Reta
A Catholic Healthcare Trust
Over 40 years of dedicated service

BridgeHealth™

Date: June 11, 2018

To: All Reta Trust members with medical plans

Subject: New Health Benefit for Planned Surgeries

Attachments: Member Flyer and Member FAQs

The Reta Trust is excited to announce the addition of BridgeHealth's planned surgery program to our benefit package effective July 1, 2018. When it comes to surgery, you want the best care. That's why Reta Trust is adding a supplemental benefit for planned, non-emergent procedures through BridgeHealth – at no additional cost to you. No enrollment is necessary if you have medical benefits with Reta Trust.

Get Better Care
BridgeHealth expands your surgery care options, giving you and your covered family members access to top-rated hospitals, surgery centers and doctors nationwide. Top-rated providers have fewer complications, lower infection rates and better outcomes.

Save Money
You'll pay less with BridgeHealth:

- **PPO Plans** – surgery is covered at 100%.
- **High Deductible Plans** – surgery is covered at 100% after the deductible is met.

And, Reta Trust provides a $500 to $1,500 care allowance to help with care and recovery expenses. To make sure everyone has access to high quality care – no matter where you live – Reta Trust covers airfare, hotel and a per diem for you and a companion if you need to travel more than 100 miles each way to the provider.

Here are examples of procedure types available through BridgeHealth:

- Bariatric
- Cardiac
- General (gall bladder removal, hernia repair)
- Orthopedic (ACL, hip, knee, shoulder)
- Spine
- Women's health

Attached is more information about the BridgeHealth surgery program. You can also visit www.bridgehealth.com and register with company code **RETA3** for full access.

Are you considering surgery? Call BridgeHealth today to learn more, (855) 423-1295. If you have a procedure scheduled, call BridgeHealth to find out if your facility and surgeon are BridgeHealth providers. You may be able to save money on your procedure or change to a BridgeHealth provider.

Look for a postcard in the mail in the next week. You can log into the Reta Benefits Center (RBC) at www.retatrust.org on July 1, 2018 for more information.

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Working together to give you high quality surgical care and cost savings.

Reta Trust partners with BridgeHealth to ensure you receive high quality care when you need non-emergency surgery. BridgeHealth connects you with top-rated facilities and surgeons, and you'll pay less out of pocket.

GET BETTER CARE

BridgeHealth helps you select a top-rated provider for your type of procedure. Top-rated providers have fewer complications, lower infection rates and better outcomes.

SAVE MONEY

When you choose a BridgeHealth provider your out-of-pockets costs are minimized, and you receive a care allowance of $500 to $1,500 after surgery.

	DPO, EPO AND PPO PLANS	HIGH DEDUCTIBLE PLANS
YOU PAY	$0 No deductible No coinsurance	$0 After you meet your in-network deductible
YOU RECEIVE	$500 to $1,500* Care allowance after surgery *Care allowance amount is based on the surgery case rate	

If you are enrolled in medical benefits with Reta Trust, you and your covered spouse and dependents are automatically enrolled in the BridgeHealth surgery program. ACO plan participants and retirees are not eligible for the program.

CONCIERGE SERVICE

A dedicated BridgeHealth Care Coordinator guides you through the surgery process and handles all the administrative work, approvals, billing and scheduling.

Here are some of the procedures covered:

Bariatric
Gastric bypass, gastric sleeve, lap band removal

Cardiac
Coronary artery bypass graft, valve repair and replacement

General
Gall bladder removal, hernia repair

Orthopedic
ACL repair, hip and knee replacement, shoulder repair and replacement

Spine
Spinal fusion, artificial disc replacement

Women's Health
Hysterectomy

Some pediatric surgeries are not available through BridgeHealth for children under 12. Call for a complete list of covered procedures

Are you considering surgery?
Contact BridgeHealth to get started.

(855) 423-1295 reta@bridgehealth.com

BridgeHealth.com
Register with company code: **RETA3**

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Colaboramos con usted para brindarle atención quirúrgica de alta calidad y costos más bajos.

Reta Trust se ha asociado con BridgeHealth para asegurar que usted reciba atención de alta calidad cuando necesite una cirugía no de emergencia. A través de BridgeHealth, se conectará con instalaciones y cirujanos de la mejor calidad y pagará menos de su propio bolsillo.

RECIBA UNA MEJOR ATENCIÓN MÉDICA

BridgeHealth le ayudará a escoger uno de los proveedores mejor valorados para el tipo de procedimiento que usted necesita. Además de obtener mejores resultados, los pacientes de los proveedores mejor valorados experimentan menos complicaciones y tasas de infección más bajas.

AHORRE DINERO

Cuando elige un proveedor de BridgeHealth, sus costos del bolsillo será reducido al mínimo y recibirá dinero que llamamos una asignación de cuidado de $500 a $1,500 después de la cirugía.

