



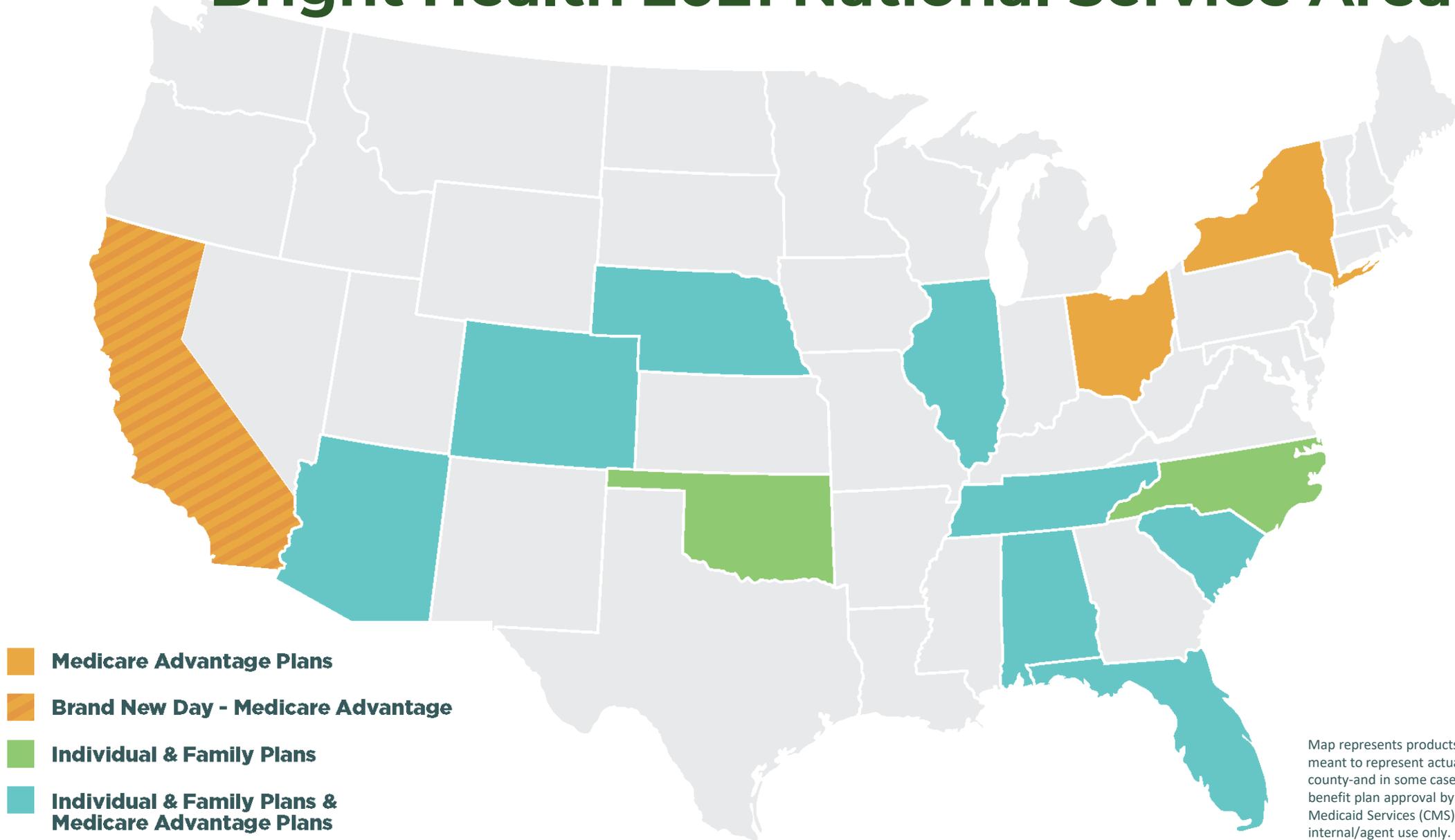
# Medicare Advantage

## 2021 National Portfolio Preview



# 2021 National Service Area

# Bright Health 2021 National Service Area



Map represents products available by state and is not meant to represent actual coverage areas, which are county-and in some cases zip-code specific. Subject to benefit plan approval by the Centers for Medicare & Medicaid Services (CMS). Confidential and proprietary. For internal/agent use only. Do not distribute.

# Brand New Day

We are happy to announce Bright Health's completed acquisition of Brand New Day. This will strengthen our Medicare Advantage product offerings and operations for years to come by providing:

- 35 years of experience with healthcare services
- Expertise with developing Special Needs Plans
- Serving nearly 50,000 members (including 25,000 C-SNP) in California

Integration of Bright Health and Brand New Day:

- Operations for both organizations will be completely separate for 2021
- To sell both Bright Health and Brand New Day, contracting and certification for each organization must be completed

We look forward to future growth and coordination together.



# 2021 National Highlights



# 2021 National Highlights

In this section, you will find information that universally applies to all Bright Health plans in all markets OR multiple markets. Markets to which each benefit applies will be provided with each topic covered.

## IMPORTANT!

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This information is proprietary and confidential and intended for internal Bright Health and/or broker/agent training purposes. Do NOT distribute this material in any manner which could allow it to be accessible to consumers or competitors.

# Eliminating Barriers to Care

These features of Bright Health plans are staples in our portfolio and foundational in accomplishing our mission.

## No Referrals

No referrals required when within our Care Partner's network.

## \$0 PCP Copay

The most important relationship in healthcare should not require a fee.

**HMO's** - Always no copay for in-network PCP visits.

**PPO's** - Most PPO's offer no copay for **BOTH IN** and **OUT**-of-network PCP visits.

## No to Low Specialist Copay

We have lowered the vast majority of our Specialist copays, most PPO plans offer low **IN** and **OUT**-of-network copays.

## \$0 Copay Tiers 1 & 6

**ALL** plans provide coverage on commonly used drugs by making Preferred Generics (Tier 1) and Select Maintenance (Tier 6) drugs at a \$0 copay.

# Eliminating Barriers to Care

In response to COVID-19, Bright Health made mid-year updates to our benefits to make it easier for members to access in-person and virtual care. We have continued those **NEW BENEFITS** and added **MORE**.

## Enhanced Telehealth

Primary and Behavioral telehealth care were added mid-year. Now **ALL** plans will include those benefits **PLUS** many more types of telehealth care, to compliment any telehealth already provided by our Care Partners.

## Transportation

**UNLIMITED** transportation to plan approved locations available in most plans.

## Worldwide Emergency

**NEW!** Low copays for worldwide emergencies will be included on **ALL** plans.

## Post-discharge Meals

**NEW!** Many plans will include generous meal benefits for those who have been discharged from a hospital stay.

# Other Plan Features

## **Reduced Out-of-Network Cost Sharing**

*By adding no to low copays for most OON office visits and 25% – 40% coinsurance for OON procedures.*

## **Condition Specific Benefit for Diabetics**

*Up to \$100 of reimbursement for diabetic related care expenses for members diagnosed with diabetes. (available in AL, AZ, OH, & NY)*

## **Supplemental Benefits Included on ALL Plans**

*Preventive dental, routine eye and hearing exams, fitness benefit, telehealth, worldwide emergency*

## **Optional Supplemental Benefit Packages**

*Additional options provided to add various combined benefit packages to some plans. Packages vary with combinations of comprehensive dental, vision materials, hearing aid allowance, OTC debit card, meals, and transportation benefits.*



# 2021 Market Review



# Market Information

Some specific information about each Market is provided in this section. The topics covered include service area, Care Partner overview, available plans, and other highlights.

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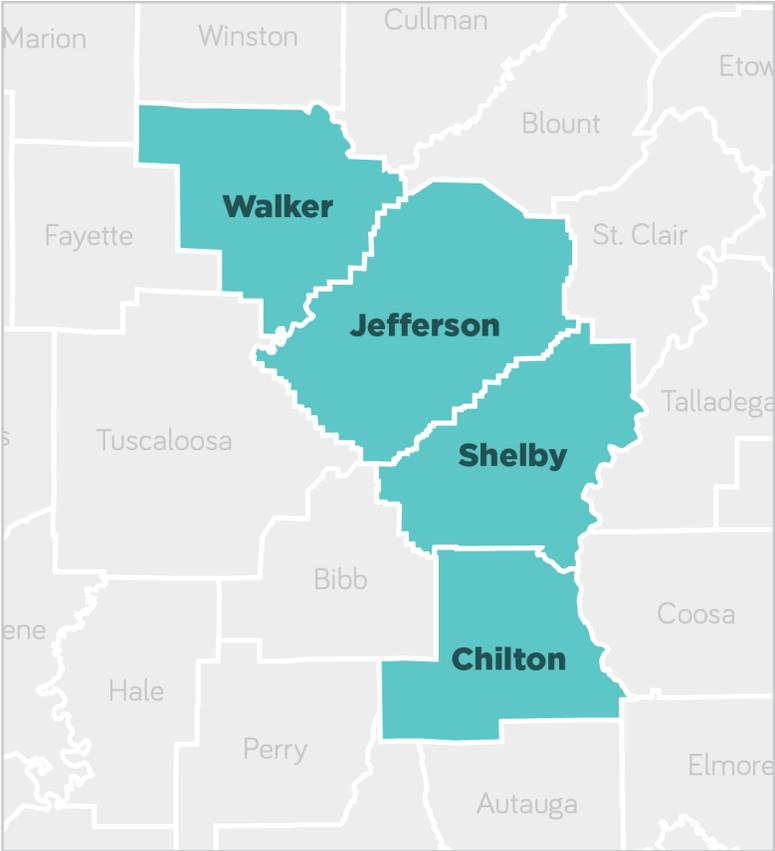
# Alabama

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



## 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Plus - Premium benefits HMO

Bright Advantage Choice - Premium benefits PPO

### Bright Health Service Area:

- Individual & Family Plans and Medicare Advantage Plans

# Alabama - Birmingham

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



**Brookwood  
Baptist  
Health™**

- Alabama's largest and most experienced network of PCP and Specialists
- Approximately 1,500 medical professionals
- 8 Hospital or ER locations and 60 clinics
- 70+ awards and distinctions granted by nationally recognized healthcare organizations



## Market Information

- 4 Counties
- 204,000 MA eligible
- 50% MA market penetration

# Alabama – Birmingham

(Chilton, Jefferson, Shelby, Walker)

