

# Health insurance. But the friendly, money-saving kind.

**Get more and save more  
with Bright Health.**

**bright**<sup>SM</sup>  
HEALTH



# Join the Bright Health family and start saving

Bright Health offers individual and family health insurance plans that provide comprehensive, quality coverage while still saving you hundreds. Simply put, you get:

- ✓ Personalized, local care through our Care Partner networks
- ✓ Lower out-of-pocket costs
- ✓ Extra benefits, like the ability to earn cash rewards



# Find a plan that works for your budget



## Bronze

Choose this plan if you want the lowest cost and don't think you will need many healthcare services.

- Lowest monthly premium
- Highest cost when you get care



## Silver

Choose this plan for the best balance between monthly premiums and out-of-pocket costs when you receive healthcare services.

- Mid-range monthly premium
- Mid-range cost when you get care



## Gold

Choose this plan if you will require frequent medical care and don't mind paying a higher monthly premium in exchange for lower out-of-pocket costs.

- Higher monthly premium
- Lowest cost when you get care

Additional plan types include:

### HSA plans

An HSA plan allows you to pay for qualified medical expenses with a pretax account. If you have a pretty good estimate of how much you'll spend on healthcare and want to plan your own healthcare spending, this plan is the best fit for you.

### Catastrophic plans

For those under 30 or those who qualify for a hardship exemption, Bright Health also offers Catastrophic plans. Catastrophic plans offer basic coverage at a low monthly cost. They are designed to protect members against high out-of-pocket costs in the event of illness or injury.

# Need help paying for health care?

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.

## Find out if you are eligible by:



**Contacting your broker**



**Visiting [BrightHealthPlan.com](https://BrightHealthPlan.com)**



**Calling us at (844) 706-9348**



## We're there for our members every step of the way

- Dedicated member service team available on the phone or web chat to answer all your questions
- 24/7 access to spend tracker, claims information, rewards, and more
- Easy-to-use provider finder connects you to doctors in your neighborhood

**Open Enrollment starts November 1st. Enroll by contacting your broker, visiting [brighthouseplan.com](https://BrightHealthPlan.com) or calling (844) 706-9348.**

# Get benefits to meet all your needs

- ✓ Preventive and wellness services
- ✓ Hospitalization
- ✓ Emergency services
- ✓ Prescription drugs – access to 15,000 pharmacies across the country
- ✓ 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

## Plus cash, meals, and rides!



### Cash Rewards

Earn cash rewards by completing healthy actions.



### Meals

Have meals delivered to your house after a hospital stay.




### Rides

Get free transportation to and from appointments.

**Join. Save. Be happy.**

 [BrightHealthPlan.com](https://BrightHealthPlan.com)

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