	PLANES DPO, EPO Y PPO	PLANES DE SALUD CON DEDUCIBLE ALTO
USTED PAGA	$0 Sin deducible Sin coseguro	$0 Después del deducible para servicios recibidos en la red
USTED RECIBIRÁ	Recibirá dinero que llamamos una asignación de cuidado de $500 a $1,500 después de la cirugía. * La cantidad se basa en la tasa de casos de cirugía	

Si está inscrito en beneficios médicos con Reta Trust, usted, su cónyuge y dependientes cubiertos bajo el plan serán inscrito automáticamente en el programa de cirugía de BridgeHealth. Los participantes del plan ACO y los jubilados no son elegibles para el programa de BridgeHealth.

SERVICIO PERSONALIZADO

Un coordinador de la atención dedicado de BridgeHealth lo guiará por el proceso de la cirugía y se encargará de todos los trámites administrativos y de los aspectos de autorización, facturación y planificación.

Estos son algunos de los procedimientos que cubre el plan:

Cirugía bariátrica
Derivación gástrica, anga gástrica, eliminación de banda gástrica

Cirugía cardíaca
Injerto de derivación de arteria coronaria, reparación y sustitución de válvula cardíaca

Cirugía general
Extracción de la vesícula biliar, reparación de hernias

Cirugía ortopédica
Reparación del ligamento cruzado anterior (LCA), sustitución de rodilla o de cadera, reparación y sustitución de hombro

Cirugía vertebral
Fusión vertebral, implante de disco artificial

Salud femenina
Histerectomía

Hay algunas cirugías pediátricas que no están disponibles a través de BridgeHealth para niños menores de 12 años. Llame para obtener una lista de todos los procedimientos cubiertos.

¿Está considerando un procedimiento quirúrgico? Contacte a BridgeHealth para comenzar.

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BridgeHealth.com
Regístrese con el código de empresa: **RETA3**

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What is the BridgeHealth surgery program?

BridgeHealth is a supplemental surgery benefit for planned, non-emergent procedures. Reta Trust has added BridgeHealth to DPO, EPO, PPO and high deductible medical plans to expand your provider options to top-rated hospitals, surgery centers and surgeons nationwide. There is no additional cost to you for the BridgeHealth surgery program.

Who is eligible for the BridgeHealth surgery program?

If you are enrolled in medical benefits with Reta Trust, you and your covered family members are eligible for the BridgeHealth surgery program. ACO plan participants are NOT eligible for the program.

What's the difference between BridgeHealth and my Reta Trust medical plan?

The primary differences between BridgeHealth and your medical plan are cost and quality.

- **You'll pay less.** BridgeHealth's bundled rates for surgeries are typically less than traditional insurance. You and Reta Trust pay less when you choose a BridgeHealth provider. Here's a comparison of your out-of-pocket costs with your medical plan and BridgeHealth:

	IN-NETWORK PROVIDER	BRIDGEHEALTH
RETA TRUST PLANS	YOU PAY:	YOU PAY:
DPO, EPO AND PPO PLANS	Deductible + Coinsurance	$0 Surgery costs are covered at 100%
HIGH DEDUCTIBLE PLANS	Deductible + Coinsurance	**Deductible** Surgery costs are covered at 100% after your deductible has been met

- **You'll receive high-quality care.** BridgeHealth partners with hospitals, surgery centers and surgeons that achieve and maintain high-quality ratings for quality and safety.

How does the surgery program work?

If your doctor recommends surgery, call BridgeHealth before you schedule the procedure. A dedicated care coordinator will help you select a top-rated provider for your type of procedure and will handle all the administrative work, plan approvals, billing, scheduling and travel arrangements.

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What types of procedures covered by BridgeHealth?

The most common covered procedures include:

Bariatric
Gastric bypass, gastric sleeve, lap band removal

Cardiac
Coronary artery bypass graft, valve repair and replacement

General
Gall bladder removal, hernia repair

Orthopedic
ACL repair, hip and knee replacement, shoulder repair and replacement

Spine
Spinal fusion, artificial disc replacement

Women's Health
Hysterectomy

Vision, dental and diagnostic procedures such as imaging or a colonoscopy are NOT covered by BridgeHealth. Some pediatric surgeries may not be available through BridgeHealth for children under 12.

What medical costs are covered and not covered with BridgeHealth?

BridgeHealth covers your preoperative appointment, surgery and postoperative appointment. Medical expenses that occur before your preoperative and after your postoperative appointments are covered under your Reta Trust medical plan.

COVERED BY	BRIDGEHEALTH	RETA TRUST MEDICAL PLAN*
SURGERY EXPENSES	Preoperative appointment Surgery • Facility charges • Anesthesia • Surgeon and surgical staff In-patient services (if admitted) Postoperative appointment	Preoperative imaging Medical clearance exam Prescriptions Durable medical equipment * Subject to plan requirements, deductible and coinsurance

If I need to travel, what costs covered with BridgeHealth?

Depending on where you live and your procedure, you may choose to travel for care. If you need to travel over 100 miles one way to the provider, BridgeHealth pays travel expenses for you and a companion, including:

- Airfare (coach, unless first class is medically necessary)
- Lodging (one double occupancy room)
- Allowance for meals and incidentals
  - $50 per day for patient when not admitted (days 1-14)
  - $50 per day for companion (days 1-14)
  - $125 per week per person (days 15+)

Airfare and lodging must be arranged by BridgeHealth for coverage.

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