

Simpler
Personal
More Affordable

brightSM
HEALTH

**Bright Health
Medicare Advantage
2020 Plan Portfolio Preview**



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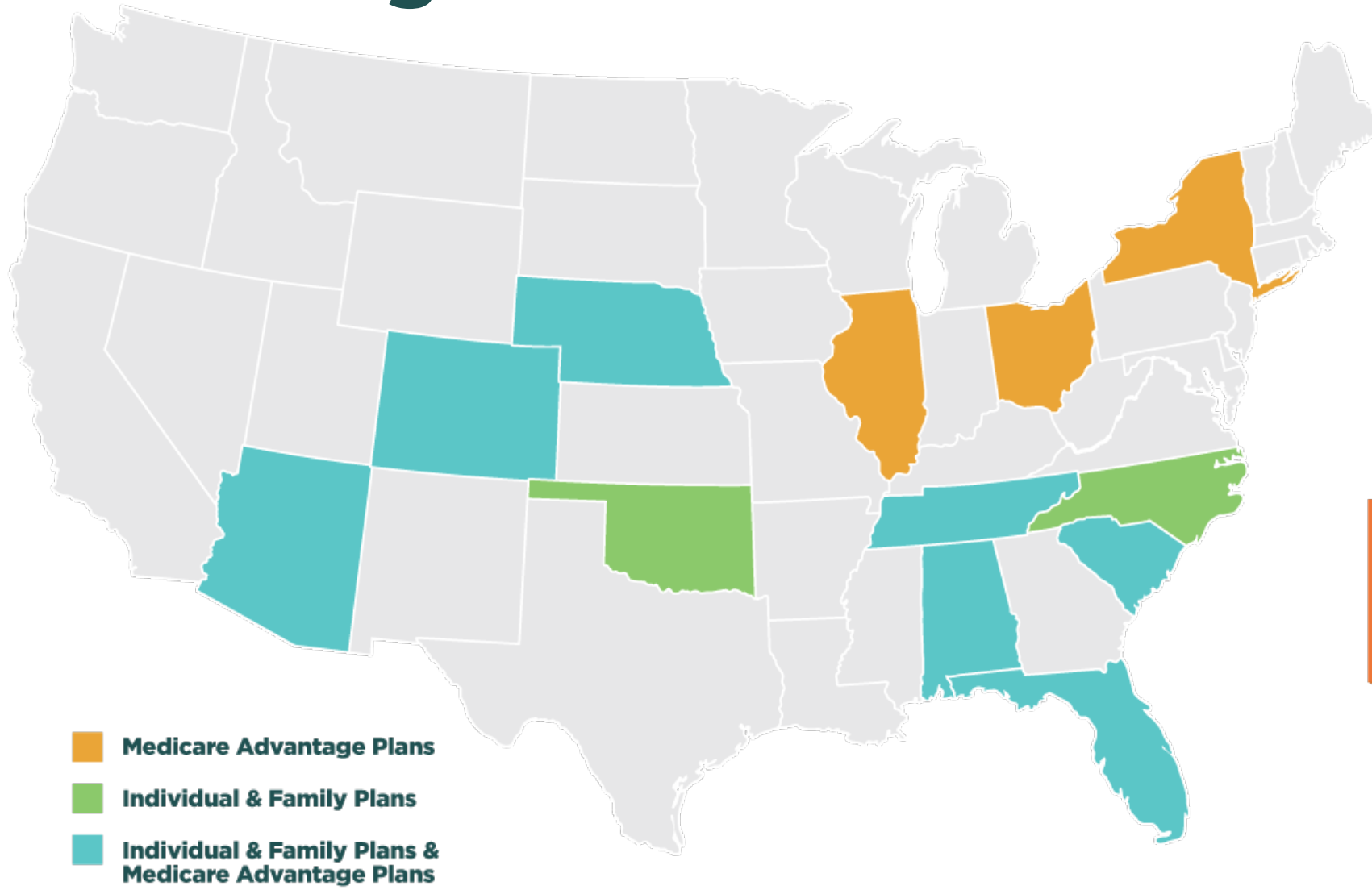
Making healthcare right. Together.

2020 Introduction

Bright Health Continues to Grow



Medicare Advantage Growth



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.



Portfolio Overview

Portfolio Overview

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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2020 Plan Types

This section will explain the naming convention for Bright Health's plans.

"Advantage" HMO

\$0 premium HMO plan available in ALL markets (**Except:** Palm Beach and Chicago). Rich benefits for services within our Care Partner's network.

"Flex" PPO

\$0 premium PPO plan available in ALL markets (**EXCEPT:** Greenville and Chicago). Low in-network copays and the flexibility to see out-of-network providers.

"Plus" More Benefits

Premium HMO or PPO plans with richer benefits and lower MOOP.

"Choice" Part B Rebate

Part B "buy-down" rebate will range between \$25-\$50/month. Offered in AL, NE, and NY, and most of the OH and TN markets.
("Choice" is also used to name the legacy HMO-POS plans in AZ and CO)

2020 Plan Types

“Assist” LIS Targeted Plan

HMO and PPO plans designed for the LIS population.

“Access” Incentivized FFS

FFS look-alike with low copays for in-network services. Offers max out-of-pocket protection not provided by traditional Medicare.

“Special Care” D-SNP

D-SNP plan only available in New York

NO Referrals needed within our Care Partner’s network for any plan!

2020 Benefit Highlights

Richer Over-The-Counter

OTC card can be used online and at many retail locations.

New Transportation Benefit

For the first time, Bright Health offers in every market one or more plans that include transportation.

Preventive Dental and Routine Eye Exam

Included in ALL plans across ALL markets. A staple of the quality and wide-ranging benefits provided by Bright Health.

Comprehensive Dental and Vision Materials

Included or available to add in ALL markets on ALL plans.

You can find details about each benefit in the Market Overview section or in marketing materials (when fully released).

All benefits may NOT be available in all markets.

2020 Part D Enhancements

Formulary Changes

Bright Health formulary updated to improve consumer value

- 949 drugs to a lower cost tier
- 351 drugs to a higher cost tier

Formulary to grow by a net of 270 drugs

- 382 drugs added
- 112 drugs removed

Addition of Tier 6

\$0 copay and are covered through the coverage gap.
(except D-SNP)

Reduction of 90-Day Supply Copay

90-day supply copay = 2 x 30-day supply copay

NOTE: Tier 5 Specialty Drugs are not available for a 90-day supply.

Preferred Pharmacy Network

Preferred Pharmacy Network in AL, IL, NE, SC, and TN.

The preferred network consists of all standard network pharmacies, except Walgreens/Duane Reade.



2020 Other Changes

Coinsurance to Copay

You asked, we listened. Our broker feedback showed your clients prefer copays to coinsurance. As a result, we have changed a number of our benefits to a copay from a coinsurance structure. Most notably, a number of diagnostic radiology procedures, such as MRI's.

Hearing Aid Benefit

The allowance for a hearing aid changed from a multi-year allowance to an annual allowance. The benefit is worth \$750 each year.

Acupuncture Benefit

This benefit had low utilization and is not included in any of our 2020 plans.

Condition Specific Benefit Design

(CSBD) Available in AL, AZ, OH, and NY

What is the benefit?	Qualifying members receive up to a \$100 cost-share reimbursement for qualifying diabetes-related care (excluding prescriptions).
Who qualifies?	Members with a documented diabetes diagnosis Those enrolled in any Bright Health MA plan in the markets below: <ul style="list-style-type: none">• Alabama• Arizona• Ohio (Cincinnati, Toledo, or Youngstown)• New York (except D-SNP)
How to earn the benefit?	Complete each of the following within the plan year: <ul style="list-style-type: none">• Visit PCP or Specialist• Have a retinopathy scan and review with Ophthalmologist• Have A1C tested
When will the benefit be granted?	Bright Health will begin to issue most reimbursements during the fourth quarter (October to December) of the benefit year.