Market Overview

Care Partner

Plan Highlights

Benefits

## Benefits that Sell

*ALL Bright Advantage plans offer (2 HMO's & 1 PPO)*

Open access to our Care Partners network with no referrals required

\$0 PCP Copay's

Many Bright Extras included in every plan

\$0 copay for Tiers 1 & 6 (preferred pharmacy only)

*Bright Advantage Plus & Choice Plus also include (HMO & PPO)*

Low MOOP's

Low inpatient copays

Low advance diagnostic/radiology copays (ex: MRI)



## Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Alabama – Birmingham HMO's

(Chilton, Jefferson, Shelby, Walker)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	
Monthly Premium	\$0	\$39	
MOOP	\$4,900	\$3,450	
PCP Visit	\$0	\$0	
Specialist Visit	\$25	\$20	
Inpatient Hospitalization	\$250/day Days 1-6/\$0 Day 7+	\$185/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$200/Hospital \$250	Ambulatory Center \$145/Hospital \$215	
Comprehensive Dental	Optional benefit package available	Included/\$1,500 Max	
OTC Debit Card	Not covered	Optional benefit package available	
Transportation	Optional benefit package available	Optional benefit package available	
Part D (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-T5 25%/\$0	(\$445) - \$0/T2-T5 25%/\$0	

\*Preferred network

# Alabama – Birmingham PPO's

(Chilton, Jefferson, Shelby, Walker)

Market Overview	Care Partner	Plan Highlights	Benefits
-----------------	--------------	-----------------	----------

	Bright Advantage Choice Plus PPO
Monthly Premium	\$69
MOOP (INN/Combined)	\$3,450/\$5,100
PCP Visit (INN/OON)	\$0/35%
Specialist Visit (INN/OON)	\$20/35%
Most OON Services	35%
Inpatient Hospitalization	\$150/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$145/Hospital \$215
Comprehensive Dental	Included/\$1,500 Max
OTC Debit Card	Optional benefit package available
Transportation	Optional benefit package available
Part D (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-T5 25%/\$0

\*Preferred network

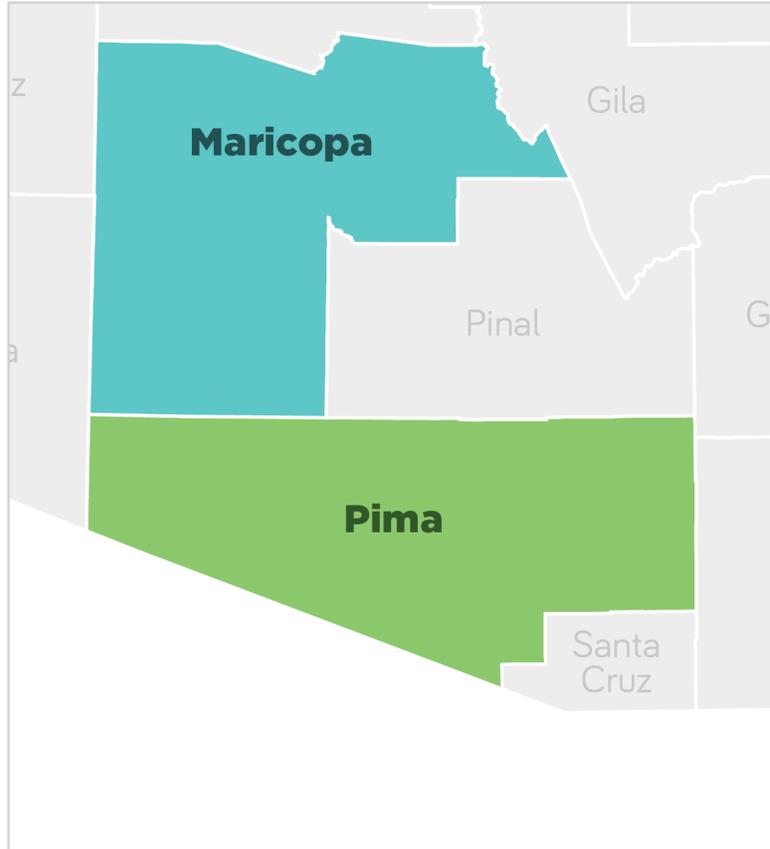
# Arizona

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



## 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Assist - LIS targeted HMO

Bright Advantage Plus - Premium benefits HMO

Bright Advantage Choice - \$0 Premium PPO

Bright Advantage Choice Plus - Premium benefits PPO

### Bright Health Service Area:

- Individual & Family Plans
- Individual & Family Plans and Medicare Advantage Plans

# Arizona - Phoenix

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Care Partner

Arizona Care  
Network



A Better State of Care



- Large presence throughout Maricopa county
- 1,840 care locations in Arizona
- 5,800+ providers
- Manages care for 310,000 lives
- Largest primary care network in Arizona
- Use of technology for better coordinated care and provider engagement
- Achieved \$40.5 million in total medical cost savings



### Market Information

- 1 County
- 760,000 MA eligible
- 42% MA market penetration

# Arizona – Phoenix

(Maricopa)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

No maximum comprehensive dental included or available in every plan!

#### *Bright Advantage (HMO)*

\$0 copay for PCP, Specialist, and urgent care

#### *Bright Advantage Assist (HMO)*

Comprehensive dental, Meals, and OTC benefit

#### *Bright Advantage Plus (HMO)*

Low MOOP, Comprehensive dental

#### *Bright Advantage Choice and Choice Plus (PPO's)*

\$0 PCP/\$20 Specialist in AND out-of-network

No Part D deductibles

\$0 copay for Tiers 1 & 6



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam & hearing aids
- Annual vision exam & materials
- Transportation
- Fitness benefit
- Telehealth
- Worldwide emergency

# Arizona - Phoenix HMO's

(Maricopa)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Assist HMO	Bright Advantage Plus HMO
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$32	\$54
MOOP	\$4,900	\$3,200	\$3,200
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$0	\$15	\$20
Inpatient Hospitalization	\$175/day Days 1-7/\$0 Day 8+	\$170/day Days 1-5/\$0 Day 6+	\$170/day Days 1-5/\$0 Day 6+
Outpatient Procedures	Ambulatory Center \$100/Hospital \$175	Ambulatory Center \$150/Hospital \$225	Ambulatory Center \$150/Hospital \$225
Comprehensive Dental	Additional premium of \$18/month	Included/No Maximum	Included/No Maximum
OTC Debit Card	\$20/month	\$30/month	\$30/month
Transportation	Unlimited	Unlimited	Unlimited
Part D (Deductible T2-5) - Tiers	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	Varies by LIS eligibility (\$0 - \$445) T1 \$0/T2 - T5 LIS rate or 25%/T6 \$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0

# Arizona - Phoenix PPO's

(Maricopa)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	
Monthly Premium	\$0	\$49	
MOOP (INN/Combined)	\$6,500/\$10,000	\$5,000/\$10,000	
PCP Visit (INN/OON)	\$0/\$0	\$0/\$0	
Specialist Visit (INN/OON)	\$20/\$20	\$20/\$20	
Most OON Services	40%	25%	
Inpatient Hospitalization	\$190/day Days 1-6/\$0 Day 7+	\$295/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$175/Hospital \$275	Ambulatory Center \$200/Hospital \$250	
Comprehensive Dental	Additional premium of \$25/month	Included/No Maximum	
OTC Debit Card	Not covered	\$30/month	
Transportation	Unlimited	Unlimited	
Part D (Deductible T2-5) - Tiers	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	

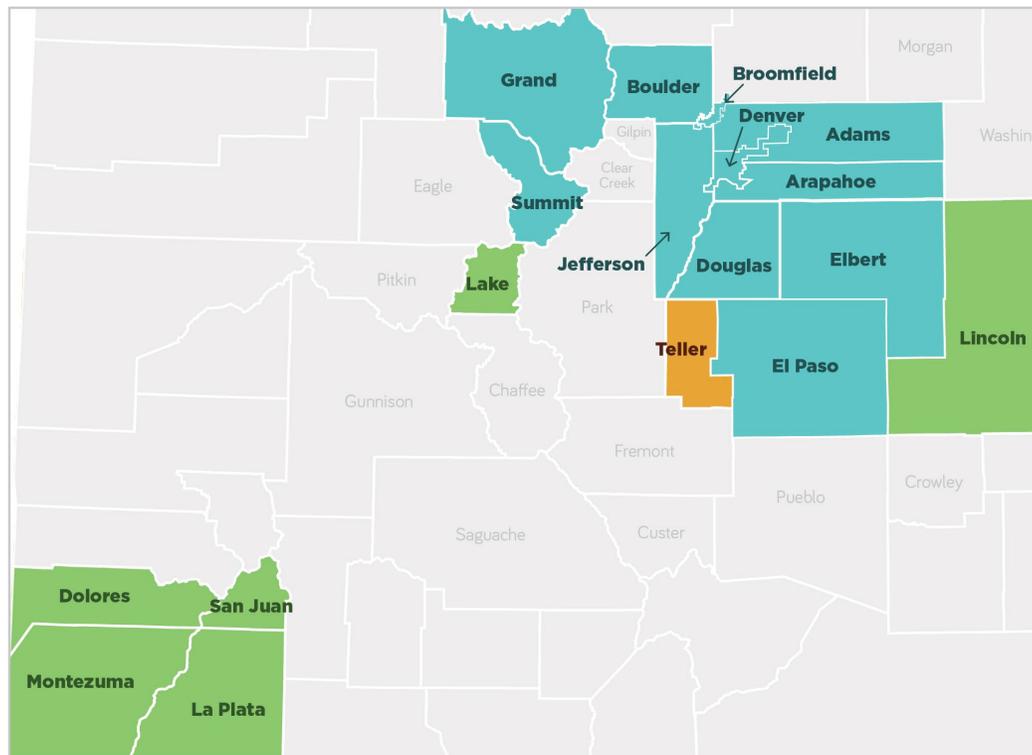
# Colorado

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



### Bright Health Service Area:

- Medicare Advantage Plans
- Individual & Family Plans
- Individual & Family Plans and Medicare Advantage Plans



Market expansion: El Paso county

## 2021 MA Products

- Bright Advantage - \$0 Premium HMO
- Bright Advantage Assist - LIS targeted benefits HMO
- Bright Advantage Plus - Premium benefits HMO
- Bright Advantage Choice - \$0 Premium PPO
- Bright Advantage Choice Plus - Premium benefits PPO

# Colorado

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Care Partner

## Colorado Health Neighborhoods



- 1,500+ PCP's and 3,800+ Specialists
- 660+ CHN-Centura Health practices
- 17 Hospitals
- Largest network in the region
- Effective 2021, Bright Health will be complimenting our Care Partnership with Centura Health in the Denver metro area by adding HealthOne to our MA network!



