



Evry Health
A GLOBE LIFE COMPANY

2024 Annual Enrollment Guide



welcome to



Hello!

It is my great pleasure to introduce you to Evry Health. We can't wait to serve you as your health insurance provider.

We're a different kind of company. Really. We're on a mission to build the health insurance we've always wanted for ourselves. We're not here only to pay claims when you're sick. We're here to help your family live happier, healthier lives and to make your experience with the health care system radically better. At Evry, we provide personalized services and a collection of world-class wellness solutions to help you achieve your own health goals.

This booklet will tell you a little bit more about what makes Evry unique, how your coverage works, the Evry care programs, our member reward program, and some of our wellness partners who will be available to you this year.

Evry is NCQA accredited for medical quality and we pride ourselves on providing the highest standards of customer service. Please do not hesitate to contact member services at 855-579-EVRY if you have any questions or need anything at all.

Sincerely,

Christopher E. Gay, Chief Executive Officer

Explore your plan options.

There is no wrong choice! All Evry plans include unlimited 24/7 free telehealth, access to over a dozen leading digital wellness solutions, the ability to earn up to \$1,000 per year, and our commitment to world-class customer service.



EPO

Our premium plan has no deductible and almost no copays. It's designed to give you and your family truly expanded access to the health care you need.

PPO

The same great plan as Evry Premier but with thousands of additional in-network providers and health systems and out-of-network benefits.

EPO HDHP

A more traditional but still benefit rich plan with a deductible and limited copays. This is a great option for families who use Health Savings Accounts (HSAs).

PPO HDHP

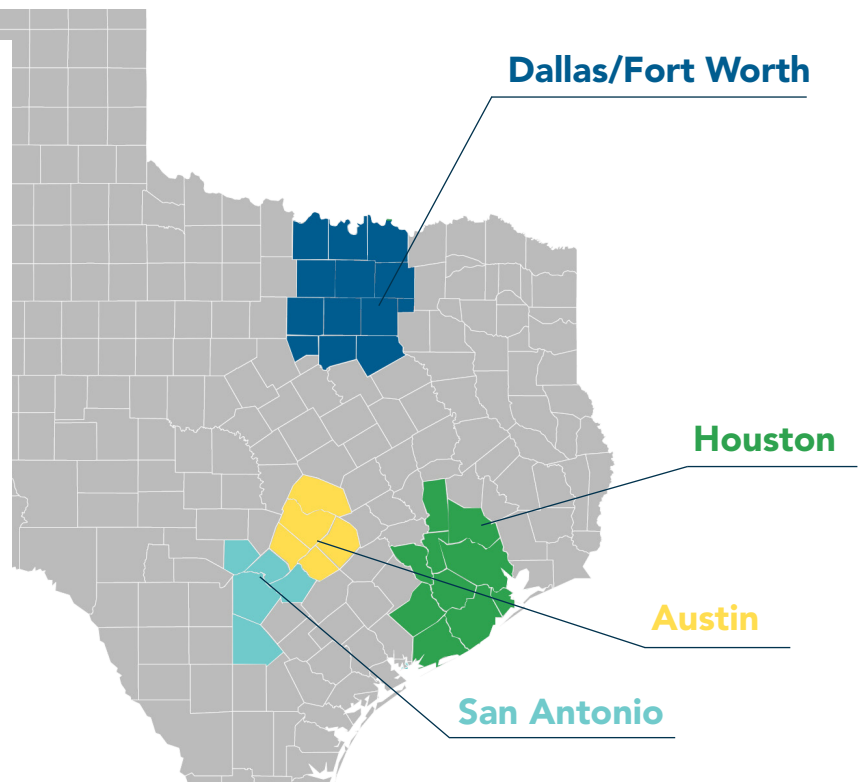
The same great plan as Evry Choice but with thousands of additional in-network providers and health systems and out-of-network benefits.