Market Information

Market Information

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

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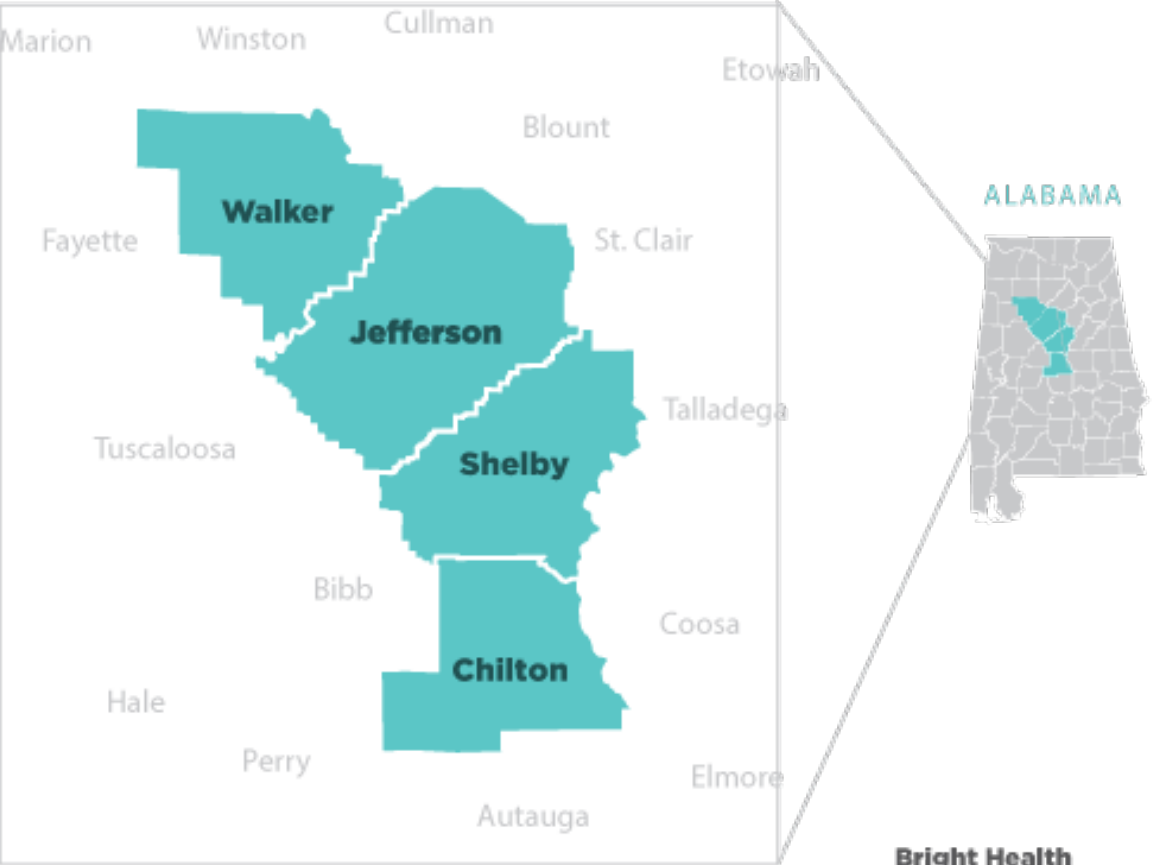
Alabama

Market Overview

Care Partner

Plan Highlights

Benefits



**Bright Health
Service Area:**

■ Individual & Family
Plans and Medicare
Advantage Plans



2020 MA Products

- Bright Advantage Plus (Premium HMO)
- Bright Advantage Choice (HMO with Part B Premium Rebate)
- Bright Advantage Flex Plus (Premium PPO)
- Bright Advantage Flex Choice (PPO/Part B Premium Rebate)
- Bright Advantage Flex Assist (LIS targeted PPO)

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

Plan Highlights

- (3) new PPO plans for 2020
 - PPO with \$25 monthly Part B premium rebate
 - LIS targeted
 - Premium
- Low MOOP
- Rich facility-based benefits with low copays for:
 - Inpatient hospitalization and outpatient services
 - Urgent Care
 - Lab services
- Generous transportation benefit



Part D

- \$0 annual deductible on 4 of 5 plans
- Low copays/coinsurance on all tiers
 - \$0 Tier 1 and Tier 6

Alabama – Birmingham

(Chilton, Jefferson, Shelby, Walker)

Market Overview

Care Partner

Plan Highlights

Benefits

	Bright Advantage Choice HMO	Bright Advantage Plus HMO
	\$25/month Part B Premium Rebate	
Monthly Premium	\$0	\$39
MOOP	\$4,900	\$3,200
PCP Visit	\$0	\$0
Specialist Visit	\$25	\$20
Most OON Services	N/A	N/A
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	Additional premium of \$17/month	Included/\$1,500 Max
OTC Debit Card	N/A	\$20/month
Transportation	24 one-way trips/year	24 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/\$6/\$39/\$92/33%/\$0	\$0/\$6/\$39/\$92/33%/\$0

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2019

Alabama – Birmingham

(Chilton, Jefferson, Shelby, Walker)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Assist PPO	Bright Advantage Flex Choice PPO \$25/month Part B Premium Rebate	Bright Advantage Flex Plus PPO
Monthly Premium	As low as \$0 <small>Loss of LIS could result in a required premium of \$30</small>	\$0	\$65
MOOP	\$6,700	\$4,900	\$3,200
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$25	\$35	\$20
Most OON Services	35%	35%	35%
Inpatient Hospitalization	\$200/day Days 1-6/\$0 Day 7+	\$250/day Days 1-6/\$0 Day 7+	\$150/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$175/Hospital \$215	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$145/Hospital \$215
Comprehensive Dental	Included/\$1,500 Max	Additional premium of \$22/month	Included/\$1,500 Max
OTC Debit Card	\$30/month	N/A	\$20/month
Transportation	24 one-way trips/year	N/A	24 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/Standard Part D/\$0	\$0/\$8/\$39/\$92/33%/\$0	\$0/\$8/\$39/\$92/33%/\$0

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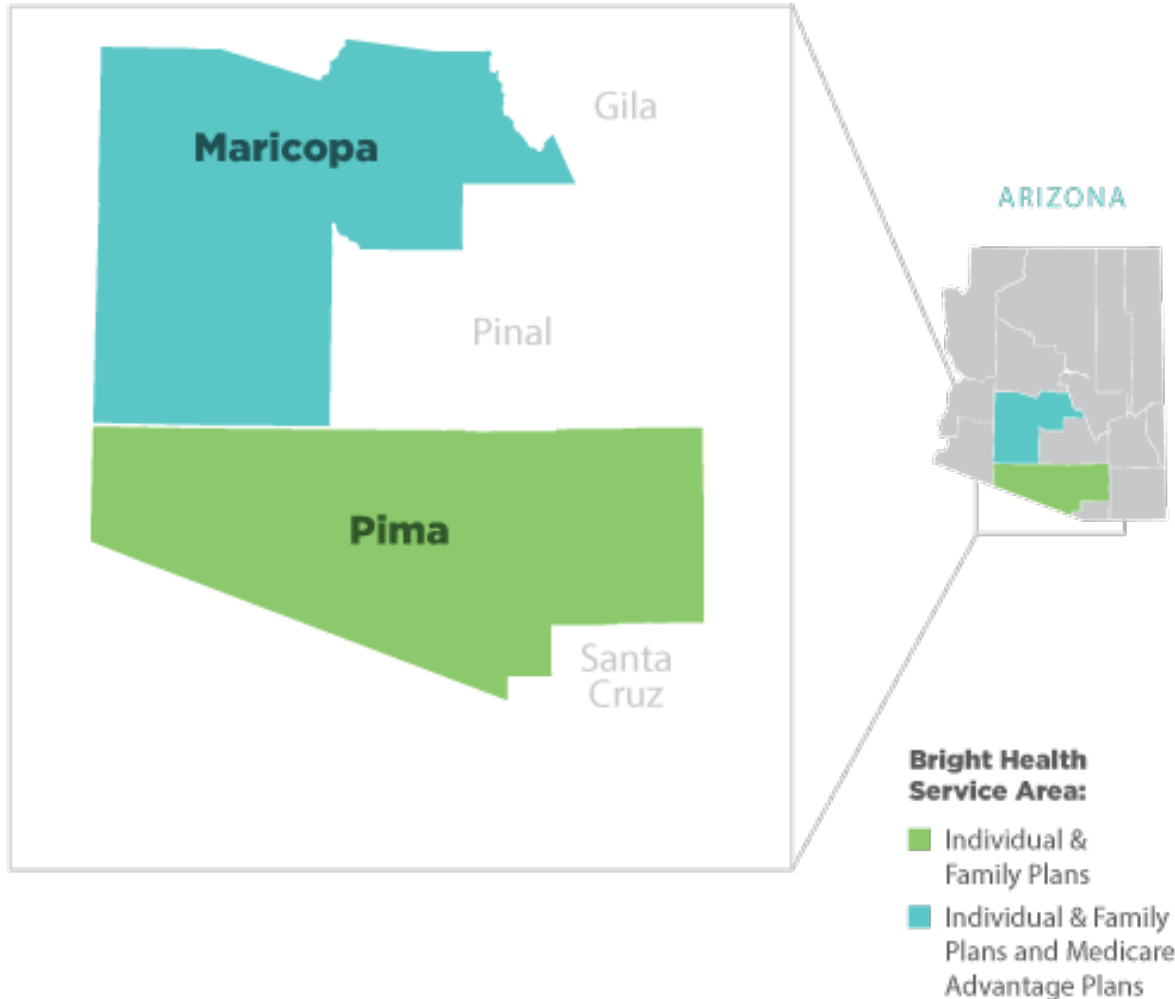
Arizona

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage (Standard HMO)

Bright Advantage Assist (LIS targeted HMO)

Bright Advantage Flex (Standard PPO)

Bright Advantage Flex Plus (Premium PPO)

Bright Advantage Access (Incentivized FFS PPO)

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
- 710,000 MA eligible
- 42% MA market penetration

Arizona – Phoenix

(Maricopa)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- (4) new plans for 2020
 - LIS targeted HMO
 - (3) new PPO plans*
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Inpatient hospitalization and outpatient services
 - Diagnostic services
- \$0 routine eye exam
- Generous transportation and over-the-counter benefits



Part D

- \$0 annual deductible on 3 of 5 plans
- \$0 copay on tiers 1* and 6
(*except the “Access” plan)

*Legacy HMO-POS (2019 “Choice” plans) are available, but will not be marketed due to new PPO’s