### Market Information

- 12 Counties
- 680,000 MA eligible
- 43% MA market penetration

# Colorado

(Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Grand, Jefferson, Summit, Teller)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

*ALL Bright Advantage HMO's*

\$10 Specialist copay

OTC benefits

*Bright Advantage Assist and Plus (HMO's)*

Comprehensive dental

Generous post-discharge meals

*Bright Advantage Choice and Choice Plus (PPO's)*

\$0 PCP/low Specialist copays in AND out-of-network

*Bright Advantage Choice Plus (PPO)*

Comprehensive dental, meals, and OTC included



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Transportation
- Fitness benefit
- Telehealth
- Worldwide emergency

# Colorado - HMO's

(Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Grand, Jefferson, Summit, Teller)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Assist HMO	Bright Advantage Plus HMO
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$30	\$41
MOOP	\$4,400	\$6,700	\$3,250
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$10	\$10	\$10
Inpatient Hospitalization	\$225/day Days 1-6/\$0 Day 7+	\$295/day Days 1-4/\$0 Day 5+	\$195/day Days 1-5/\$0 Day 6+
Outpatient Procedures	Ambulatory Center \$200/Hospital \$225	Ambulatory Center \$225/Hospital \$325	Ambulatory Center \$125/Hospital \$200
Comprehensive Dental	Additional premium of \$24/month	Included/\$1,500 Max	Included/\$1,500 Max
OTC Debit Card	\$75/quarter	\$50/month	\$50/quarter
Transportation	Unlimited	Unlimited	Unlimited
Part D (Deductible T2-5) - Tiers	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	Varies by LIS eligibility (\$0 - \$445) T1 \$0/T2 - T5 LIS rate or 25%/T6 \$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0

# Colorado – PPO's

(Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Elbert, El Paso, Grand, Jefferson, Summit, Teller)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	
Monthly Premium	\$0	\$61	
MOOP (INN/Combined)	\$6,200/\$10,000	\$5,000/\$10,000	
PCP Visit (INN/OON)	\$0/\$0	\$0/\$0	
Specialist Visit (INN/OON)	\$10/\$20	\$25/\$25	
Most OON Services	35%	35%	
Inpatient Hospitalization	\$265/day Days 1-6/\$0 Day 7+	\$250/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$300	Ambulatory Center \$250/Hospital \$300	
Comprehensive Dental	Additional premium of \$27/month	Included/\$1,500 Max	
OTC Debit Card	Not covered	\$50/quarter	
Transportation	Unlimited	Unlimited	
Part D (Deductible T2-5) – Tiers	(\$150) - \$0/\$8/\$47/\$100/30%/\$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	

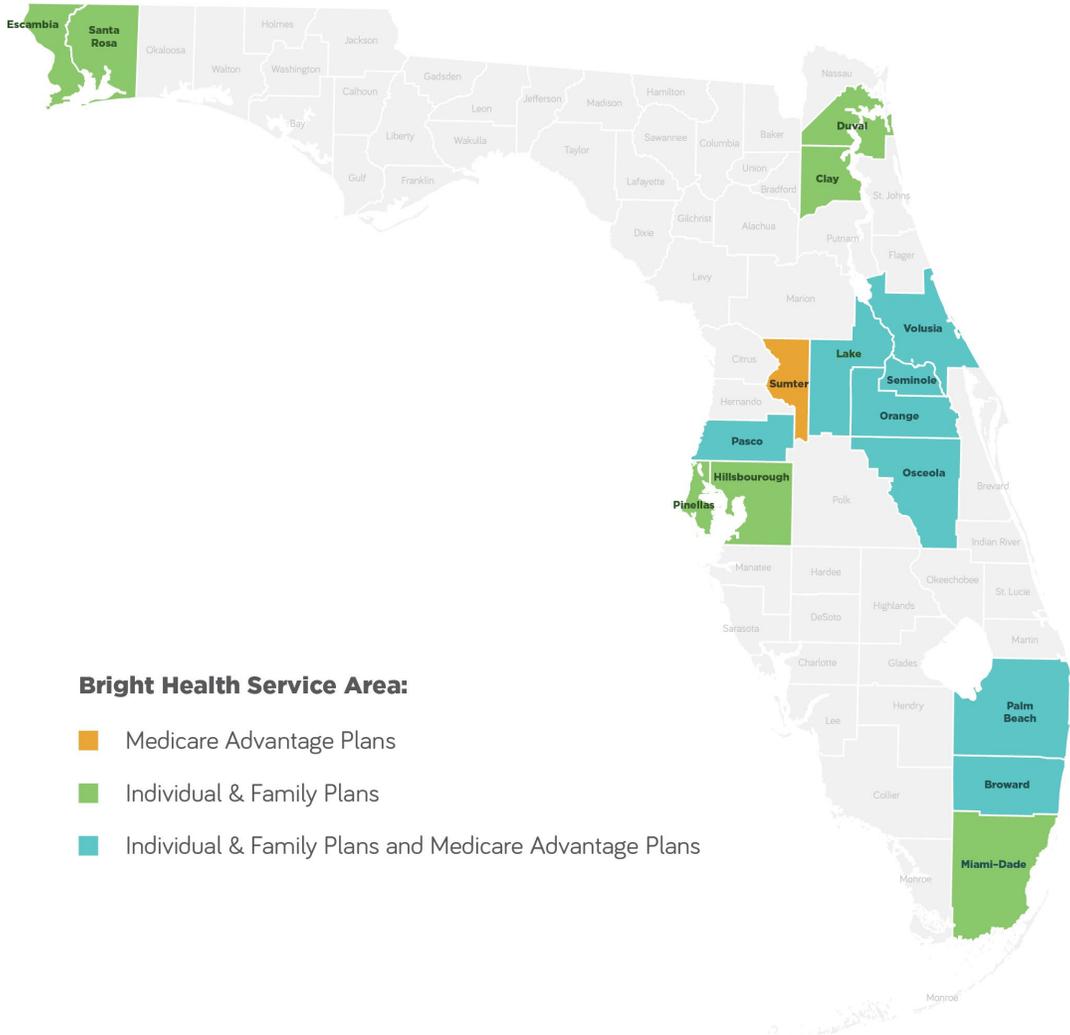
# Florida

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



Market Expansion: Broward, Lake, & Sumter Counties!

### 2021 MA Products

Plans offered in 5 markets across central and south Florida  
Bright Advantage Health Dollars – \$0 Premium HMO’s and PPO’s with innovative benefits

Bright Advantage Part B Savings – PPO’s w/Part B rebates

# Florida – Advent Markets

(Lake, Orange, Osceola, Pasco, Seminole, Sumter, Volusia)

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



# Advent Health

- Spans attractive Florida markets
- 20 Hospitals
- 3,000+ employed & affiliated physicians
- Large FFS population with strong clinical performance
- Serves more than 5 million patients annually



## Market Information

- 7 Counties
- 698,000 MA eligible
- 50% MA market penetration

# Florida - Volusia

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### Bright Card Health Dollars benefit

\$1000 annually/\$250 quarterly, usable towards approved over-the-counter products & dental procedures

#### *Bright Advantage Health Dollars (HMO)*

\$0 PCP and Specialist copays

Hearing aids, vision materials, unlimited transportation, & meals

#### *Bright Advantage Health Dollars (PPO)*

\$0 PCP/\$25 Specialist copays in AND out-of-network

Hearing aids, vision materials, & unlimited transportation

#### *Bright Advantage Part B Savings (PPO)*

**Part B rebate** \$50/month (\$600 annually)

\$0 PCP/\$40 Specialist copays in AND out-of-network



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Florida - Volusia HMO

Market Overview	Care Partner	Plan Highlights	Benefits
		<b>Bright Advantage Health Dollars</b> <b>HMO</b>	
Monthly Premium	\$0		
MOOP	\$3,450		
PCP Visit	\$0		
Specialist Visit	\$0		
Inpatient Hospitalization	\$100/day Days 1-5/\$0 Day 6+		
Outpatient Procedures	Ambulatory Center \$75/Hospital \$75		
Comprehensive Dental	Additional premium of \$15/month		
OTC Debit Card	<i>Bright Card</i> \$250/quarter		
Transportation	Unlimited		
Part D (Deductible T2-5) – Tiers	(\$0) - \$0/\$8/\$47/\$100/33%/\$0		

# Florida – Volusia PPO's

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage Part B Savings</b> PPO	<b>Bright Advantage Health Dollars</b> PPO	
	<b>\$50/month Part B Premium Rebate</b>		
<b>Monthly Premium</b>	\$0	\$0	
<b>MOOP</b> (INN/Combined)	\$6,700/\$10,000	\$5,800/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	
<b>Specialist Visit</b> (INN/OON)	\$40/\$40	\$25/\$25	
<b>Most OON Services</b>	30%	40%	
<b>Inpatient Hospitalization</b>	\$235/day Days 1-6/\$0 Day 7+	\$225/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$150/Hospital \$250	
<b>Comprehensive Dental</b>	Additional premium of \$19/month	Additional premium of \$19/month	
<b>OTC Debit Card</b>	Not covered	<i>Bright Card</i> \$250/quarter	
<b>Transportation</b>	Not covered	Unlimited	
<b>Part D</b> (Deductible T2-5) – Tiers	(\$200) - \$0/\$20/\$47/\$100/25%/\$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	

# Florida - Central Florida & Pasco

(Orange, Osceola, Pasco, Seminole)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

*Bright Advantage Health Dollars (HMO)*

Bright Card Health Dollars benefit

\$1000 annually/\$250 quarterly, usable towards approved over-the-counter products & dental procedures

