0%	\$0	\$0	1 \$0 visits then \$50	\$50 after deductible
Specialist Care	0%	0%	50%	50%	1 \$0 visits then \$100	\$100 after deductible
Mental Health OP Services	0%	\$0	\$0	\$0	\$0	\$0 after deductible
Urgent Care	\$50	\$50	\$50	\$50	\$50	50%
Emergency Room	0%	0%	50%	50%	\$1000	50%
Labs	0%	0%	50%	50%	\$75	50%
X rays	0%	0%	50%	50%	\$110	50%
CT/MRI/PET	0%	0%	50%	50%	\$300	50%
Inpatient Hospital/SNF	0%	0%	50%	50%	\$3000 Max 2 days	50%
Outpatient Hospital	0%	0%	50%	50%	\$1000	50%
Outpatient Surgery Physician/Surgical Services	0%	0%	50%	50%	\$300	50%
PT/OT/ST	0%	0%	50%	50%	\$100	50%
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$25	\$0/\$25	\$0/\$35	\$0/\$35	\$0/\$35	\$0/\$20 after deductible
Tier 3: Pref Brands	0%	0%	50%	50%	\$200	50%
Tier 4: Non-Pref Brands	0%	0%	50%	50%	50%	50%
Tier 5: Specialty	0%	0%	50%	50%	50%	50%

# 2022 Plan Designs

## Silver Base Plans

Plan name	Silver 4000	Silver 5000	Silver 3000	Silver 6700	Silver 6700 + Adult Dental and Vision	Silver \$0 Deductible	Silver 4000 HSA Direct (Off-HIX only)
IND Deductible	\$4,000	\$5,000	\$3,000	\$6,700	\$6,700	\$0	\$4,000
IND MOOP	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,050
Coinsurance	40%	40%	40%	40%	40%	40%	20%
Primary Care	\$35	3 \$0 visits then \$40	2 \$0 visits then \$35	\$0	\$0	2 \$0 visits then \$30	\$35 after deductible
Specialist Care	40%	\$80	\$70	2 \$0 visits then \$75	2 \$0 visits then \$75	\$30	\$60 after deductible
Mental Health OP Services	40%	\$0	\$0	\$0	\$0	\$0	\$0 after deductible
Urgent Care	\$50	\$50	\$50	\$50	\$50	\$50	20%
Emergency Room	40%	40%	40%	40%	40%	\$750	20%
Labs	40%	\$50	\$50	\$50	\$50	\$50	20%
X rays	40%	\$100	\$100	\$100	\$100	\$100	20%
CT/MRI/PET	40%	40%	40%	40%	40%	\$200	20%
Inpatient Hospital/SNF	40%	40%	40%	40%	40%	40%	20%
Outpatient Hospital	40%	\$500	\$500	\$900	\$900	\$750	20%
Outpatient Surgery Physician/Surgical Services	40%	40%	40%	\$400	\$400	\$200	20%
PT/OT/ST	40%	40%	40%	40%	40%	\$60	20%
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$15	\$0/\$30	\$0/\$30	\$0	\$0	\$0/\$30	\$0/\$20 after deductible
Tier 3: Pref Brands	40%	\$150	\$150	\$90	\$90	\$150	20%
Tier 4: Non-Pref Brands	40%	\$250	\$250	\$150	\$150	\$250	20%
Tier 5: Specialty	40%	40%	40%	40%	40%	40%	20%



# 2022 Plan Designs

## Silver 73 CSR

Plan name	Silver 2000	Silver 3800	Silver 3000	Silver 6700	Silver 6700 + Adult Dental and Vision	Silver \$0 Deductible
IND Deductible	\$2,000	\$3,800	\$3,000	\$6,700	\$6,700	\$0
IND MOOP	\$6,950	\$6,950	\$6,500	\$6,950	\$6,950	\$6,950
Coinsurance	40%	40%	40%	40%	40%	40%
Primary Care	\$15	3 \$0 visits then \$35	2 \$0 visits then \$30	\$0	\$0	2 \$0 visits then \$30
Specialist Care	40%	\$70	\$60	2 \$0 visits then \$75	2 \$0 visits then \$75	\$30
Mental Health OP Services	40%	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$50	\$35	\$30	\$25	\$25	\$30
Emergency Room	40%	40%	40%	40%	40%	\$750
Labs	40%	\$35	\$30	\$50	\$50	\$30
X rays	40%	\$70	\$60	\$100	\$100	\$60
CT/MRI/PET	40%	40%	40%	40%	40%	\$200
Inpatient Hospital/SNF	40%	40%	40%	40%	40%	40%
Outpatient Hospital	40%	\$500	\$500	\$900	\$900	\$750
Outpatient Surgery Physician/Surgical Services	40%	40%	40%	\$400	\$400	\$200
PT/OT/ST	40%	40%	40%	40%	40%	\$60
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$15	\$0/\$20	\$0/\$15	\$0	\$0	\$0/\$30
Tier 3: Pref Brands	40%	\$100	\$150	\$90	\$90	\$150
Tier 4: Non-Pref Brands	40%	\$200	\$250	\$150	\$150	\$250
Tier 5: Specialty	40%	40%	40%	40%	40%	40%