Arizona – Phoenix

(Maricopa)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Assist HMO	
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$31	
MOOP	\$3,200	\$3,400	
PCP Visit	\$0	\$0	
Specialist Visit	\$25	\$20	
Most OON Services	N/A	N/A	
Inpatient Hospitalization	\$175/day Days 1-7/\$0 Day 8+	\$170/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$150/Hospital \$225	Ambulatory Center \$150/Hospital \$225	
Comprehensive Dental	Additional premium of \$17/month	Included/No Maximum	
OTC Debit Card	\$20/month	\$30/month	
Transportation	20 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$47/\$100/33%/\$0	\$0/Standard Part D/\$0	

Arizona – Phoenix

(Maricopa)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex PPO	Bright Advantage Flex Plus PPO	Bright Advantage Access PPO
Monthly Premium	\$0	\$49	\$0
MOOP	\$5,500	\$5,000	\$6,700
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$35	\$30	\$30
Most OON Services	40%	35%	20%
Inpatient Hospitalization	\$295/day Days 1-6/\$0 Day 7+	\$295/day Days 1-5/\$0 Day 6+	\$600 per stay
Outpatient Procedures	Ambulatory Center \$225/Hospital \$275	Ambulatory Center \$200/Hospital \$250	Ambulatory Center 20%/Hospital 20%
Comprehensive Dental	Additional premium of \$24/month	Included/No Maximum	Additional premium of \$24/month
OTC Debit Card	N/A	\$30/month	N/A
Transportation	24 one-way trips/year	24 one-way trips/year	N/A
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	\$4/\$10/\$47/\$100/30%/\$0

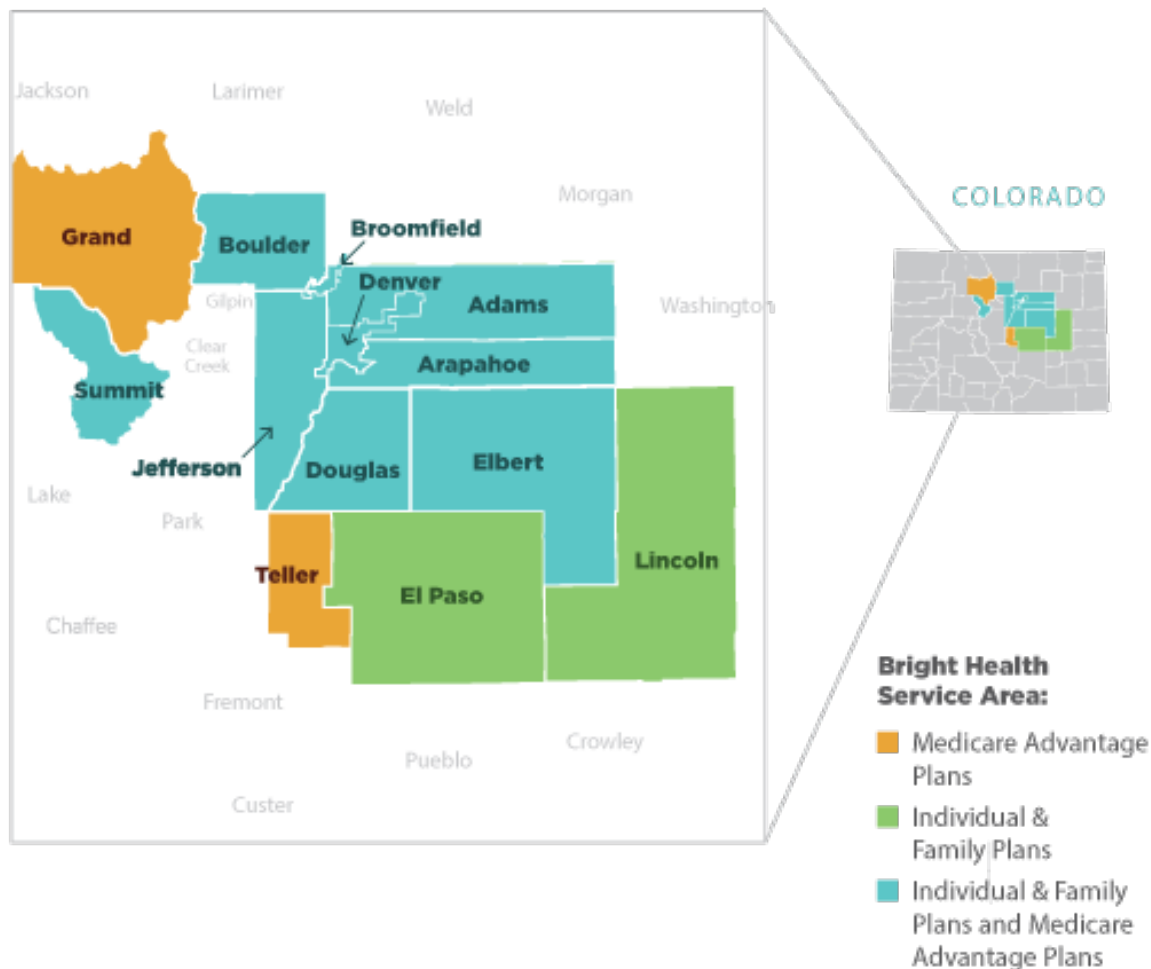
Colorado

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

- Bright Advantage (Standard HMO)
- Bright Advantage Plus (Premium HMO)
- Bright Advantage Assist (LIS targeted HMO)
- Bright Advantage Flex (Standard PPO)
- Bright Advantage Flex Plus (Premium PPO)
- Bright Advantage Access (Incentivized FFS PPO)

Colorado – Denver Metro

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner

Colorado Health
Neighborhoods



- 1,500+ PCP and 3,800+ specialists
- 660+ CHN-Centura Health practices
- 17 Hospitals
- Largest network in the region
- Awards and recognitions for providing great care from the American Heart/Stroke Associations, The Leapfrog Group, HomeCare Elite, The Joint Commission, U.S. News & World Report, Healthgrade, and more.



Market Information

- 11 Counties
- 519,000 MA eligible
- 45.6% MA market penetration

Colorado – Denver Metro

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

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- (4) new plans for 2020
 - (3) new PPO plans
 - LIS targeted HMO
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient and outpatient services
- New telemedicine benefit
- Generous transportation and over-the-counter benefits



Part D

- \$0 annual deductible on 3 of 6 plans
- \$0 copay on tiers 1* and 6
(*except the “Access” plan)

*HMO-POS (2019 “Choice” plans) will be available in 2020, but will not be marketed due to the introduction of new PPO’s

Colorado – Denver Metro

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

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	Bright Advantage Assist HMO
Monthly Premium	\$0	\$41	As low as \$0 Loss of LIS could result in a required premium of \$30
MOOP	\$4,200	\$3,250	\$6,700
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$35	\$20	\$25
Most OON Services	N/A	N/A	N/A
Inpatient Hospitalization	\$250/day Days 1-5/\$0 Day 6+	\$195/day Days 1-5/\$0 Day 6+	\$295/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$200/Hospital \$280	Ambulatory Center \$125/Hospital \$200	Ambulatory Center \$225/Hospital \$325
Comprehensive Dental	Additional premium of \$24/month	Additional premium of \$24/month	Included/\$1,500 Max
OTC Debit Card	\$50/quarter	\$30/quarter	\$50/month
Transportation	20 one-way trips/year	N/A	24 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	\$4/Standard Part D/\$0

Colorado – Denver Metro

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

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex PPO	Bright Advantage Flex Plus PPO	Bright Advantage Access PPO
Monthly Premium	\$0	\$61	\$0
MOOP	\$5,900	\$5,000	\$6,700
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$40	\$25	\$30
Most OON Services	35%	35%	20%
Inpatient Hospitalization	\$295/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+	\$500 per stay
Outpatient Procedures	Ambulatory Center \$250/Hospital \$300	Ambulatory Center \$200/Hospital \$275	Ambulatory Center 20%/Hospital 20%
Comprehensive Dental	Additional premium of \$26/month	Included/\$1,500 Max	Additional premium of \$26/month
OTC Debit Card	N/A	\$50/quarter	N/A
Transportation	12 one-way trips/year	24 one-way trips/year	N/A
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$47/\$100/30%/\$0	\$0/\$8/\$47/\$100/33%/\$0	\$4/\$10/\$47/\$100/30%/\$0