\$0 PCP and Specialist copays

Hearing aids, vision materials, unlimited transportation, & meals

*Bright Advantage Part B Savings (PPO)*

**Part B rebate** \$80/month (\$960 annually)

\$0 PCP/\$40 Specialist copays in AND out-of-network

*Bright Advantage Choice (PPO)*

\$0 PCP/\$20 Specialist copays in AND out-of-network

\$75/quarter OTC benefit, unlimited transportation

Comprehensive dental, hearing aid, and vision materials



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Florida - Central Florida & Pasco HMO's

(Orange, Osceola, Pasco, Seminole)

Market Overview	Care Partner	Plan Highlights	Benefits
-----------------	--------------	-----------------	----------

	Bright Advantage Health Dollars HMO
Monthly Premium	\$0
MOOP	\$3,400
PCP Visit	\$0
Specialist Visit	\$0
Inpatient Hospitalization	\$190/day Days 1-7/\$0 Day 8+
Outpatient Procedures	Ambulatory Center \$95/Hospital \$100
Comprehensive Dental	Additional premium of \$15/month
OTC Debit Card	<i>Bright Card</i> \$250/quarter
Transportation	Unlimited
Part D (Deductible T2-5) - Tiers	(\$0) - \$0/\$5/\$47/\$100/33%/\$0

# Florida - Central Florida & Pasco PPO's

(Orange, Osceola, Pasco, Seminole)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage Part B Savings PPO</b>	<b>Bright Advantage Choice PPO</b>	
	<b>\$80/month Part B Premium Rebate</b>		
<b>Monthly Premium</b>	\$0	\$0	
<b>MOOP</b> (INN/Combined)	\$6,700/\$10,000	\$5,400/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	
<b>Specialist Visit</b> (INN/OON)	\$40/\$40	\$20/\$20	
<b>Most OON Services</b>	40%	40%	
<b>Inpatient Hospitalization</b>	\$295/day Days 1-6/\$0 Day 7+	\$250/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$150/Hospital \$270	Ambulatory Center \$125/Hospital \$225	
<b>Comprehensive Dental</b>	Additional premium of \$19/month	Included/\$1,500 Max	
<b>OTC Debit Card</b>	Not covered	\$75/quarter	
<b>Transportation</b>	Not covered	Unlimited	
<b>Part D</b> (Deductible T2-5) - Tiers	(\$400) - \$0/\$20/\$47/\$100/25%/\$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	

# Florida – Lake & Sumter

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

*Bright Advantage Health Dollars – HMO*

Bright Card Health Dollars benefit

\$1000 annually/\$250 quarterly, usable towards approved over-the-counter products & dental procedures

\$0 PCP/\$10 Specialist copays

\$0 Urgent care

Hearing aids, vision materials, unlimited transportation, & meals

*Bright Advantage Part B Savings – PPO*

**Part B rebate** \$50/month (\$600 annually)

\$0 PCP/\$30 Specialist copays in AND out-of-network



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Florida – Lake & Sumter

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Part B Savings PPO	Bright Advantage Health Dollars HMO	
	\$50/month Part B Premium Rebate		
Monthly Premium	\$0	\$0	
MOOP (INN/Combined)	\$5,900/\$10,000	\$3,400	
PCP Visit (INN/OON)	\$0/\$0	\$0/NA	
Specialist Visit (INN/OON)	\$30/\$30	\$10/NA	
Most OON Services	40%	Not covered	
Inpatient Hospitalization	\$250/day Days 1-7/\$0 Day 8+	\$195/day Days 1-7/\$0 Day 8+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$275	Ambulatory Center \$100/Hospital \$195	
Comprehensive Dental	Additional premium of \$19/month	Additional premium of \$15/month	
OTC Debit Card	Not covered	Bright Card \$250/quarter	
Transportation	Not covered	Unlimited	
Part D (Deductible T2-5) – Tiers	(\$400) - \$0/\$20/\$47/\$100/25%/\$0	(\$0) - \$0/\$4/\$47/\$100/27%/\$0	

# Florida - South Florida

(Broward, Palm Beach)

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- **Palm Beach:** We have contracted with Tenet Health as our Care Partner
  - 11 Hospitals
  - 2,000 employed & affiliated physicians
- **Broward:** Expanded network built on more traditional MSO model
  - Including Bright Health Care acquired Associates MD medical practice



## Market Information

- 2 Counties
- 720,000 MA eligible
- 46% MA market penetration

# Florida - South Florida

(Broward, Palm Beach)

Market Overview

Care Partner

Plan Highlights

Benefits

## Benefits that Sell

*Bright Advantage Health Dollars (HMO)*

Bright Card Health Dollars benefit

\$1000 annually/\$250 quarterly, usable towards approved over-the-counter products & dental procedures

*Broward* - \$0 PCP/\$0 Specialist copays

*Palm Beach* - \$0 PCP/\$10 Specialist copays

\$0 to low urgent care copays

Hearing aids, vision materials, unlimited transportation, & meals

*Bright Advantage Part B Savings (PPO)*

**Part B rebate** \$80/month (\$960 annually)

\$0 PCP/\$30 Specialist copays in AND out-of-network\*

\*Palm Beach Specialist OON \$50



## Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Florida - Broward

(Fort Lauderdale)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage Part B Savings</b> PPO	<b>Bright Advantage Health Dollars</b> HMO	
	<b>\$80/month Part B Premium Rebate</b>		
<b>Monthly Premium</b>	\$0	\$0	
<b>MOOP</b> (INN/Combined)	\$5,500/\$10,000	\$2,950	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/NA	
<b>Specialist Visit</b> (INN/OON)	\$30/\$30	\$0/NA	
<b>Most OON Services</b>	30%	Not covered	
<b>Inpatient Hospitalization</b>	\$170/day Days 1-7/\$0 Day 8+	\$250/day Days 1-7/\$0 Day 8+	
<b>Outpatient Procedures</b>	Ambulatory Center \$250/Hospital \$275	Ambulatory Center \$25/Hospital \$75	
<b>Comprehensive Dental</b>	Additional premium of \$19/month	Additional premium of \$15/month	
<b>OTC Debit Card</b>	Not covered	<i>Bright Card</i> \$250/quarter	
<b>Transportation</b>	Not covered	Unlimited	
<b>Part D</b> (Deductible T2-5) - Tiers	(\$400) - \$0/\$20/\$47/\$100/25%/\$0	(\$0) - \$0/\$4/\$47/\$100/27%/\$0	

# Florida – Palm Beach

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Part B Savings PPO	Bright Advantage Health Dollars HMO	
	\$80/month Part B Premium Rebate		
Monthly Premium	\$0	\$0	
MOOP (INN/Combined)	\$5,500/\$10,000	\$6,000	
PCP Visit (INN/OON)	\$0/\$0	\$0/NA	
Specialist Visit (INN/OON)	\$30/\$50	\$10/NA	
Most OON Services	40%	Not covered	
Inpatient Hospitalization	\$240/day Days 1-7/\$0 Day 8+	\$200/day Days 1-5/\$0 Day 8+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$275	Ambulatory Center \$25/Hospital \$150	
Comprehensive Dental	Additional premium of \$19/month	Additional premium of \$15/month	
OTC Debit Card	Not covered	Bright Card \$250/quarter	
Transportation	Not covered	Unlimited	
Part D (Deductible T2-5) – Tiers	(\$0) - \$0/\$10/\$47/\$100/33%/\$0	(\$0) - \$0/\$4/\$47/\$100/27%/\$0	

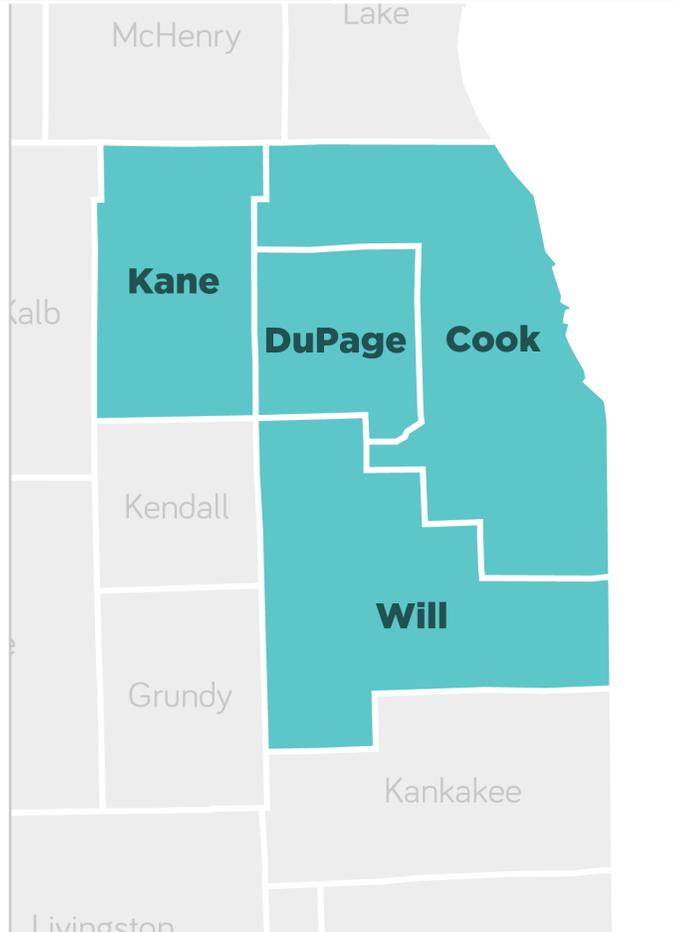
# Illinois

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



### Bright Health Service Area:

- Individual & Family Plans and Medicare Advantage Plans



## Market Expansion: DuPage and Will Counties

### 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Assist - LIS targeted HMO

Bright Advantage Choice - \$0 Premium PPO

Bright Advantage Choice Plus - Premium benefits PPO

# Illinois - Chicago

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Care Partner



- Large presence across Chicago metro area
- 19 Hospitals - 3,900 employed & affiliated physicians
- Large FFS population with strong clinical performance
  - Cost-savings generated for Medicare beneficiaries. In 2017 nearly \$60 million in savings through CMS Medicare Shared Savings Program
- Alexian Brothers Medical Center
  - Ranked No. 25 in Illinois and No. 19 in Chicago
  - Achieved the highest rating possible in three procedures/conditions
  - Cancer program was awarded the 2018 Outstanding Achievement Award by the Commission on Cancer (CoC) of the American College of Surgeons (ACS)



