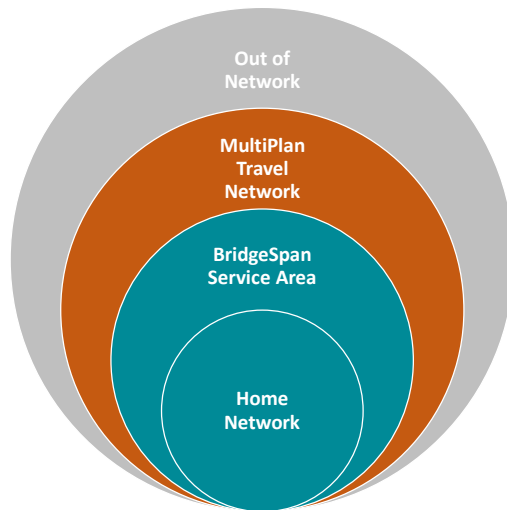


## RealValue Network Experience



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WA balance billing act will also apply to BHWA members.

At the very center, you have the member's home network where all eligible services received from a contracted provider will be paid as in-network. This also applies to the next level, which represents the other three states where BridgeSpan operates.

The third ring represents the other 46 states – members have access to MultiPlan-contracted ERs, ambulance and urgent care facilities. Telehealth, Ask-a-Doctor, and pharmacy are available in all 50 states. This means that our plans do provide a level of protection against surprise billing. Because our plans do not cover other providers, this means that members need to be careful with out-of-state referrals. For example, if a member is referred to the Mayo Clinic it will be OON.

The fourth ring represents all providers not contracted at one of the first three rings. These providers will fall to the OON benefit included in all plans.