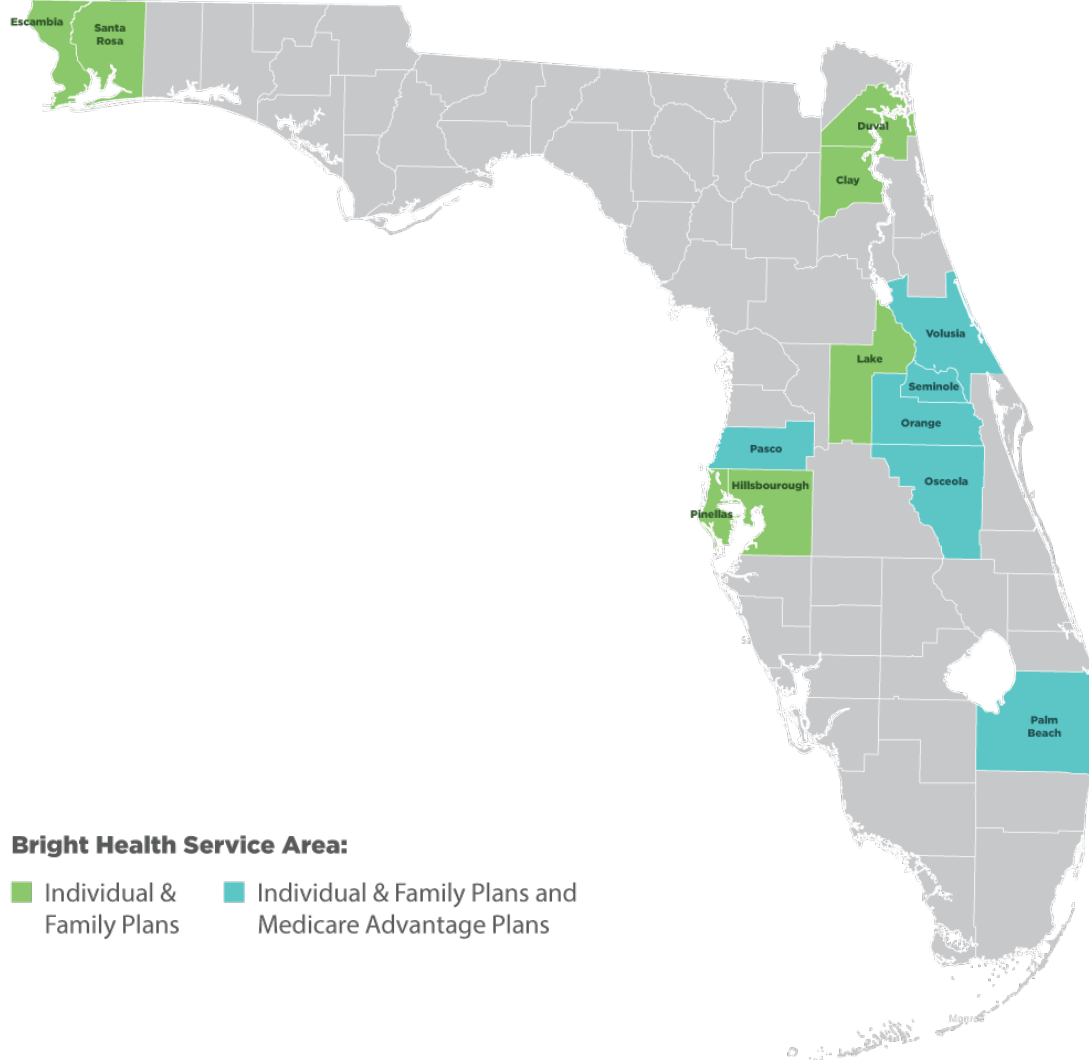
Florida

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage Flex (Standard PPO)

Bright Advantage (Standard HMO)*

Bright Advantage Assist (LIS targeted HMO)*

***Plan not available in all counties**

Florida – Daytona, Orlando, & Tampa

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



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



Market Information

- 5 Counties
- 560,000 MA eligible
- 48% MA market penetration

Florida – Daytona, Orlando, & Tampa

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (2) plans
 - \$0 HMO
 - \$0 PPO
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- \$0 routine eye exam and materials coverage
- Generous transportation and over-the-counter benefits
- \$0 hearing exam and annual hearing aid allowance



Part D

- \$0 annual deductible ALL plans
- Low copays/coinsurance on all tiers
 - \$0 on tiers 1 and 6

Florida – Daytona

(Volusia)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Flex PPO	
Monthly Premium	\$0	\$0	
MOOP	\$4,700	\$5,100	
PCP Visit	\$0	\$0	
Specialist Visit	\$25	\$30	
Most OON Services	N/A	40%	
Inpatient Hospitalization	\$250/day Days 1-5/\$0 Day 6+	\$295/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$150/Hospital \$250	
Comprehensive Dental	Additional premium of \$14/month	Additional premium of \$19/month	
OTC Debit Card	\$30/quarter	\$20/month	
Transportation	24 one-way trips/year	12 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	

Florida – Orlando & Tampa

(Orange, Osceola, Pasco, Seminole)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Flex PPO	
Monthly Premium	\$0	\$0	
MOOP	\$3,400	\$4,750	
PCP Visit	\$0	\$0	
Specialist Visit	\$25	\$30	
Most OON Services	N/A	40%	
Inpatient Hospitalization	\$250/day Days 1-7/\$0 Day 8+	\$295/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$125/Hospital \$225	Ambulatory Center \$125/Hospital \$225	
Comprehensive Dental	Included/\$1,500 Max	Additional premium of \$19/month	
OTC Debit Card	N/A	\$50/quarter	
Transportation	12 one-way trips/year	12 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$5/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	

Florida – Palm Beach

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



- Large presence across Palm Beach County and other southern Florida counties
- 11 Hospitals
- 2,000 employed & affiliated physicians
- Existing relationship with Bright Health
- Launching new brand for region



Market Information

- 1 County
- 335,000 MA eligible
- 38% MA market penetration

Florida – Palm Beach

(Palm Beach)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (2) plans
 - LIS targeted HMO
 - \$0 PPO
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Generous transportation and over-the-counter benefits
- \$0 hearing exam and annual hearing aid allowance



Part D

- \$0 annual deductible on the PPO plan
- \$0 copay on tiers 1 and 6 on all plans

Florida – Palm Beach

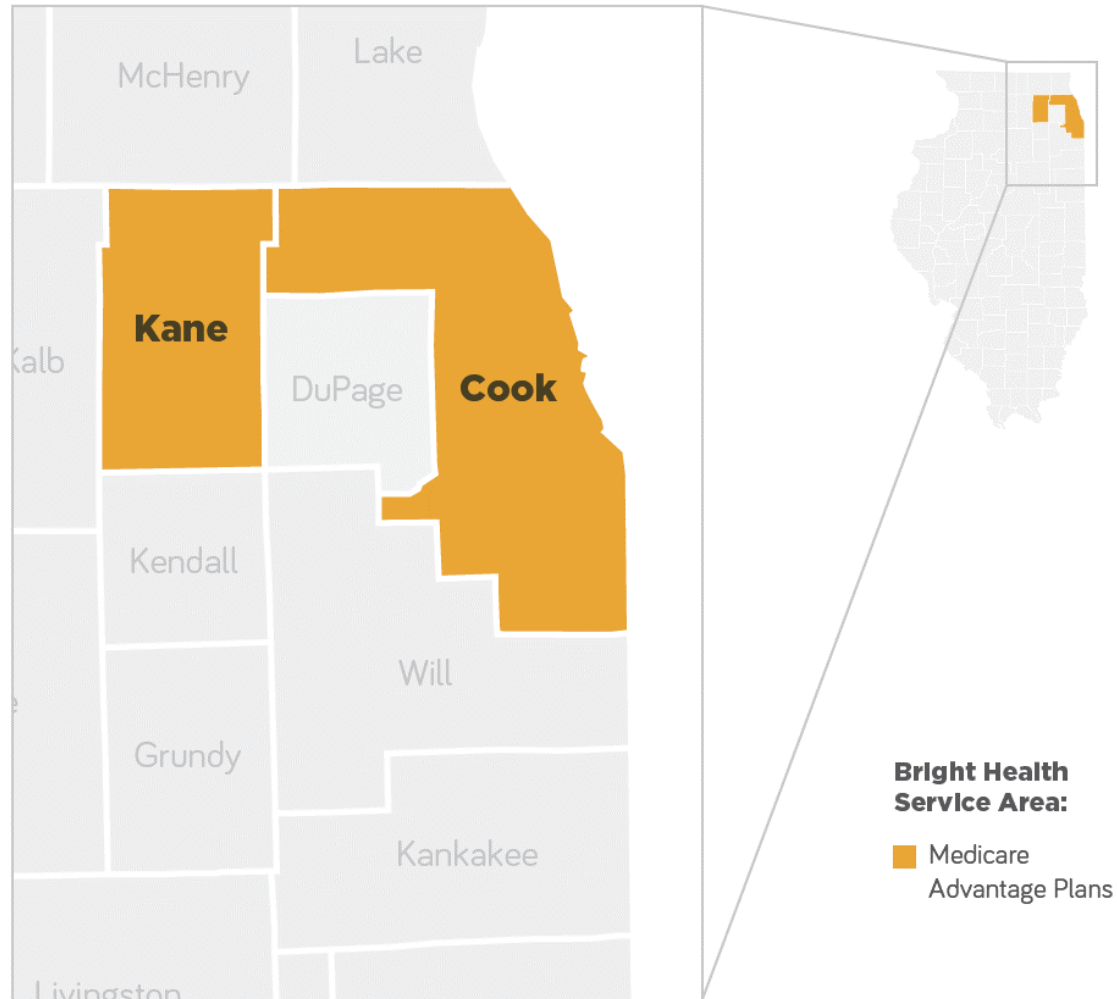
Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex PPO	Bright Advantage Assist HMO	
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$28	
MOOP	\$5,700	\$6,700	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$20	
Most OON Services	40%	N/A	
Inpatient Hospitalization	\$250/day Days 1-5/\$0 Day 6+	\$250/day Days 1-6/\$0 Day 7+	
Outpatient Procedures	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$125/Hospital \$225	
Comprehensive Dental	Additional premium of \$19/month	Additional premium of \$14/month	
OTC Debit Card	\$20/month	N/A	
Transportation	12 one-way trips/year	20 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$10/\$47/\$100/33%/\$0	\$0/Standard Part D/\$0	