### Market Information

- 4 Counties
- 1.26 million MA eligible
- 28% MA market penetration

# Illinois – Chicago

(Cook, Kane, DuPage, Will)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### *Bright Advantage (HMO)*

\$10 Specialist copay

\$100 OTC/quarter

#### *Bright Advantage Assist (HMO)*

\$20 Specialist copay

56 post-discharge meals/discharge, \$120 OTC/quarter

#### *Bright Advantage Choice & Plus (PPO's)*

\$0 PCP copays in AND out-of-network

30% coinsurance for most OON services

*Choice Specialists* – \$0/\$35 INN/OON copays

*Choice Plus Specialists* – \$20/\$40 INN/OON copays

Many extras on the Plus plan – comprehensive dental, hearing aids, transportation, & OTC



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Illinois – Chicago HMO's

(Cook, Kane, DuPage, Will)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage HMO</b>	<b>Bright Advantage Assist HMO</b>	
<b>Monthly Premium</b>	\$0	As low as \$0 Loss of LIS could result in a required premium of \$25	
<b>MOOP</b>	\$3,400	\$6,700	
<b>PCP Visit</b>	\$0	\$0	
<b>Specialist Visit</b>	\$10	\$20	
<b>Inpatient Hospitalization</b>	\$195/day Days 1-7/\$0 Day 8+	\$225/day Days 1-7/\$0 Day 7+	
<b>Outpatient Procedures</b>	Ambulatory Center \$125/Hospital \$175	Ambulatory Center \$250/Hospital \$350	
<b>Comprehensive Dental</b>	Optional benefit package available	Included/\$1,500 Max	
<b>OTC Debit Card</b>	\$100/quarter	\$120/quarter	
<b>Transportation</b>	Optional benefit package available	Unlimited	
<b>Part D</b> (Deductible T2-5) – Tiers*	(\$0) - \$0/\$8/\$39/\$92/33%/\$0	Varies by LIS eligibility (\$0 - \$445) T1 \$0/T2 - T5 LIS rate or 25%/T6 \$0	

\*Preferred network

# Illinois – Chicago PPO's

(Cook, Kane, DuPage, Will)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	
Monthly Premium	\$0	\$49	
MOOP (INN/Combined)	\$4,000/\$10,000	\$6,700/\$10,000	
PCP Visit (INN/OON)	\$0/\$0	\$0/\$0	
Specialist Visit (INN/OON)	\$0/\$35	\$20/\$40	
Most OON Services	30%	30%	
Inpatient Hospitalization	\$200/day Days 1-7/\$0 Day 8+	\$200/day Days 1-7/\$0 Day 7+	
Outpatient Procedures	Ambulatory Center \$400/Hospital \$400	Ambulatory Center \$400/Hospital \$400	
Comprehensive Dental	Optional benefit package available	Included/\$1,500 Max	
OTC Debit Card	Not covered	\$25/month	
Transportation	Not covered	Unlimited	
Part D (Deductible T2-5) – Tiers*	(\$400) - \$0/\$8/\$39/\$92/25%/\$0	(\$0) - \$0/\$8/\$39/\$92/33%/\$0	

\*Preferred network

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

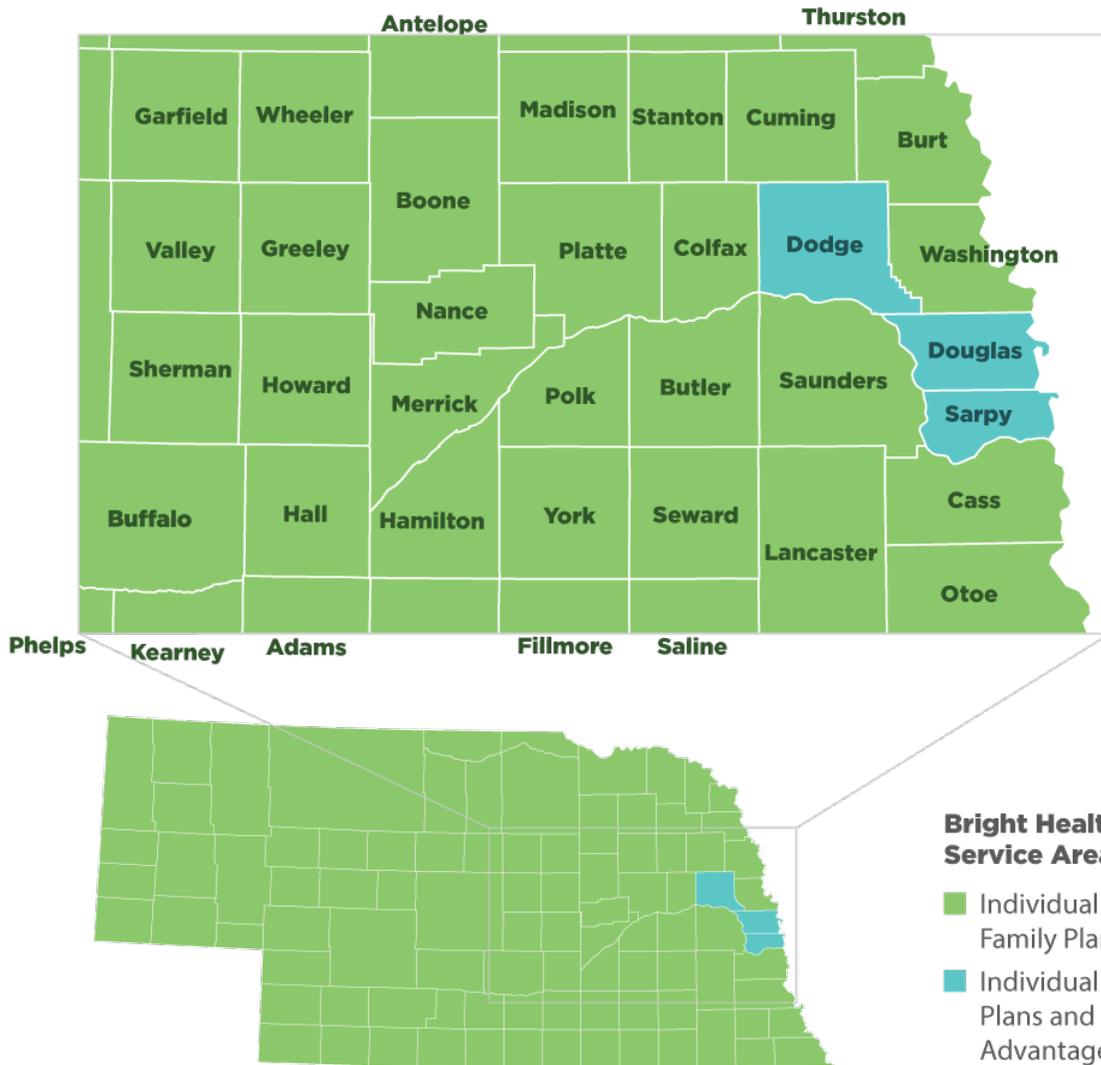
# Nebraska

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



## 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Plus - Premium benefits HMO

Bright Advantage Choice - Part B premium rebate

Bright Advantage Choice Plus - Premium benefits PPO

# Nebraska

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner

NEBRASKA  
HEALTH  
NETWORK



- 4 Hospitals
- 3,400 employed & affiliated physicians
- Methodist rated as high performing by US News and World Reports in 6 types of care. (Colon Cancer Surgery, COPD, Heart Failure, Heart Bypass Surgery, Hip Replacement and Knee Replacement)
- Nebraska Medicine
  - U.S. News and World Report, Best Regional Hospitals 2018-2020
  - National Consumer Choice Award Winner for 13 consecutive years
  - Becker's Hospital Review, 100 best hospitals. 2014-2020
- Large FFS population with strong clinical performance



## Market Information

- 3 Counties
- 132,000 MA eligible
- 29% MA market penetration

# Nebraska - Omaha

(Dodge, Douglas, Sarpy)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### *Bright Advantage (PPO)*

\$10 Specialist copay

\$0 labs & x-rays/\$100 diagnostic radiology

#### *Bright Advantage Plus (PPO)*

\$0 Specialist copay

Comprehensive dental & OTC

#### *Bright Advantage Choice (PPO)*

\$25/month Part B rebate

\$0 PCP/\$30 Specialist copays in AND out-of-network

#### *Bright Advantage Choice Plus (PPO)*

\$0 PCP/\$10 Specialist copays in AND out-of-network

Comprehensive dental



### Bright Extras on ALL Plans

- Preventive dental
- Hearing aid & routine hearing exam
- Vision materials & annual exam
- Transportation
- Fitness benefit
- Telehealth
- Worldwide emergency

# Nebraska - Omaha

(Dodge, Douglas, Sarpy)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	
Monthly Premium	\$0	\$39	
MOOP	\$4,700	\$3,900	
PCP Visit	\$0	\$0	
Specialist Visit	\$10	\$0	
Inpatient Hospitalization	\$300/day Days 1-6/\$0 Day 6+	\$325/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$250	Ambulatory Center \$175/Hospital \$275	
Comprehensive Dental	Additional premium of \$18/month	Included/\$1,500 Max	
OTC Debit Card	Not covered	\$30/quarter	
Transportation	Unlimited	Unlimited	
Part D (Deductible T2-5) - Tiers*	(\$445) - \$0/\$13/\$40/\$93/25%/\$0	(\$445) - \$0/\$13/\$40/\$93/25%/\$0	

\*Preferred network

# Nebraska - Omaha

(Dodge, Douglas, Sarpy)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage Choice</b> PPO	<b>Bright Advantage Choice Plus</b> PPO	
	<b>\$25/month Part B Premium Rebate</b>		
<b>Monthly Premium</b>	\$0	\$39	
<b>MOOP</b> (INN/Combined)	\$4,500/\$10,000 (\$100 deductible)	\$4,500/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	
<b>Specialist Visit</b> (INN/OON)	\$30/\$30	\$10/\$10	
<b>Most OON Services</b>	30%	25%	
<b>Inpatient Hospitalization</b>	\$250/day Days 1-5/\$0 Day 6+	\$350/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$250/Hospital \$325	
<b>Comprehensive Dental</b>	Additional premium of \$22/month	Included/\$1,500 Max	
<b>OTC Debit Card</b>	Not covered	Not covered	
<b>Transportation</b>	Unlimited	Unlimited	
<b>Part D</b> (Deductible T2-5) – Tiers*	(\$445) - \$0/\$13/\$40/\$93/25%/\$0	(\$175) - \$0/\$13/\$40/\$93/25%/\$0	

