

Coverage from head to toe—without a stressful deductible

\$0 deductible • no coinsurance • clear, upfront costs • compassionate customer support

A health benefit that actually works for you. With the Bind plan, you get everything you'd expect from your health insurance plus extra features. There's no catch.



Mental health office visit
\$60



Maternity labor and delivery
\$3,000 to \$5,000



Carpal tunnel surgery
\$700 to \$1,625



Physical therapy, occupational therapy and speech therapy
\$20 to \$50



Emergency room visit
\$1,500



Basic lab tests, X-rays and ultrasounds
\$0



Office visit
\$60 to \$240



Prescription drugs

	30-day
Preventive drugs	\$0
Retail Generic	\$7
Retail Preferred Brand	25% Coins (\$25 min/\$150 max)
Retail Non-Preferred Brand	40% Coins (\$50 min/\$250 max)



Out-of-pocket max
Employee ... \$6,000
Family ... \$12,000



Check and compare



With the Bind plan, you can clearly see costs and options in advance.

Check and compare costs for doctors, treatments and drugs before making an appointment. **Know what you'll owe before you go**, then receive one bill for a single trip to the doctor or hospital.

To see prices or check if your doctor is in-network visit:

**ChooseBind.com/
PetSmart
Access code:
PetSmart2022**



Enroll now! Get started.
britehr.app/PetSmart_

A virtual health network is part of the Bind plan

Access to a virtual health network may reduce out-of-pocket costs, help improve health outcomes, save time and gas money and lead to high-value referrals. The portfolio includes:



Virtual visits

Doctor On Demand is a fully virtual network of licensed physicians and behavioral health specialists available 24/7 on-demand or by appointment. Doctor On Demand meets patients where they are—no waiting rooms, no commute time, less effort to address many care needs. They can help with issues like colds, allergies, urinary tract infections, prescription refills, anxiety and stress from the comfort of home. This service is included via Doctor on Demand.



Second opinion services

2nd.MD provides access to top medical experts for second opinions, treatment reviews and guidance on making complex medical decisions. Not sure you need that knee surgery or have questions on treatment path? 2nd.MD lets you get a second opinion. This service is included via 2nd.MD.



Smoking cessation

Pivot's fresh, multi-pronged approach lets you use your smartphone to help quit smoking. With personalized coaching, a carbon monoxide breath sensor and limited nicotine replacement, Pivot supports any tobacco users with their goals—whether that's just learning about the health risks of tobacco, cutting back a bit or actually trying to kick the habit. This service is included via Pivot.



Healthy pregnancy

Pacify offers expectant and new moms access to live video chats with experts available to answer questions that pop up—any time of day or night. The Pacify mobile app generally connects new or expectant moms (up to one-year postpartum) with lactation consultants and maternal experts. Connect 24/7 in English or Spanish. This service is included via Pacify.



Fertility support

Progyny is a fertility specialist network. It includes Patient Care Advocates, fertility support tools and an integrated pharmacy experience. A network of fertility specialists enables you to focus on outcomes and effective treatment. The impact is less wasted time, and wasted dollars, resulting from ineffective diagnoses and treatments. This service is included via Progyny.

Quality vs. quantity

To find opportunities to save, it's helpful to know how Bind assigns prices to health services. Prices (sometimes called copays in other plans) are lowered for higher-value options. This is based on effectiveness, complication rates, service costs and efficiency. See where you'll have the potential to save money—all while receiving higher-value care.