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage Flex Plus (Premium PPO)

Bright Advantage Assist (LIS targeted HMO)

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

- 2 Counties
- 1.2 million MA eligible
- 26% MA market penetration

Illinois – Chicago

(Cook, Kane)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (2) plans
 - LIS targeted HMO
 - Premium PPO
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient and outpatient services
- Comprehensive dental included in both plans
- Generous transportation and over-the-counter benefits



Part D

- \$0 annual deductible on the PPO plan
- \$0 copay on tiers 1 and 6 on all plans

Illinois – Chicago

(Cook, Kane)

Market Overview

Care Partner

Plan Highlights

Benefits

	Bright Advantage Assist HMO	Bright Advantage Flex Plus PPO
Monthly Premium	As low as \$0 Loss of LIS could result in a required premium of \$25	\$49
MOOP	\$6,700	\$6,700
PCP Visit	\$0	\$0
Specialist Visit	\$30	\$30
Most OON Services	N/A	35%
Inpatient Hospitalization	\$225/day Days 1-7/\$0 Day 8+	\$250/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$250/Hospital \$350	Ambulatory Center \$150/Hospital \$250
Comprehensive Dental	Included/\$1,500 Max	Included/\$1,500 Max
OTC Debit Card	\$40/month	\$25/month
Transportation	36 one-way trips/year	12 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/Standard Part D/\$0	\$0/\$8/\$39/\$92/33%/\$0

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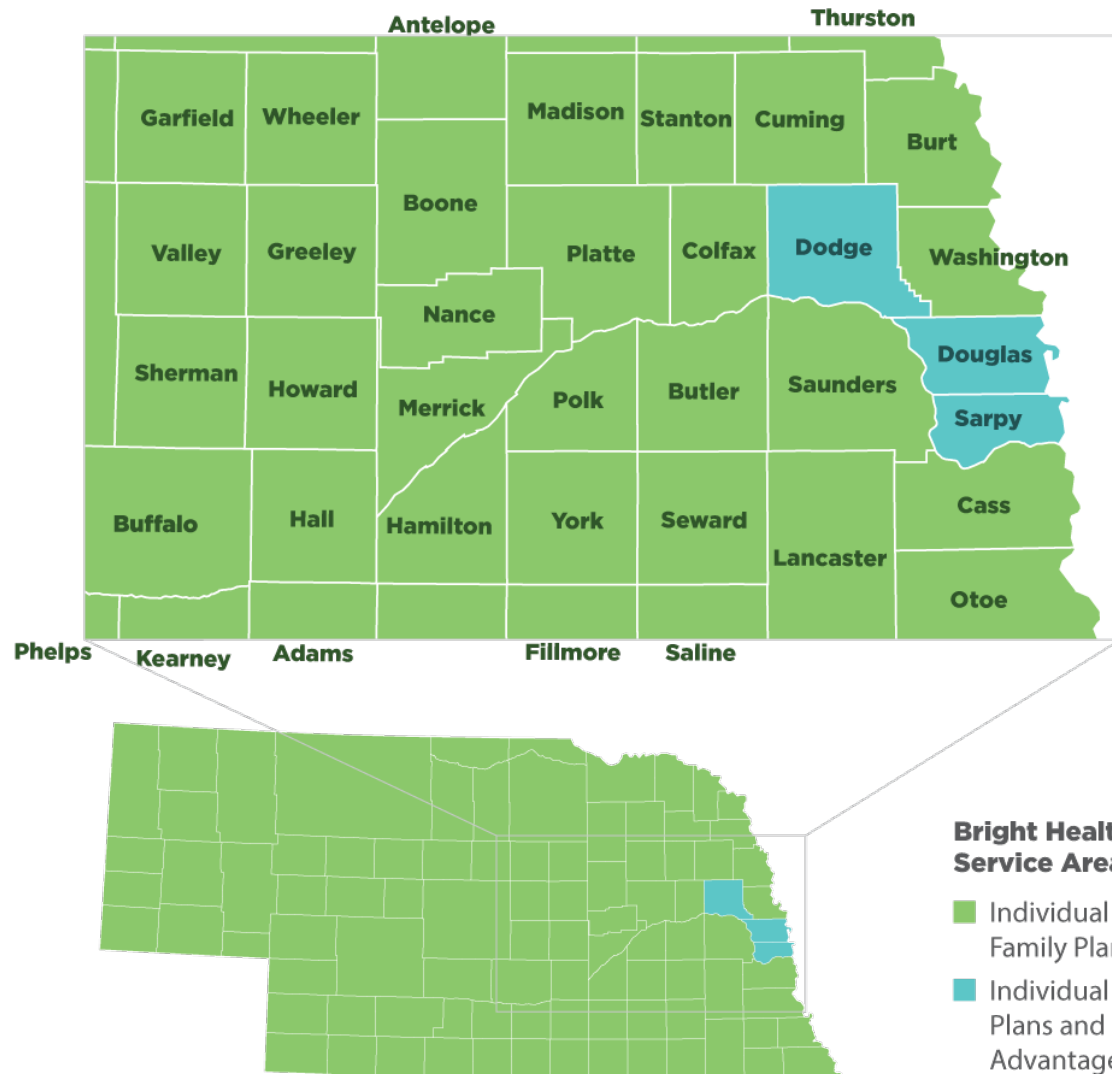
Nebraska

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage (Standard HMO)

Bright Advantage Plus (Premium HMO)

Bright Advantage Choice (HMO with Part B Premium Rebate)

Bright Advantage Flex (Standard 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 2018-2019
 - National Consumer Choice Award Winner for 13 consecutive years
 - Becker's Hospital Review, 100 best hospitals. 2014-2019
- Large FFS population with strong clinical performance



Market Information

- 3 Counties
- 127,000 MA eligible
- 27% MA market penetration

Nebraska – Omaha

(Dodge, Douglas, Sarpy)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (4) plans available
 - \$0 HMO and PPO
 - Premium HMO
 - HMO with \$25 monthly Part B premium rebate
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Transportation benefits on all plans



Part D

- \$0 annual deductible on 3 of 4 plans
- No to low copay/coinsurance on all tiers
 - \$0 copay on tiers 1 and 6 on all plans

Nebraska – Omaha

(Dodge, Douglas, Sarpy)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	
Monthly Premium	\$0	\$39	
MOOP	\$4,900	\$4,500	
PCP Visit	\$0	\$0	
Specialist Visit	\$30	\$30	
Most OON Services	N/A	N/A	
Inpatient Hospitalization	\$350/day Days 1-5/\$0 Day 6+	\$325/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$325	Ambulatory Center \$175/Hospital \$275	
Comprehensive Dental	Additional premium of \$17/month	Included/\$1,500 Max	
OTC Debit Card	N/A	\$30/quarter	
Transportation	12 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/33%/\$0	\$0/\$10/\$39/\$92/33%/\$0	

Nebraska – Omaha

(Dodge, Douglas, Sarpy)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Choice HMO	Bright Advantage Flex* PPO	
	\$25/month Part B Premium Rebate		
Monthly Premium	\$0	\$0	
MOOP	\$5,900	\$4,500	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$30	
Most OON Services	N/A	35%	
Inpatient Hospitalization	\$350/day Days 1-5/\$0 Day 6+	\$350/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$250/Hospital \$325	Ambulatory Center \$250/Hospital \$325	
Comprehensive Dental	Additional premium of \$17/month	Additional premium of \$21/month	
OTC Debit Card	N/A	N/A	
Transportation	12 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/31%/\$0	\$0/\$8/\$39/\$92/33%/\$0	