\*Preferred network

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

# New York

## Market Overview

## Care Partner

## Plan Highlights

## Benefits



### Bright Health Service Area:

■ Medicare Advantage Plans



## 2021 MA Products

- Bright Advantage and Plus - \$0 and Premium HMO's
- Bright Advantage Choice and Plus - \$0 and Premium PPO's
- Bright Advantage Assist - LIS targeted HMO
- Bright Advantage Special Care - D-SNP HMO
- Bright Advantage Senior Savings - C-SNP HMO's

# New York – New York

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Care Partner



**Mount  
Sinai**

- Large presence across New York city area
- 7 Hospitals
- Thousands of employed & affiliated physicians
- Nationally ranked in geriatrics, cardiology, and optometry.
- Highly collaborative with Bright Health to develop a product designed for this market's population



### Market Information

- 3 Counties
- 1.1 million MA eligible
- 42% MA market penetration

# New York – New York

(Kings, New York, Queens)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell (HMO's/PPO's)

#### *Bright Advantage (HMO)*

\$25 Specialist copay

\$295/day inpatient for first 5 days -\$0/day 6+

#### *Bright Advantage Assist (HMO)*

Comprehensive dental - \$30/month OTC

#### *Bright Advantage Plus (HMO)*

\$20 Specialist copay – Comprehensive dental

\$250/day inpatient for first 5 days -\$0/day 6+

#### *Bright Advantage Choice (PPO)*

\$0 PCP INN and OON, \$25 INN Specialist

#### *Bright Advantage Choice Plus (PPO)*

\$0 PCP INN and OON, \$20 INN Specialist

Comprehensive dental, hearing aid, & vision materials



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# New York – New York HMO's

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Assist HMO	Bright Advantage Plus HMO
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$36.60	\$59
MOOP	\$6,200	\$6,500	\$4,900
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$25	\$30	\$20
Inpatient Hospitalization	\$295/day Days 1-5/\$0 Day 6+	\$300/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+
Outpatient Procedures	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$300/Hospital \$350	Ambulatory Center \$150/Hospital \$250
Comprehensive Dental	Optional benefit package available	Included/\$1,500 Max	Included/\$1,500 Max
OTC Debit Card	Not covered	\$30/month	Optional benefit package available
Transportation	Not covered	Not covered	Not covered
Part D (Deductible T2-5) – Tiers	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	Varies by LIS eligibility (\$0 - \$445) T1 \$0/T2 - T5 LIS rate or 25%/T6 \$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0

# New York – New York PPO's

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	
<b>Monthly Premium</b>	\$0	\$95	
<b>MOOP</b> (INN/Combined)	\$6,500/\$10,000 (\$250 deductible)	\$4,900/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	
<b>Specialist Visit</b> (INN/OON)	\$25/35%	\$20/35%	
<b>Most OON Services</b>	35%	35%	
<b>Inpatient Hospitalization</b>	\$150/day Days 1-5/\$0 Day 6+	\$225/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$150/Hospital \$250	
<b>Comprehensive Dental</b>	Optional benefit package available	Included/\$1,500 Max	
<b>OTC Debit Card</b>	Not covered	Not covered	
<b>Transportation</b>	Not covered	Not covered	
<b>Part D</b> (Deductible T2-5) – Tiers	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	

# New York – New York

(Kings, New York, Queens)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### **Benefits that Sell** (Special Need Plans)

Now available in all 3 counties

#### *Bright Advantage Special Care (HMO D-SNP)*

\$150/month OTC

\$0 Specialist copay

Unlimited transportation

No limit post-discharge meals per Care Coordinator discretion

#### *Bright Advantage Senior Savings & Assist (HMO C-SNP's)*

\$0 insulin and diabetic supplies

\$0 Specialist copay

\$55 OTC/quarter

No limit post-discharge meals per Care Coordinator discretion

Unlimited transportation



### **Bright Extras on ALL Plans**

- Comprehensive & preventive dental
- Hearing aids & routine hearing exam
- Vision materials & annual exam
- Fitness benefit –OTC benefit
- Telehealth - Transportation
- Worldwide emergency - Meals

# New York – New York SNP's

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Special Care HMO D-SNP	Bright Advantage Senior Savings HMO C-SNP	Bright Advantage Senior Savings Assist HMO C-SNP
<b>Monthly Premium</b>	As low as \$0 <small>Loss of Medicaid could result in a required premium of \$36</small>	\$0	As low as \$0 <small>Loss of LIS could result in a required premium of \$33</small>
<b>MOOP</b> (INN/Combined)	\$7,550	\$6,700	\$6,700
<b>PCP Visit</b>	\$0 (OR up to 20% based on Medicaid eligibility)	\$0	\$0
<b>Specialist Visit</b>	\$0 (OR up to 20% based on Medicaid eligibility)	\$0	\$0
<b>Inpatient Hospitalization</b>	Original Medicare <small>Up to 20% based on Medicaid eligibility</small>	\$275/day Days 1-5/\$0 Day 6+	\$275/day Days 1-5/\$0 Day 6+
<b>Outpatient Procedures</b>	Ambulatory Center \$0/Hospital \$0 <small>Up to 20% based on Medicaid eligibility</small>	Ambulatory Center 20%/Hospital 20%	Ambulatory Center 20%/Hospital 20%
<b>Comprehensive Dental</b>	Included/\$1,500 Max	Included/\$1,500 Max	Included/\$1,500 Max
<b>OTC Debit Card</b>	\$150/month	\$55/quarter	\$55/quarter
<b>Transportation</b>	Unlimited	Unlimited	Unlimited
<b>Part D</b> (Deductible T2-5) – Tiers	Varies by LIS Eligibility (\$0-\$445) \$0/T2-5 LIS rate or 25%/\$0	\$0/\$12/\$47/\$90/33%/\$0	\$0/\$12/\$47/\$90/33%/\$0

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

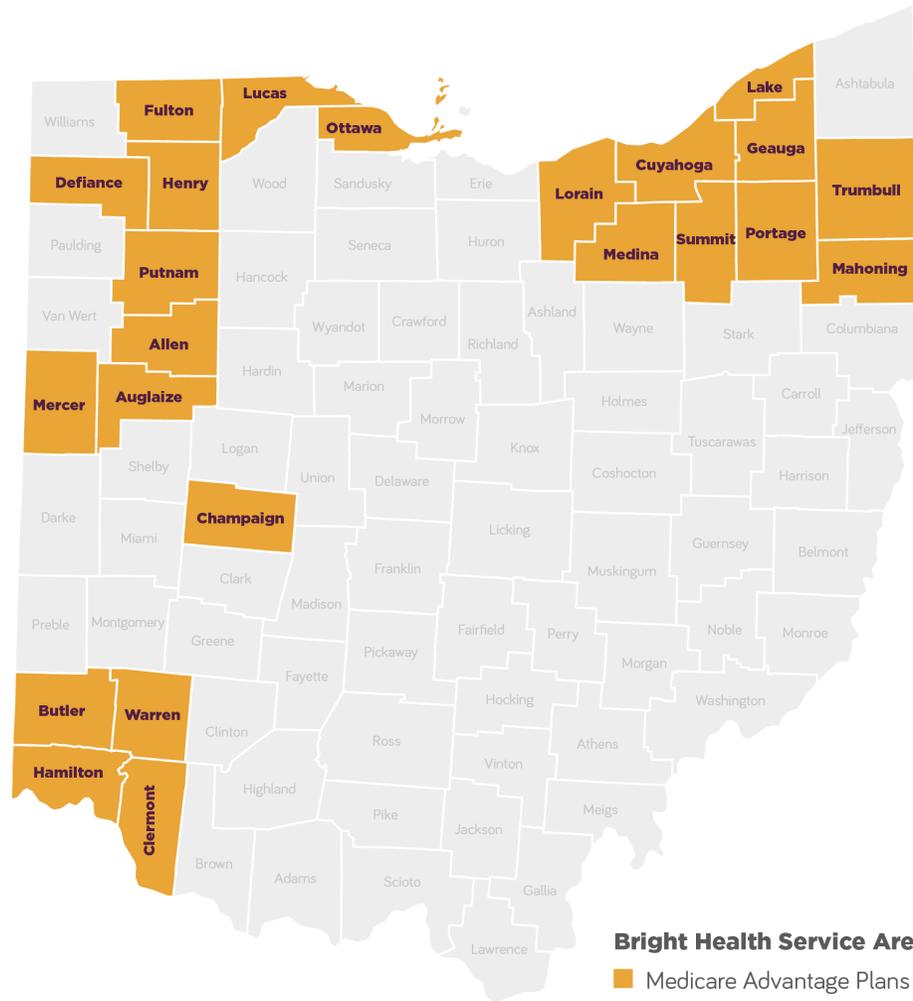
# Ohio

Market Overview

Care Partner

Plan Highlights

Benefits



## 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Plus - Premium benefits HMO\*

Bright Advantage Choice - \$0 Premium PPO

Bright Advantage Choice Plus - Premium benefits PPO

**\*Plans not available in Cleveland - Akron Market**

# Ohio - Cincinnati, Toledo, and Youngstown

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- Largest healthcare provider in Ohio
- 20 Hospitals
- 500 access points to care
- 33,000 employees
- Highly-engaged with Bright Health's Community Relations.
- Large FFS population with strong clinical performance



## Market Information

- 16 Counties
- 625,000 MA eligible
- 43% MA market penetration

# Ohio - Cincinnati, Toledo, and Youngstown

(Allen, Auglaize, Butler, Champaign, Clermont, Defiance, Fulton, Hamilton, Henry, Lucas, Mahoning, Mercer, Ottawa, Putnam, Trumbull, Warren)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### *Bright Advantage (HMO)*

- \$0 Specialist copay
- \$285/day inpatient for first 5 days -\$0/day 6+

#### *Bright Advantage Plus (HMO)*

- \$0 Specialist copay
- Comprehensive dental

#### *Bright Advantage Choice (PPO)*

- \$0 PCP/\$35 Specialist copays in AND out-of-network

#### *Bright Advantage Choice Plus (PPO)*

- \$0 PCP/\$20 Specialist copays in AND out-of-network

#### *Bright Advantage Flex Choice (PPO)*

- \$0 PCP copays in AND out-of-network



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Ohio - Cincinnati, Toledo, & Youngstown HMO's