The Evry Premier Network

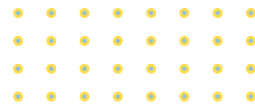
- In-network coverage only (except for emergencies)
- No referrals needed! Go to any in-network doctor anywhere anytime
- Visit the provider directory at evryhealth.com/providerdirectory

Plans starting at:

Doctor Visits	\$0
Specialists	\$0
Deductible	\$0
Imaging	20%
Prescriptions starting at	\$0
Labs	\$0
24/7 Telehealth (every day, urgent care & mental health)	\$0



Prescriptions starting at \$0.



2024 is the year of free prescriptions.

Generic prescriptions will cost you nothing! Below is a sample of medications that will cost \$0.

Acid Reflux

Omeprazole (Generic Prilosec)
Famotidine (Generic Pepcid)
Pantoprazole (Generic Protonix)

Allergy

Cetirizine (Generic Zyrtec)
Promethazine (Generic Phenadoz, Phenergan, and Promethegan)
Ketotifen (Generic Alaway and Zaditor)

Antibiotics

Levofloxacin (Generic Levaquin and Quixin)
Amoxicillin (Generic amoxil)
Sulfamethoxazole/Trimethoprim (Generic Bactrim, Septra, and Sulfatrim)
Bacitracin (Generic Baciguent)

Antifungals

Fluconazole (Generic Diflucan)
Ketoconazole (Generic Extina and Nizoral)

Anti-inflammatory Management

Allopurinol (Generic Lopurin and Zyloprim)
Indomethacin (Generic Indocin and Tivorbex)

Anxiety and Depression

Buspirone (Generic Buspar)
Escitalopram (Generic Lexapro)

Blood Pressure

Lisinopril (Generic Prinivil, Zestril)
Amlodipine (Generic Norvasc)
Losartan (Generic Cozaar)

Cardiovascular Health

Lisinopril (Generic Prinivil, Zestril)
Losartan (Generic Cozaar)
Metoprolol (Generic Lopressor)
Nitroglycerin (Generic Nitro-Dur, Nitrolingual, and Nitrostat)

Cholesterol

Atorvastatin (Generic Lipitor)

Diabetes

Metformin (Generic Glucophage)
Glyburide (Generic Micronase)

Inhaler

Albuterol (Generic Ventolin, Proair, Proventil)

Pain Medicine

Gabapentin (Generic Neurotin)
Hydrocodone (Generic Acetaminophen)

Respiratory Health

Albuterol (Generic Accuneb)
Levalbuterol (Generic Xopenex)

Sedatives/Hypnotics

Lorazepam (Generic Ativan)
Zolpidem (Generic Edluar, Ambien, Intermezzo)

Thyroid

Levothyroxine (Generic Synthroid, Levoxyl)

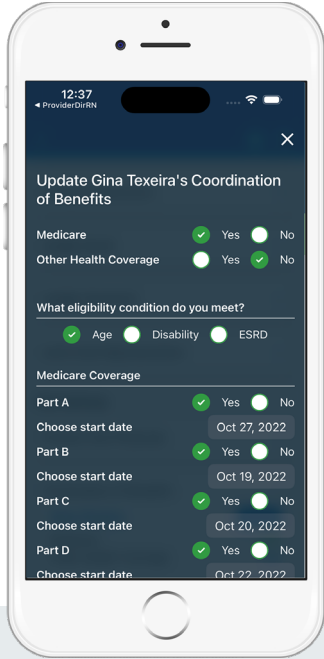
Urinary Antispasmodics

Oxybutynin (Generic Ditropan)
Dicyclomine (Generic Bentyl)

A healthcare experience you'll enjoy.



Download the Evry App to get started.



Access 24/7 virtual care

Talk to a doctor or therapist for free over the phone or by video anytime, anywhere. These providers can even order prescriptions and

Get personal care

Get one-on-one attention from your personal Care Guide and tons of additional benefits from your Evry Care Plan.

Access free digital wellness programs for issues ranging from managing depression and anxiety to curbing addiction and reducing joint pain.

Earn up to \$1,000 per year simply by investing in yourself.

Find Providers

Find the right doctors, specialists and facilities for you and your family.

ID Card

View and share your digital Member ID card.

Manage Claims

Review claims and access your Explanation of Benefits.

