Bright Health Individual & Family Plans
2021 Overview

Make the bright choice

Simple, affordable, quality healthcare plans—for you.

bright HEALTH

ALL100-IFP-BRO-4616

You're going to love it here

Choosing a health plan from Bright Health is choosing YOU. We've spent a lot of time thinking about how to deliver healthcare coverage that is simple, affordable, and personal for one reason: so you don't have to think about it at all.

Our plan offerings include:

- $0 primary care benefits
- $0 deductibles
- $0 on many generic drugs
- Lower caps on maximum out-of-pocket spending
- Copays for most services, so you have greater certainty about your healthcare costs

Benefits listed above are not included on all plans – please review our Plan Guide for detailed information.

Telehealth: the new house call

More and more providers have added virtual visits to their menu of services. We know how important this flexibility can be, so we have our own telehealth provider in case your primary care doctor isn't available. The costs of these visits are the same as an in-person visit — keeping things simple and ensuring you have access to the care you need.

Find a plan that works for your budget

Gold Plans

Generous coverage and predictable costs

Best for: People who expect to use their coverage often: ongoing prescriptions, frequent provider visits, etc. Most benefits have copays, so costs are more predictable.

Silver Plans

Moderate premiums and costs

Best for: Those who expect to use their plans occasionally, and would like lower deductibles and more benefits than a Bronze plan.

Bronze Plans

Lower premiums and higher costs with use

Best for: Healthy individuals who want to minimize their monthly premiums and are comfortable with the risk of a higher deductible in the event of a high-cost health incident.

Catastrophic Plans

Lowest premiums

Best for: Those under age 30 who desire low premiums and expect minimal medical incidents. Coverage includes 3 primary care visits, then no other benefits until the maximum out-of-pocket (MOOP) is reached.

ICHRA

All our plans are fully compatible with ICHRA

Best for: Individual Coverage Health Reimbursement Arrangement (ICHRA) funds from an employer can make a more generous plan fit your needs. Silver plans with $0 deductible or $0 primary care are just two examples.

Need help paying for healthcare?

The federal government provides subsidies to keep healthcare costs affordable. You may qualify if you meet certain criteria. The amount of assistance increases with certain factors, such as household income. Think of it as a built-in safety net to keep your costs down.

Advanced Premium Tax Credits (APTC)

These are tax credits that can be used to lower monthly premium payments. They apply to our Bronze, Silver, and Gold plans.

Cost Sharing Reductions (CSR)

CSRs are an additional discount on top of any APTC you may qualify for. CSRs lower the deductible, copayments, and coinsurance you pay if you enroll in a Silver plan. These plans may have a higher premium, but the overall cost of healthcare is often lower after the discounts.

We're there for you every step of the way

- **Member Services:** Get answers to all your questions from our friendly, helpful Member Services team
- **Member Hub:** 24/7 access to plan details, Provider Finder, claims information and much more

Open Enrollment starts November 1st. Enroll by contacting your broker, visiting brighthealthplan.com or calling 888-969-3896.

Your Bright Health plan includes these essential services, and more:

- No-cost preventive and wellness services
- Prescription drugs and access to 67,000 pharmacies across the country
- Hospitalization
- Emergency services
- Mental health and substance use disorder services, including behavioral health treatment
- Laboratory services
- Rehabilitative and habilitative services and devices
- Chronic disease management
- Maternity and newborn care
- Pediatric dental and vision for members under 19

Bright Health members get more

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

Cash rewards

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

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

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

Your Bright Health Agent

For all the bright reasons

BrightHealthPlan.com

888-969-3896 (English)

888-969-4112 (Español)

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