(Allen, Auglaize, Butler, Champaign, Clermont, Defiance, Fulton, Hamilton, Henry, Lucas, Mahoning, Mercer, Ottawa, Putnam, Trumbull, Warren)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage</b> HMO	<b>Bright Advantage Plus</b> HMO	
Monthly Premium	\$0	\$33	
MOOP	\$5,500	\$3,800	
PCP Visit	\$0	\$0	
Specialist Visit	\$0	\$0	
Inpatient Hospitalization	\$285/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$195/Hospital \$285	Ambulatory Center \$185/Hospital \$250	
Comprehensive Dental	Additional premium of \$17/month	Included/\$1,500 Max	
OTC Debit Card	Not covered	Optional benefit package available	
Transportation	Not covered	Optional benefit package available	
Part D (Deductible T2-5) - Tiers	(\$0) - \$0/\$10/\$47/\$100/33%/\$0	(\$0) - \$0/\$8/\$47/\$100/33%/\$0	

# Ohio - Cincinnati, Toledo, and Youngstown PPO's

(Allen, Auglaize, Butler, Champaign, Clermont, Defiance, Fulton, Hamilton, Henry, Lucas, Mahoning, Mercer, Ottawa, Putnam, Trumbull, Warren)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	Bright Advantage Flex Choice PPO
<b>Monthly Premium</b>	\$0	\$49	\$0
<b>MOOP</b> (INN/Combined)	\$5,000/\$10,000	\$4,000/\$8,000	\$6,700/\$10,000
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	\$0/\$0
<b>Specialist Visit</b> (INN/OON)	\$35/\$35	\$20/\$20	\$35/35%
<b>Most OON Services</b>	30%	25%	35%
<b>Inpatient Hospitalization</b>	\$250/day Days 1-6/\$0 Day 7+	\$250/day Days 1-5/\$0 Day 6+	\$225/day Days 1-6/\$0 Day 7+
<b>Outpatient Procedures</b>	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$185/Hospital \$250	Ambulatory Center \$150/Hospital \$250
<b>Comprehensive Dental</b>	Optional benefit package available	Optional benefit package available	Additional premium of \$21/month
<b>OTC Debit Card</b>	Not covered	Optional benefit package available	Not covered
<b>Transportation</b>	Optional benefit package available	Optional benefit package available	Unlimited
<b>Part D</b> (Deductible T2-5) – Tiers	(\$50) - \$0/\$20/\$47/\$100/32%/\$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0

# Ohio – Cleveland & Akron

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- Large presence across Northeastern Ohio
- 14 Hospitals
- Nearly 5,000 employed & affiliated physicians
- Large FFS population with strong clinical performance
- Recognized as a Best Hospital for 2018-19 by U.S. News & World Report. UH Cleveland Medical Center ranked in 10 specialties, five of them in the top 25.
- It is ranked second among all hospitals in Ohio.



## Market Information

- 7 Counties
- 619,000 MA eligible
- 46% MA market penetration

# Ohio – Cleveland & Akron

(Cuyahoga, Geauga, Lake, Medina, Portage, Summit)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### *Bright Advantage (HMO)*

- \$0 Specialist copay
- Comprehensive dental
- Hearing aid & vision materials

#### *Bright Advantage Choice (PPO)*

- \$0 PCP/\$35 Specialist copays in AND out-of-network
- Optional supplemental benefits available

#### *Bright Advantage Choice Plus (PPO) – not available in Lorain*

- \$0 PCP/\$20 Specialist copays in AND out-of-network
- \$250/day inpatient for first 5 days/\$0 6+
- Comprehensive dental
- Hearing aid & vision materials
- Unlimited transportation



### Bright Extras on ALL Plans

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Ohio – Cleveland & Akron HMO's

(Cuyahoga, Geauga, Lake, Medina, Portage, Summit)

Market Overview	Care Partner	Plan Highlights	Benefits
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	Bright Advantage University Hospitals HMO
Monthly Premium	\$0
MOOP	\$3,900
PCP	\$0
Specialist Visit	\$0
Inpatient Hospitalization	\$295/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$150/Hospital \$250
Comprehensive Dental	Included/\$1,500 Max
OTC Debit Card	Not Covered
Transportation	Not Covered
Part D (Deductible T2-5) – Tiers	(\$445) - \$0/\$20/\$47/\$100/25%/\$0

# Ohio - Cleveland & Akron PPO's

(Cuyahoga, Geauga, Lake, Medina, Portage, Summit)

Market Overview	Care Partner	Plan Highlights	Benefits
	<b>Bright Advantage Choice</b> PPO	<b>Bright Advantage Choice Plus</b> PPO	
<b>Monthly Premium</b>	\$0	\$34	
<b>MOOP</b> (INN/Combined)	\$5,000/\$10,000	\$5,000/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/\$0	\$0/\$0	
<b>Specialist Visit</b> (INN/OON)	\$35/\$35	\$20/\$20	
<b>Most OON Services</b>	30%	25%	
<b>Inpatient Hospitalization</b>	\$270/day Days 1-6/\$0 Day 7+	\$250/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$295/Hospital \$375	
<b>Comprehensive Dental</b>	Optional benefit package available	Included/\$1,500 Max	
<b>OTC Debit Card</b>	Not covered	Not covered	
<b>Transportation</b>	Optional benefit package available	Unlimited	
<b>Part D</b> (Deductible T2-5) - Tiers	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	

# Ohio – Lorain

(Lorain)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Choice PPO	
Monthly Premium	\$0	\$0	
MOOP (INN/Combined)	\$4,750/NA	\$5,000/\$10,000	
PCP Visit (INN/OON)	\$0/NA	\$0/\$0	
Specialist Visit (INN/OON)	\$0/NA	\$35/\$35	
Most OON Services	N/A	30%	
Inpatient Hospitalization	\$285/day Days 1-6/\$0 Day 7+	\$270/day Days 1-6/\$0 Day 7+	
Outpatient Procedures	Ambulatory Center \$195/Hospital \$285	Ambulatory Center \$200/Hospital \$300	
Comprehensive Dental	Optional benefit package available	Optional benefit package available	
OTC Debit Card	Not covered	Not covered	
Transportation	Not covered	Optional benefit package available	
Part D (Deductible T2-5) – Tiers	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	(\$445) - \$0/\$20/\$47/\$100/25%/\$0	

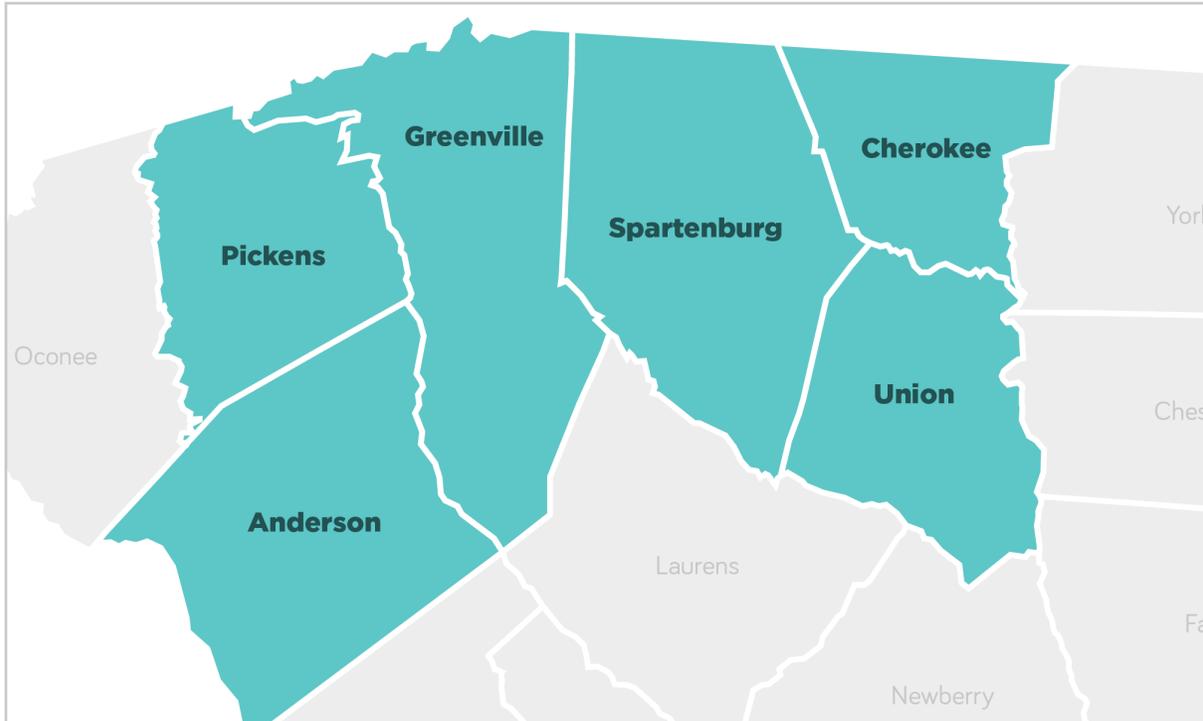
# South Carolina

Market Overview

Care Partner

Plan Highlights

Benefits



**Bright Health Service Area:**

■ Individual & Family Plans and Medicare Advantage Plans



Market Expansion: Cherokee, Spartanburg, and Union Counties!