Manage Household

Manage your family's insurance benefits all in one place.

Understand your Benefits

View your medical coverage in an easy and transparent way.

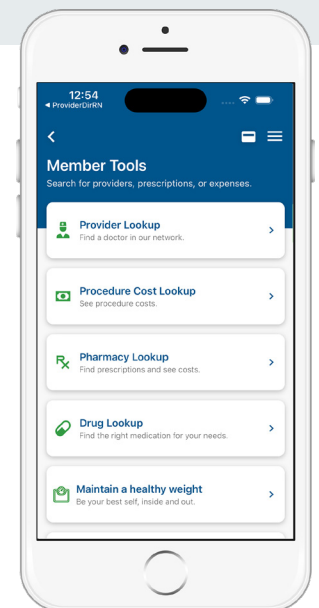
Access, download and upload all your health plan information and documents.

View your copays, deductibles and out-of-pocket expenses.

Control your Prescriptions

Find participating nationwide and regional pharmacies.

View and search your medications on the Evry Formulary.



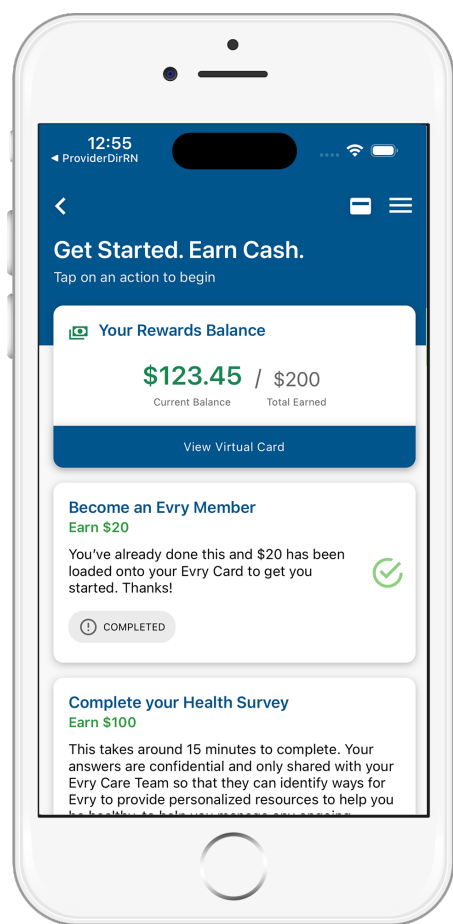


Be healthy.
Earn more.

Earn up to \$1,000 a year by investing in yourself.

Sign up for one of the free health and wellness programs available. Read an article on nutrition. Connect your wearable device. Fill out the health questionnaire. Get personalized trainer sessions. Your activities depend on your chosen Care Plan and will update during the year.

A dollar reward will be deposited directly onto your Evry Health Reward Card which you can use like a credit card to buy what can help you stay healthy: nutritious foods and beverages, over the counter medicines, and vitamins and supplements. Enjoy more money and better health with Evry Rewards.



1. Visit the Evry Member Portal

Go to www.evryhealth.com/login. If this is your first time, register your account using your Member ID number.

2. View your Evry Care Plan

You'll see a list of actions and how much money you can earn by completing each one.

3. Complete your chosen action

The new reward will be loaded onto your Reward Card.

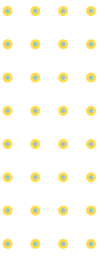
4. Talk to your Care Guide

They will help you learn how to earn even more rewards. They will have advice and guidance on any special wellness programs for you where you can earn additional rewards (monetary and personal!).

5. Check back often

We are continually adding new ways to support you in your own personal, and individual, healthcare journey.

One Card. Thousands of Approved Products.