# 2022 Plan Designs

## Silver 87 CSR

Plan name	Silver 200	Silver 950	Silver 950 + 2 \$0 Primary Care Visits	Silver 700	Silver 700 + Adult Dental and Vision	Silver \$0 Deductible
IND Deductible	\$200	\$950	\$950	\$700	\$700	\$0
IND MOOP	\$2,900	\$2,900	\$2,100	\$2,900	\$2,900	\$2,400
Coinsurance	40%	30%	25%	25%	25%	25%
Primary Care	\$10	\$0	2 \$0 visits then \$15	\$0	\$0	2 \$0 visits then \$15
Specialist Care	40%	\$20	\$30	2 \$0 visits then \$30	2 \$0 visits then \$30	\$15
Mental Health OP Services	40%	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$20	\$15	\$15	\$10	\$10	\$15
Emergency Room	40%	30%	25%	25%	25%	\$450
Labs	40%	\$15	\$15	\$10	\$10	\$15
X rays	40%	\$30	\$30	\$20	\$20	\$30
CT/MRI/PET	40%	30%	25%	25%	25%	\$100
Inpatient Hospital/SNF	40%	30%	25%	25%	25%	25%
Outpatient Hospital	40%	\$400	\$300	\$400	\$400	\$400
Outpatient Surgery Physician/Surgical Services	40%	30%	25%	\$100	\$100	\$100
PT/OT/ST	40%	30%	25%	25%	25%	\$30
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$10	\$0	\$0/\$15	\$0	\$0	\$0/\$15
Tier 3: Pref Brands	40%	\$45	\$100	\$30	\$30	\$75
Tier 4: Non-Pref Brands	40%	\$100	\$150	\$150	\$150	\$150
Tier 5: Specialty	40%	30%	25%	25%	25%	25%

# 2022 Plan Designs

## Silver 94 CSR

Plan name	Silver \$0 Deductible 4	Silver \$0 Deductible 1	Silver 100	Silver \$0 Deductible 2	Silver \$0 Deductible + Adult Dental and Vision	Silver \$0 Deductible 3
IND Deductible	\$0	\$0	\$100	\$0	\$0	\$0
IND MOOP	\$1,000	\$1,500	\$800	\$1,600	\$1,600	\$900
Coinsurance	25%	20%	10%	10%	10%	10%
Primary Care	\$5	\$0	\$0	\$0	\$0	\$0
Specialist Care	25%	\$5	\$5	\$0	\$0	\$5
Mental Health OP Services	25%	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$20	\$5	\$5	\$3	\$3	\$5
Emergency Room	25%	20%	10%	10%	10%	\$200
Labs	25%	\$10	\$5	\$3	\$3	\$5
X rays	25%	\$20	\$10	\$8	\$8	\$10
CT/MRI/PET	25%	20%	10%	10%	10%	\$50
Inpatient Hospital/SNF	25%	20%	10%	10%	10%	10%
Outpatient Hospital	25%	\$100	\$200	\$100	\$100	\$200
Outpatient Surgery Physician/Surgical Services	25%	20%	10%	\$25	\$25	\$50
PT/OT/ST	25%	20%	10%	10%	10%	\$10
Tier 1: Preventive Rx	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$5	\$0	\$0/\$5	\$0	\$0	\$0
Tier 3: Pref Brands	25%	\$15	\$30	\$15	\$15	\$25
Tier 4: Non-Pref Brands	25%	\$50	\$80	\$60	\$60	\$50
Tier 5: Specialty	25%	20%	10%	10%	10%	10%

# 2022 Plan Designs

## Gold and Catastrophic Plans

Plan name	Gold \$1000	Gold \$0 Deductible + Adult Dental & Vision	Catastrophic 8700
IND Deductible	\$1,000	\$0	\$8,700
IND MOOP	\$8,700	\$6,500	\$8,700
Coinsurance	20%	20%	0%
Primary Care	\$0	2 \$0 visits then \$20	3 \$0 visits then no charge after deductible
Specialist Care	2 \$0 visits then \$40	\$40	0%
Mental Health OP Services	\$0	\$0	0%
Urgent Care	\$50	\$50	0%
Emergency Room	\$500	\$500	0%
Labs	\$50	\$50	0%
X rays	\$100	\$100	0%
CT/MRI/PET	20%	20%	0%
Inpatient Hospital/SNF	20%	20%	0%
Outpatient Hospital	20%	\$200	0%
Outpatient Surgery Physician/Surgical Services	20%	\$50	0%
PT/OT/ST	20%	20%	0%
Tier 1: Preventive Rx	\$0	\$0	\$0
Tier 2: Generics	\$0/\$15	\$0/\$15	0%
Tier 3: Pref Brands	\$50	\$50	0%
Tier 4: Non-Pref Brands	\$125	\$125	0%
Tier 5: Specialty	20%	20%	0%