*Plan contains \$100 medical deductible

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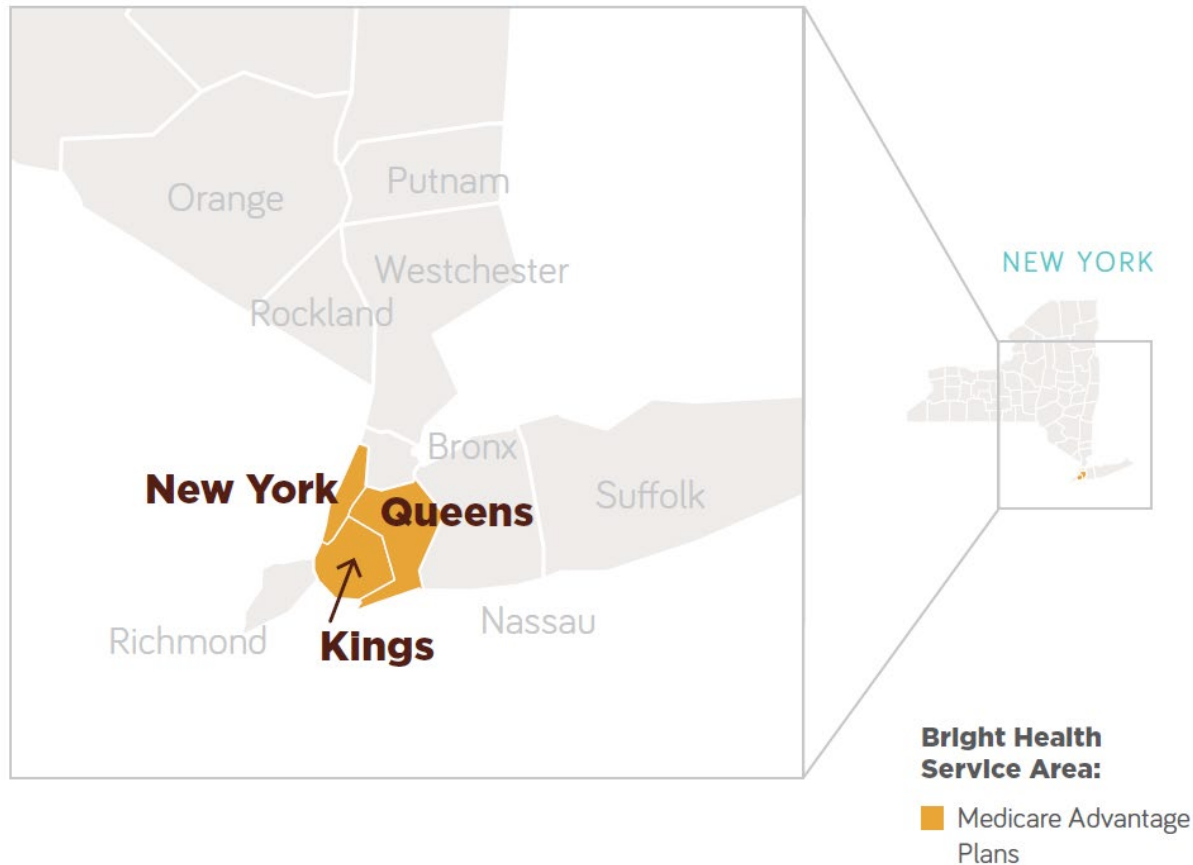
New York

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

- Bright Advantage and Plus (Standard and Premium HMO's)
- Bright Advantage Flex and Plus (Standard and Premium PPO's)
- Bright Advantage Choice (HMO with Part B Premium Rebate)
- Bright Advantage Assist (LIS targeted HMO)
- Bright Advantage Special Care (D-SNP)

New York – New York

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



**Mount
Sinai**

- Large presence across New York city area
- 7 Hospitals
- Nearly 3,000 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 million MA eligible
- 41% MA market penetration

New York – New York

(Kings, New York, Queens)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New plan for 2020
 - HMO with \$50 monthly Part B premium rebate
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient and outpatient services
- New telemedicine benefit on all plans
- Increased OTC and comprehensive dental on D-SNP
- \$0 hearing exam and annual hearing aid allowance



Part D

- No to low annual deductible on all plans
 - 2 plans with \$0 annual deductible
- \$0 copay on tiers 1* and 6
(*except the “Choice” plan)

New York – New York

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Plus HMO	Bright Advantage Choice* HMO
			\$50/month Part B Premium Rebate
Monthly Premium	\$0	\$55	\$0
MOOP	\$6,200	\$4,500	\$6,700
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$25	\$20	\$45
Most OON Services	N/A	N/A	N/A
Inpatient Hospitalization	\$295/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+	\$600 per stay
Outpatient Procedures	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$175/Hospital \$275
Comprehensive Dental	Additional premium of \$13/month	Included/\$1,500 Max	Additional premium of \$13/month
OTC Debit Card	N/A	\$30/quarter	N/A
Transportation	N/A	N/A	N/A
Part D - Tiers 1/2/3/4/5/6	\$0/\$10/\$47/\$100/31%/\$0	\$0/\$8/\$47/\$100/31%/\$0	\$5/\$20/\$47/\$100/27%/\$0

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*Plan contains \$400 medical deductible

New York – New York

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex*	Bright Advantage Flex Plus	
	PPO	PPO	
Monthly Premium	\$0	\$95	
MOOP	\$6,500	\$4,900	
PCP Visit	\$0	\$0	
Specialist Visit	\$25	\$20	
Most OON Services	40%	35%	
Inpatient Hospitalization	\$295/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$150/Hospital \$250	
Comprehensive Dental	Additional premium of \$18/month	Included/\$1,500 Max	
OTC Debit Card	N/A	N/A	
Transportation	N/A	N/A	
Part D - Tiers 1/2/3/4/5/6	\$0/\$10/\$47/\$100/29%/\$0	\$0/\$8/\$47/\$100/33%/\$0	

*Plan contains \$250 medical deductible

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New York – New York

(Kings, New York, Queens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Assist HMO	Bright Advantage Special Care HMO-DSNP	
Monthly Premium	As low as \$0 Loss of LIS could result in a required premium of \$36	\$0	
MOOP	\$6,500	\$0	
PCP Visit	\$0	\$0	
Specialist Visit	\$30	\$0	
Most OON Services	N/A	N/A	
Inpatient Hospitalization	\$300/day Days 1-5/\$0 Day 6+	\$0	
Outpatient Procedures	Ambulatory Center \$300/Hospital \$350	Ambulatory Center \$0/Hospital \$0	
Comprehensive Dental	Included/\$1,500 Max	Included/\$1,500 Max	
OTC Debit Card	\$30/month	\$150/month	
Transportation	N/A	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/Standard Part D/\$0	Standard Part D	

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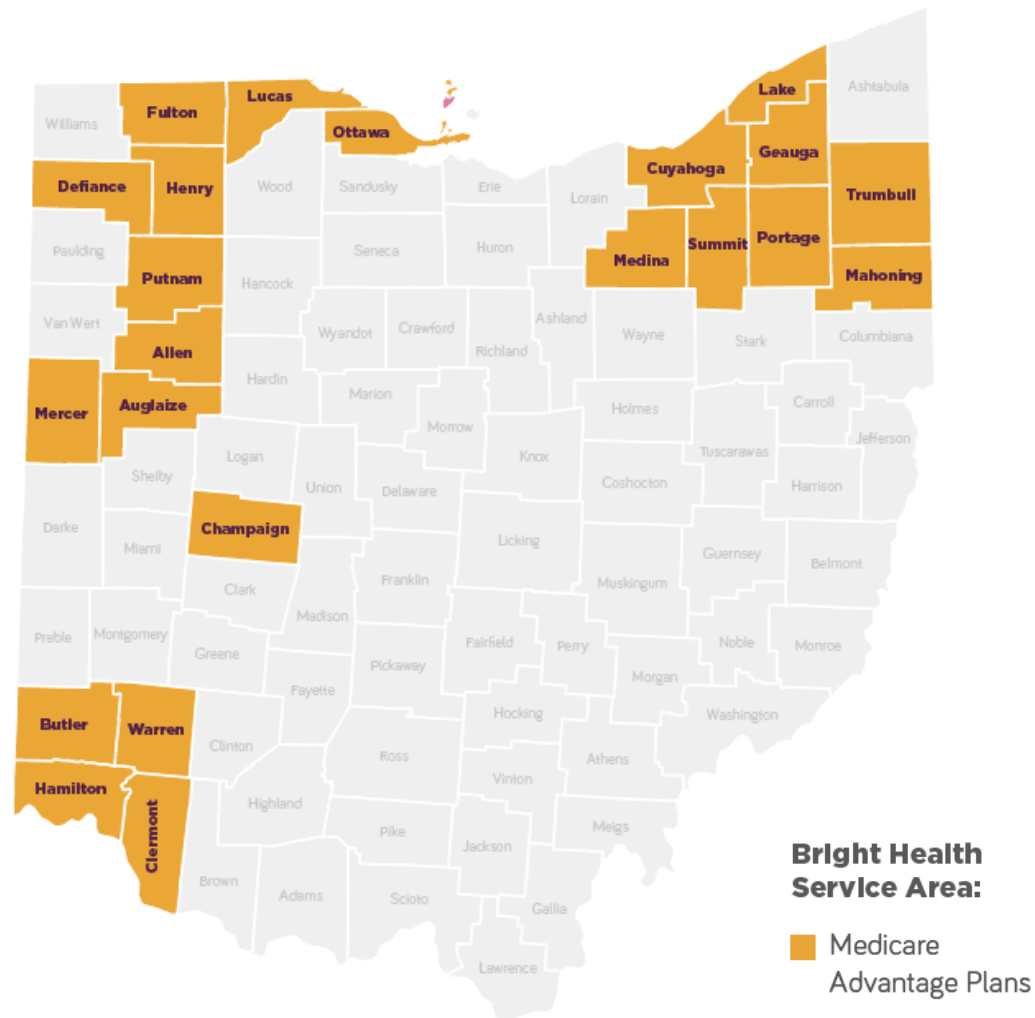
Ohio

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage and Plus (Standard and Premium HMO's)

Bright Advantage Flex and Plus (Standard and Premium PPO's)*

Bright Advantage Flex Choice (PPO/Part B Premium Rebate)*

Bright Advantage Assist (LIS targeted HMO)*

Bright Advantage Access (Incentivized FFS 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
- 596,000 MA eligible
- 42% 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

Plan Highlights

- (3) new plans for 2020
 - LIS target HMO
 - PPO with \$25 monthly Part B premium rebate
 - Incentivized FFS PPO
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient hospitalization