Baby Care

Baby foods
Baby wipes
Bottles
Diapers
Nursing items

Diabetes Care

Glucose testing items
Insulin
Pumps and syringes

Eye Care

Contact lens care
Eye drops
Reading & sunglasses

Family Planning

Condoms
Contraceptives
Pregnancy tests

Groceries

Breads & grains
Eggs
Fruits & vegetables
Lunch meat & cheese
Meats & seafood
Milk

Over-the-Counter

Acetaminophen
Adult & children's medicines
Allergy, sinus & combination liquids & tablets
Antacids
Aspirin
Cough, cold & flu liquids & tablets
Cough drops
Ibuprofen
Laxatives

Personal Care

Deodorants
First aid kits
Oral care
Shampoo/Conditioners

Wellness Items

Nutrition bars
Sports drinks
Vitamins

*Use your card at all the retailers you love, online and in-store.

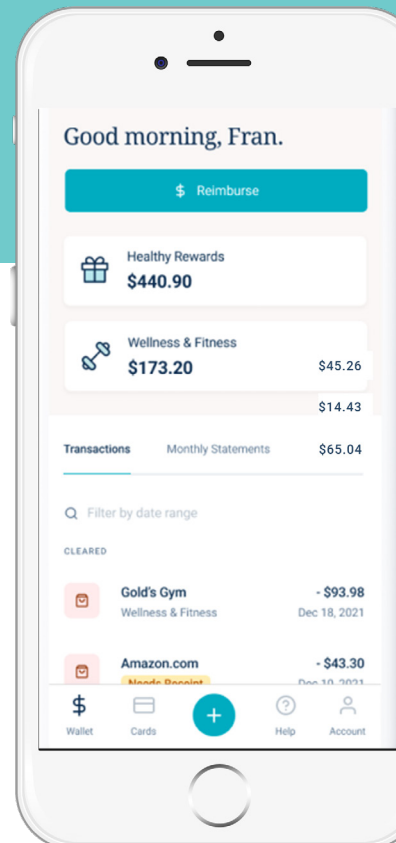
Track your balance and find eligible items and discounts, all from your smartphone. Bring rewards to your fingertips 24/7 with the Evry Mobile App.

Use your card at participating retailers, including:

A full list of retailers can be found on your Evry app.



Over 62,000 retailers nationwide, including local pharmacies and grocers.



Personalized care for you and your family.

As part of your personalized Care Plan, you'll receive a wide range of resources, tools and rewards that are outside of your normal plan benefits. As part of your Care Plan, you'll be assigned your own personal Care Guide.

These guides are typically nurses or other medical professionals. You'll be speaking to the same medical team each time you call or reach out through the Member Portal, not an offshore call center.

In addition to being able to talk to your free Care Guide, you can see a board certified and Evry vetted doctor online 24/7 through your Member Portal or Evry Mobile App.

These visits are covered entirely by Evry.



What Can Care Guides Do?



Physicians & Procedures

- Match a member with the right doctor or specialist for their condition
- Find an in-network doctor
- Schedule a doctor's appointment
- Find ways to save time and money
- Help a member prepare for procedures
- Help with admissions, discharges, and follow-up care



Benefits & Education

- Explain your Care Plan and personalized benefits
- Help a member explore the Member Portal and its features
- Provide educational information
- Answer questions about your benefits and health plan coverage

Welcome to the Evry Network

The Evry network includes thousands of world-class providers across the state of Texas to meet the healthcare needs of you and your family.



All Markets



Austin



Dallas



Houston



San Antonio



Plus thousands of other physicians and facilities!

Partners you can trust.

Free Digital Wellness Solutions from Evry

Evry members receive a personalized care plan full of free resources to help you live above and beyond the standard insurance benefits.

A beautiful mobile-app gives you easy access to Evry partner programs including customer support and a dedicated nursing care team.



\$0

Unlimited access to the programs you need to be happier and healthier.



Free telehealth services, including therapists and psychiatrists. See the same trusted board-certified provider every time.



Unlimited 24/7 online pediatric visits
No per-visit fees, no copays, no after-hour charges.



Making chronic illness optional



All-in-one solution for treating chronic joint and back pain



Fertility, pregnancy, postpartum and parenthood support for women



On-demand alternative to psychotherapy



12-week treatment program to improve mental health



Support for diabetes, hypertension, weight loss, and joint and muscle pain



Support and caregivers for cancer patients



Addiction treatment programs



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