# Additional Benefits

# Supplemental Benefits

Great extras to help members enjoy the highest attainable standard of health

## Adult & Pediatric Vision

EyeMed Vision Care

- Over 34,000 provider locations and 131,000 unique providers
- Members can select their own optometrist or ophthalmologist within the EyeMed network
- Pediatric vision included on all Bright HealthCare plans



## Adult & Pediatric Dental

Liberty Dental Plan

- Members can self-select and change their dentist (no dentist assigning).
- Pediatric dental embedded on all Bright IFP
- Adult dental included on at least one IFP plan per market



## Telehealth

Doctor On Demand

- Access medical and mental health services from the convenience of home
- Telemedicine services available through Doctor On Demand
- Easy access through the Member Hub or Doctor On Demand website



## Health Savings Account

- No cost to members
- Exclusive discounts and prescription saving
- Includes HSA debit card and mobile wallet to track qualified healthcare expenses

# Bright HealthCare Rewards Program

Bright HealthCare members get more

Members can start earning rewards by taking simple actions such as:

- Signing up for Rewards within their Member Hub account
- Completing a short health survey
- Selecting their Primary Care Provider (PCP)
- **+ More!** Members can log in to the Member Hub to see all rewards opportunities available

Throughout the year, members will receive opportunities to earn more on their reloadable prepaid Visa card.



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

# Convenience Care & Urgent Care

Immediate care options avoiding the Emergency Department

## Convenience Care

**Convenience Care** is also known as a walk-in clinic, found at a Minute Clinic or The Little Clinic. These clinics are open longer hours and are in convenient locations, making them a great option when not able to visit a PCP. This is the place to go with common, non-life-threatening medical conditions such as ear infections, sore throats, pinkeye, and minor burns and rashes.

- Bright HealthCare has built a national network of Convenience Clinics
  - 215 clinics in grocery stores owned by Kroger in 9 states
  - More than 1,100 clinics in 33 states operated within CVS stores



## Urgent Care

**Urgent Care** facilities can be a helpful alternative when the need for care happens outside PCP office hours. This is the place to go with minor fractures, fever, severe headache, and cuts that may require stitches.

- Bright HealthCare has over 1,100 in-network Urgent Care locations.





# Our pharmacy network

Our extensive network of pharmacies and major outlets makes it easier for you to fill your prescriptions in places you already shop. You can also order prescriptions online and have them delivered directly to your doorstep.

Our network includes leading large retailers such as:





# Marketing

# OEP Campaign History

## Timeline



2019

Fake People Puppets  
**“Join. Save. Be Happy.”**



2020

“Real People” Animated  
**“For All the Bright Reasons”**

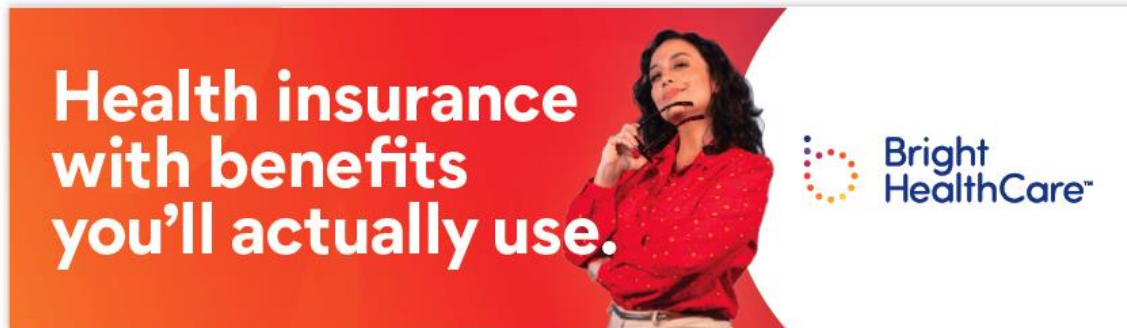


2021

Real, Optimistic People  
**“Always Looking Up”**



# Campaign Development: Ad Examples



# Individual & Family Plan: TV and Digital Video

## \$0 Primary Care



## English and Spanish

30 second  
15 second  
6 second

## Rewards



## English and Spanish

30 second  
15 second  
6 second

## Zeros



## English and Spanish

30 second  
15 second  
6 second



**Questions?**