Part D

- \$0 annual deductible on 5 of 7 plans
- \$0 copay on tiers 1* and 6
(*except the "Access" plan)

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
	Bright Advantage HMO	Bright Advantage Plus HMO	Bright Advantage Assist HMO
Monthly Premium	\$0	\$33	As low as \$0 Loss of LIS could result in a required premium of \$25
MOOP	\$4,250	\$3,800	\$6,500
PCP Visit	\$0	\$0	\$0
Specialist Visit	\$35	\$30	\$35
Most OON Services	N/A	N/A	N/A
Inpatient Hospitalization	\$285/day Days 1-5/\$0 Day 6+	\$250/day Days 1-5/\$0 Day 6+	\$295/day Days 1-6/\$0 Day 7+
Outpatient Procedures	Ambulatory Center \$195/Hospital \$285	Ambulatory Center \$185/Hospital \$250	Ambulatory Center \$200/Hospital \$300
Comprehensive Dental	Additional premium of \$15/month	Additional premium of \$15/month	Additional premium of \$15/month
OTC Debit Card	\$45 /quarter	\$45 /quarter	\$50 /month
Transportation	12 one-way trips/year	24 one-way trips/year	48 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/\$10/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	\$0/Standard Part D/\$0

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
	Bright Advantage Flex PPO	Bright Advantage Flex Plus PPO	
Monthly Premium	\$0	\$49	
MOOP	\$4,600	\$3,800	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$30	
Most OON Services	N/A	35%	
Inpatient Hospitalization	\$285/day Days 1-5/\$0 Day 6+	\$250/day Days 1-/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$195/Hospital \$285	Ambulatory Center \$185/Hospital \$250	
Comprehensive Dental	Additional premium of \$18/month	Additional premium of \$18/month	
OTC Debit Card	Not Covered	\$30/quarter	
Transportation	12 one-way trips/year	12 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$15/\$47/\$100/33%/\$0	\$0/\$8/\$47/\$100/33%/\$0	

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
	Bright Advantage Flex Choice PPO	Bright Advantage Access PPO	
	\$25/month Part B Premium Rebate		
Monthly Premium	\$0	\$0	
MOOP	\$6,700	\$6,700	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$30	
Most OON Services	35%	20%	
Inpatient Hospitalization	\$290/day Days 1-6/\$0 Day 7+	\$500 per stay	
Outpatient Procedures	Ambulatory Center \$150/Hospital \$250	20% coinsurance for all	
Comprehensive Dental	Additional premium of \$18/month	Additional premium of \$18/month	
OTC Debit Card	Not Covered	Not Covered	
Transportation	12 one-way trips/year	Not Covered	
Part D – Tiers 1/2/3/4/5/6	\$0/\$15/\$47/\$100/33%/\$0	\$4/\$15/\$47/\$100/33%/\$0	

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2019

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

- 6 Counties
- 526,000 MA eligible
- 45% MA market penetration

Ohio – Cleveland & Akron

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

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (2) new plans
 - \$0 HMO
 - \$0 PPO
- \$0 copay for PCP
- Low urgent care copays
- Competitive copays for inpatient and outpatient services
- \$0 routine eye exam and materials coverage
- Transportation benefits included on PPO
- \$0 hearing exam and annual hearing aid allowance



Part D

- \$0 annual deductible on both plans
- No to low copays/coinsurance
 - \$0 copay on tiers 1 and 6 on all plans

Ohio – Cleveland & Akron

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

Market Overview

Care Partner

Plan Highlights

Benefits

	Bright Advantage HMO	Bright Advantage Flex PPO
Monthly Premium	\$0	\$0
MOOP	\$3,400	\$5,500
PCP Visit	\$0	\$0
Specialist Visit	\$30	\$35
Most OON Services	N/A	35%
Inpatient Hospitalization	\$350/day Days 1-5/\$0 Day 6+	\$295/day Days 1-5/\$0 Day 6+
Outpatient Procedures	Ambulatory Center \$150/Hospital \$250	Ambulatory Center \$175/Hospital \$250
Urgent Care	\$35	\$40
Comprehensive Dental	Included/\$1,500 Max	Additional premium of \$18/month
Transportation	Not Covered	24 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/\$4/\$47/\$100/33%/\$0	\$0/\$15/\$47/\$100/33%/\$0

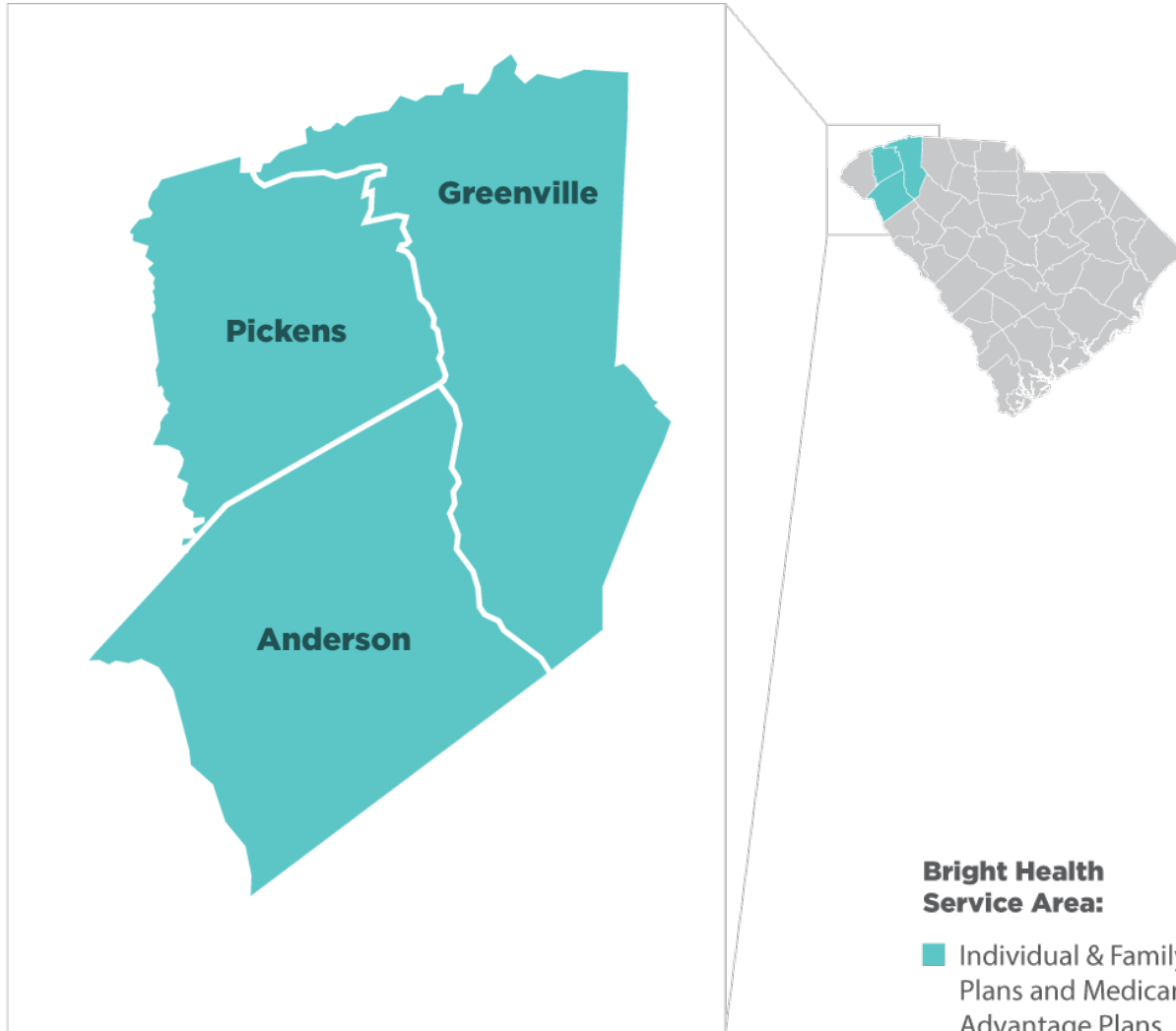
South Carolina

Market Overview

Care Partner

Plan Highlights

Benefits



2020 MA Products

Bright Advantage (Standard HMO)

Bright Advantage Assist (LIS targeted HMO)

South Carolina - Greenville

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



- 8 Hospitals
- Nearly 1,200 employed & affiliated physicians
- Covers the 2nd largest metro-market in South Carolina
- Opportunity for growth with 3rd system in SEHP, Spartanburg Regional Health System
- Large FFS population with strong clinical performance



Market Information

- 3 Counties
- 267,000 MA eligible
- 37% MA market penetration

South Carolina – Greenville

(Anderson, Greenville, Pickens)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (2) plans
 - \$0 HMO
 - LIS targeted HMO
- Low MOOP
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient hospitalization
- \$0 hearing exam and annual hearing aid allowance
- Transportation benefits included



Part D

- \$0 annual deductible on the \$0 HMO
- No to low copay/coinsurance on all tiers
 - \$0 Tier 1 and Tier 6 Copay