**2021 MA Products**

Bright Advantage - \$0 Premium HMO

# South Carolina - Greenville

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- 12 Hospitals
- Nearly 2,200 employed & affiliated physicians
- Covers the 2<sup>nd</sup> largest metro-market in South Carolina
- Opportunity for growth with 3<sup>rd</sup> system in SEHP, Spartanburg Regional Health System
- Large FFS population with strong clinical performance



## Market Information

- 6 Counties
- 274,000 MA eligible
- 38% MA market penetration

# South Carolina - Greenville

(Anderson, Greenville, Pickens)

Market Overview

Care Partner

Plan Highlights

Benefits

## Benefits that Sell

### *Bright Advantage (HMO)*

Open access to our Care Partners network with no referrals required

\$0 Premium

\$0 PCP

\$0 Tier1 and Tier 6 drugs in Preferred Pharmacy network

Optional supplemental benefits available



## Bright Extras Included

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# South Carolina - Greenville

(Anderson, Cherokee, Greenville, Pickens, Spartanburg, Union)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

	<b>Bright Advantage HMO</b>
<b>Monthly Premium</b>	\$0
<b>MOOP</b> (INN/Combined)	\$6,400 (\$100 deductible)
<b>PCP Visit</b> (INN/OON)	\$0
<b>Specialist Visit</b> (INN/OON)	\$35
<b>Inpatient Hospitalization</b>	\$290/day Days 1-6/\$0 Day 7+
<b>Outpatient Procedures</b>	Ambulatory Center \$190/Hospital \$290
<b>Comprehensive Dental</b>	Optional benefit package available
<b>OTC Debit Card</b>	Optional benefit package available
<b>Transportation</b>	Optional benefit package available
<b>Part D</b> (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-5 25%/0

\*Preferred network

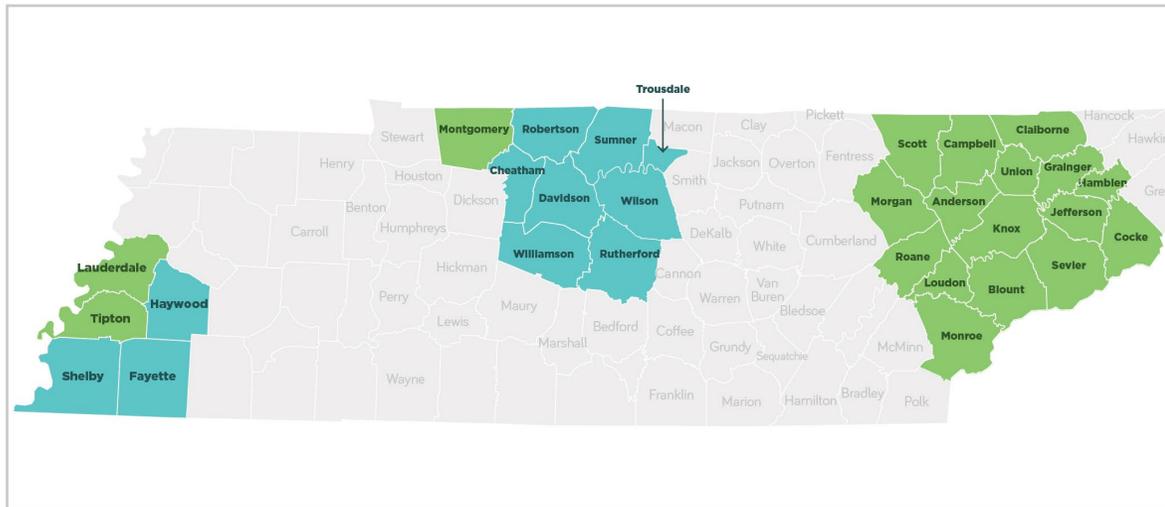
# Tennessee

Market Overview

Care Partner

Plan Highlights

Benefits



## Bright Health Service Area:

- Individual & Family Plans
- Individual & Family Plans and Medicare Advantage Plans



## 2021 MA Products

Bright Advantage - \$0 Premium HMO

Bright Advantage Plus - Premium benefits HMO

Bright Advantage Assist - LIS targeted PPO\*

Bright Advantage Choice - \$0 Premium PPO

Bright Advantage Choice Plus - Premium benefits PPO\*

**\*Plan not available in all counties**

# Tennessee - Memphis

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- 10 Greater Memphis hospitals
- 2,000 employed & affiliated physicians
- An engaged partner who wants to grow with Bright Health
- Partnership with Baptist has resulted in offering Commercial, Exchange, and Medicare Advantage Plans together.
- Widest spectrum of heart care in the mid-South



## Market Information

- 3 Counties
- 180,000 MA eligible
- 33% MA market penetration

# Tennessee – Memphis

(Fayette, Haywood, Shelby)

Market Overview

Care Partner

Plan Highlights

Benefits

## Benefits that Sell

### *Bright Advantage & Choice (HMO & PPO)*

Open access to our Care Partners network with no referrals required

\$0 Premium

\$0 PCP Copay

\$0 Tier1 and Tier 6 drugs in Preferred Pharmacy network

### *Bright Advantage Plus (HMO)*

Lower MOOP, inpatient, and outpatient copays

Comprehensive dental included

### *Bright Advantage Assist (PPO)*

\$0 Premium for those who qualify for 100% LIS

Lower inpatient and outpatient copays

Comprehensive dental included



## Bright Extras Included

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth
- Worldwide emergency

# Tennessee – Memphis HMO's

(Fayette, Haywood, Shelby)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	
Monthly Premium	\$0	\$38	
MOOP	\$5,900	\$4,900	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$25	
Inpatient Hospitalization	\$295/day Days 1-6/\$0 Day 7+	\$275/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$175/Hospital \$275	
Comprehensive Dental	Optional benefit package available	Included/\$1,500 Max	
OTC Debit Card	Optional benefit package available	Optional benefit package available	
Transportation	Optional benefit package available	Optional benefit package available	
Part D (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-5 25%/0	(\$445) - \$0/T2-5 25%/0	

\*Preferred network

# Tennessee – Memphis PPO's

(Fayette, Haywood, Shelby)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Assist PPO	
<b>Monthly Premium</b>	\$0	As low as \$0 Loss of LIS could result in a required premium of \$27	
<b>MOOP</b> (INN/Combined)	\$5,900/\$10,000	\$6,700/\$10,000	
<b>PCP Visit</b> (INN/OON)	\$0/40%	\$0/40%	
<b>Specialist Visit</b> (INN/OON)	\$35/40%	\$30/40%	
<b>Most OON Services</b>	40%	40%	
<b>Inpatient Hospitalization</b>	\$195/day Days 1-5/\$0 Day 6+	\$195/day Days 1-5/\$0 Day 6+	
<b>Outpatient Procedures</b>	Ambulatory Center \$175/Hospital \$275	Ambulatory Center \$175/Hospital \$275	
<b>Comprehensive Dental</b>	Optional benefit package available	Included/\$1,500 Max	
<b>OTC Debit Card</b>	Not covered	Optional benefit package available	
<b>Transportation</b>	Optional benefit package available	Optional benefit package available	
<b>Part D</b> (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-5 25%/0	Varies by LIS eligibility (\$0 - \$445) T1 \$0/T2 – T5 LIS rate or 25%/T6 \$0	

\*Preferred network Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

# Tennessee - Nashville

Market Overview

Care Partner

Plan Highlights

Benefits

## Care Partner



- 10 hospitals
- 60 TriStar owned medical group offices
- 4 Outpatient surgery centers
- 15 CareNow urgent care centers
- 2000+ Physicians
- Committed \$800 million to expand and add new facilities



## Market Information

- 8 Counties
- 291,000 MA eligible
- 39% MA market penetration

# Tennessee – Nashville

(Cheatham, Davidson, Robinson, Rutherford, Sumter, Trousdale, Williamson, Wilson)

## Market Overview

## Care Partner

## Plan Highlights

## Benefits

### Benefits that Sell

#### *Bright Advantage & Choice (HMO & PPO)*

Open access to our Care Partners network with no referrals required

\$0 Premium

\$0 PCP Copay (PPO \$0 copay for both INN & OON)

\$0 Tier1 and Tier 6 drugs in Preferred Pharmacy network

#### *Bright Advantage Plus & Choice Plus (1 HMO & 1 PPO)*

Lower MOOP, inpatient and outpatient copays

Comprehensive dental included



### Bright Extras Included

- Preventive dental
- Routine hearing exam
- Annual vision exam
- Fitness benefit
- Telehealth & worldwide emergency

# Tennessee – Nashville HMO's

(Cheatham, Davidson, Robinson, Rutherford, Sumter, Trousdale, Williamson, Wilson)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	
Monthly Premium	\$0	\$38	
MOOP	\$7,550 (\$100 deductible)	\$4,900 (\$100 deductible)	
PCP Visit	\$0	\$0	
Specialist Visit	\$30	\$30	
Inpatient Hospitalization	\$325/day Days 1-5/\$0 Day 6+	\$300/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$300	Ambulatory Center \$150/Hospital \$200	
Comprehensive Dental	Optional benefit package available	Included/\$1,500 Max	
OTC Debit Card	Not covered	Optional benefit package available	
Transportation	Optional benefit package available	Optional benefit package available	
Part D (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-5 25%/0	(\$445) - \$0/T2-5 25%/0	

\*Preferred network

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

# Tennessee – Nashville PPO's

(Cheatham, Davidson, Robinson, Rutherford, Sumter, Trousdale, Williamson, Wilson)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice PPO	Bright Advantage Choice Plus PPO	
Monthly Premium	\$0	\$59	
MOOP (INN/Combined)	\$5,900/\$10,000	\$4,900/\$10,000	
PCP Visit (INN/OON)	\$0/\$0	\$0/30%	
Specialist Visit (INN/OON)	\$35/35%	\$25/30%	
Most OON Services	35%	30%	
Inpatient Hospitalization	\$275/day Days 1-5/\$0 Day 6+	\$225/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$225/Hospital \$325	Ambulatory Center \$150/Hospital \$200	
Comprehensive Dental	Additional premium of \$23/month	Included/\$1,500 Max	
OTC Debit Card	Not covered	Optional benefit package available	
Transportation	Not covered	Optional benefit package available	
Part D (Deductible T2-5) – Tiers*	(\$445) - \$0/T2-5 25%/0	(\$445) - \$0/T2-5 25%/0	

\*Preferred network

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2020

# Thank you!

We appreciate your interest in the Bright Health 2021 portfolio. We look forward to presenting the entire portfolio when we have our market specific rollout events. These events will be happening in each market shortly. Please check the Broker Services website and our Broker Events Calendar for dates and times:

[www.BrightHealthBroker.com](http://www.BrightHealthBroker.com)

For questions about contracting with Bright Health, products, or services, contact our **Broker Services Unit**:



[Broker@BrightHealthPlan.com](mailto:Broker@BrightHealthPlan.com)

Or

(888)-325-1747 / M-F 8A-6P CST

## IMPORTANT!

*The benefits contained within are subject to approval by the Centers for Medicare & Medicaid Services (CMS).*

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