South Carolina – Greenville

(Anderson, Greenville, Pickens)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage HMO	Bright Advantage Assist HMO	
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$25	
MOOP	\$5,900	\$6,700	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$30	
Most OON Services	N/A	N/A	
Inpatient Hospitalization	\$290/day Days 1-7/\$0 Day 8+	\$200/day Days 1-7/\$0 Day 8+	
Outpatient Procedures	Ambulatory Center \$190/Hospital \$290	Ambulatory Center \$225/Hospital \$325	
Comprehensive Dental	Additional premium of \$17/month	Included/\$1,500 Max	
OTC Debit Card	\$25 /month	Not Covered	
Transportation	24 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$39/\$39/\$92/33%/\$0	\$0/Standard Part D/\$0	

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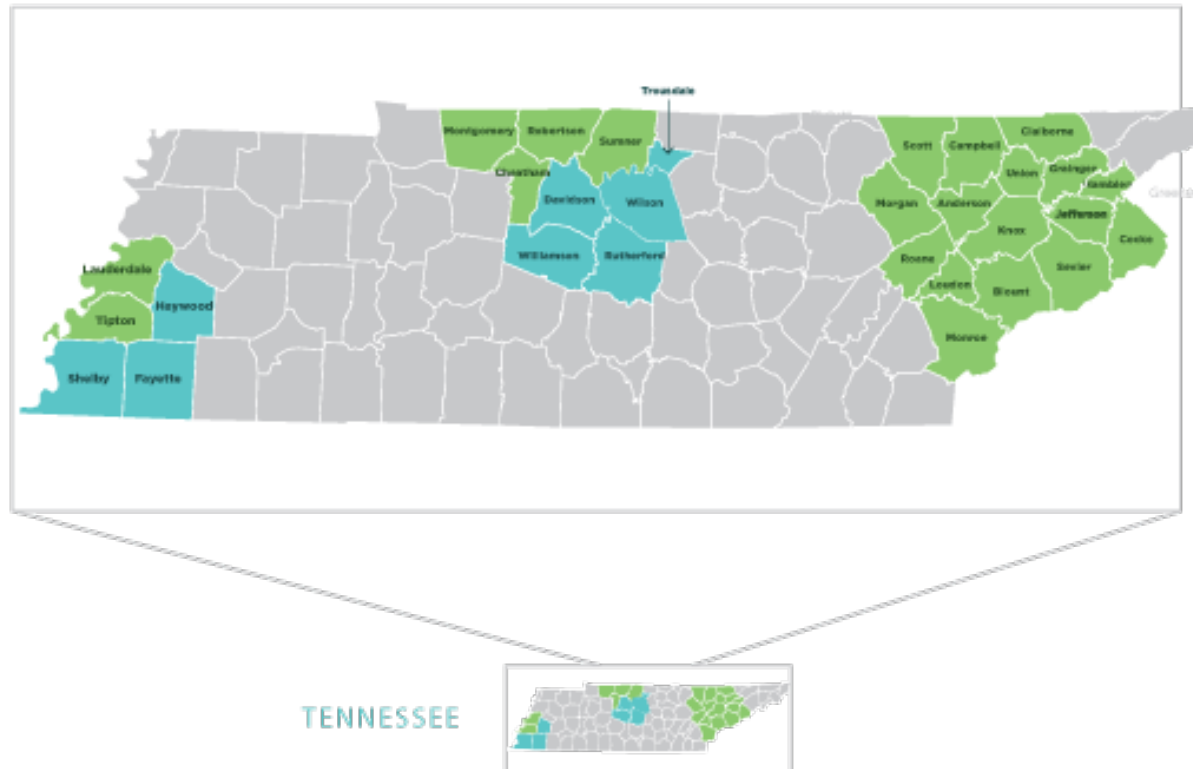
Tennessee

Market Overview

Care Partner

Plan Highlights

Benefits



Bright Health Service Area:

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



2020 MA Products

- Bright Advantage and Plus (Standard* and Premium HMO's)
- Bright Advantage Choice (HMO/Part B Premium Rebate)*
- Bright Advantage Flex Choice (PPO/Part B Premium Rebate)
- Bright Advantage Flex Plus (Premium PPO)*
- Bright Advantage Flex Assist (LIS targeted PPO)*

***Plan not available in all counties**

Tennessee - Memphis

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



- 22 Hospitals
- 5,000 employed & affiliated physicians
- Existing relationship with Bright Health's 2019 commercial plans
- An engaged partner who wants to grow with Bright Health
- Widest spectrum of heart care in the mid-South



Market Information

- 3 Counties
- 171,000 MA eligible
- 31% MA market penetration

Tennessee – Memphis

(Fayette, Haywood, Shelby)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- New market with (4) plans
 - \$0 and Premium HMO's
 - LIS targeted PPO
 - PPO with \$25 monthly Part B premium rebate
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient hospitalization
- Generous transportation and OTC benefits included in most plans



Part D

- \$0 annual deductible on 3 of 4 plans
- No to low copay/coinsurance on all tiers
 - \$0 copay on tiers 1 and 6 on all plans

Tennessee – Memphis

(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	
Most OON Services	N/A	N/A	
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	Additional premium of \$17/month	Included/\$1,500 Max	
OTC Debit Card	\$30 /month	\$30 /month	
Transportation	24 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/33%/\$0	\$0/\$8/\$39/\$92/33%/\$0	

Tennessee – Memphis

(Fayette, Haywood, Shelby)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex Choice PPO	Bright Advantage Assist PPO	
	\$25/month Part B Premium Rebate		
Monthly Premium	\$0	As low as \$0 Loss of LIS could result in a required premium of \$25	
MOOP	\$5,900	\$6,700	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$30	
Most OON Services	40%	40%	
Inpatient Hospitalization	\$250/day Days 1-5/\$0 Day 6+	\$195/day Days 1-5/\$0 Day 6+	
Outpatient Procedures	Ambulatory Center \$ 225/Hospital \$325	Ambulatory Center \$175/Hospital \$275	
Comprehensive Dental	Additional premium of \$20/month	Included/\$1,500 Max	
OTC Debit Card	Not Covered	\$50 /month	
Transportation	12 one-way trips/year	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/33%/\$0	\$0/Standard Part D/\$0	

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2019

Tennessee - Nashville

Market Overview

Care Partner

Plan Highlights

Benefits

Care Partner



- 10 hospitals
- 60 TriStar owned medical group offices
- 4 Outpatient surgery centers
- 14 CareNow urgent care centers
- 1400+ Physicians
- Committed \$800 million to expand and add new facilities



Market Information

- 5 Counties
- 212,000 MA eligible
- 39% MA market penetration

Tennessee – Nashville

(Davidson, Rutherford, Trousdale, Williamson, Wilson)

Market Overview

Care Partner

Plan Highlights

Benefits

Plan Highlights

- (2) new plans for 2020
 - \$25 monthly rebate added to the \$0 HMO and PPO
 - Premium dropped on the Premium PPO
- Low MOOP
- Lower coinsurance for OON on PPO's
- No to low copay:
 - PCP and specialist
 - Diagnostic services
- Competitive copays for inpatient and outpatient services
- Generous transportation and OTC benefits on some plans



Part D

- \$0 annual deductible on all plans
- No to low copay/coinsurance on all tiers
 - \$0 copay on tiers 1 and 6 on all plans

Tennessee – Nashville

(Davidson, Rutherford, Trousdale, Williamson, Wilson)

Market Overview

Care Partner

Plan Highlights

Benefits

	Bright Advantage Choice HMO	Bright Advantage Plus HMO
	\$25/month Part B Premium Rebate	
Monthly Premium	\$0	\$38
MOOP	\$5,700	\$4,900
PCP Visit	\$0	\$0
Specialist Visit	\$30	\$25
Most OON Services	N/A	N/A
Inpatient Hospitalization	\$275/day Days 1-5/\$0 Day 6+	\$225/day Days 1-5/\$0 Day 6+
Outpatient Procedures	Ambulatory Center \$200/Hospital \$300	Ambulatory Center \$150/Hospital \$200
Comprehensive Dental	Additional premium of \$17/month	Included/\$1,500 Max
OTC Debit Card	Not Covered	\$30 /month
Transportation	24 one-way trips/year	24 one-way trips/year
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/33%/\$0	\$0/\$8/\$39/\$92/33%/\$0

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Tennessee – Nashville

(Davidson, Rutherford, Trousdale, Williamson, Wilson)

Market Overview	Care Partner	Plan Highlights	Benefits
	Bright Advantage Flex Choice	Bright Advantage Flex Plus	
	PPO	PPO	
	\$25/month Part B Premium Rebate		
Monthly Premium	\$0	\$59	
MOOP	\$5,900	\$4,900	
PCP Visit	\$0	\$0	
Specialist Visit	\$35	\$25	
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 \$20/month	Included/\$1,500 Max	
OTC Debit Card	Not Covered	\$20 /month	
Transportation	Not Covered	24 one-way trips/year	
Part D - Tiers 1/2/3/4/5/6	\$0/\$8/\$39/\$92/33%/\$0	\$0/\$8/\$39/\$92/33%/\$0	

Plans are subject to CMS approval | Bright Health | Proprietary & Confidential | 2019

Thank you!

We appreciate you taking the time to be interested in Bright Health and we look forward to seeing you when we roll-out our entire 2020 portfolio. These events will be happening in each market very soon. Please check the Broker Services website and our Broker Events Calendar for dates and times: www.BrightHealthBroker.com

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



Broker@BrightHealthPlan.com

Or

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

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