

When something works, it works.

Clear prices.
No deductible or coinsurance.

Bind is health insurance designed like the other useful services of our daily lives. Choices and costs are clear—designed to be easy to understand. And you have personal control over how your benefit works for you.

Choose Bind.

[your plan details ▶](#)

You've never had health insurance work like this.

Fewer barriers

Breathe easier. Your deductible is \$0. With Bind, you don't chip away at anything before your plan powers up. Without a deductible, your plan goes to work whenever you use it.

An easy, intuitive experience

The MyBind app and website were built to answer your coverage and cost questions with clarity and ease. Like the other useful services in our daily lives, the MyBind app shows your full cost before you see the doctor.

Opportunities to save

When and where you look for services, we let you know when lower-cost options are around the corner or across town. Prices for cost-effective treatments, doctors and clinics are typically priced lower. And you can easily compare provider quality ratings for many providers.

bind

Health is personal.
Now health insurance is too.

Clear costs you can see in advance.

With Bind, your costs are clear. You don't have a deductible to pay down or coinsurance to get in the way. You can see your provider and treatment-specific prices **in advance**. If you've ordered off a menu—it's almost that easy.

In-network costs only

For out-of-network costs, see website below.

Preventive

Annual physical	\$0
Vaccinations	\$0
Prenatal care	\$0

Office visits

Virtual visit	\$0
Office visit	\$15 to \$65

Mental health and substance use disorder

Office visit	\$15
Partial day treatment	\$150
Inpatient setting	\$1,000

Urgent and emergency care

Urgent care visit	\$100
Emergency room visit	\$250
Ambulance	\$350
Emergency hospitalization	\$1,000

Prescription drugs

	30-day	90-day
Maintenance drugs	\$0	\$0
Tier 1	\$5 / \$15	\$15 / \$40
Tier 2	\$60	\$150
Tier 3	\$100	\$250

Therapies and rehab

Acupuncture	\$35
Chiropractic	\$35
Physical therapy	\$20 to \$120
Occupational therapy	\$20 to \$120
Speech therapy	\$20 to \$120

TIPS

- Sometimes your price is \$0—for preventive care and for some basic labs and X-rays.
- Where you see price ranges for the same service—we've lowered your cost for providers who charge less.
- Your procedure price includes the services needed to complete the procedure (like facility fees and procedure-specific anesthesia).

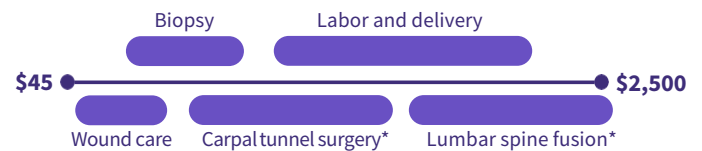
Testing and diagnostics

Basic lab tests, X-rays and ultrasounds	\$0
Sleep study	\$55 to \$195
MRI/CT scan	\$150 to \$375

Out-of-pocket max

Employee	\$3,000
Family	\$6,000

Procedures



*Inactive coverage:

A subset of plannable treatments fewer people need can be activated during the year—if you need it. **Inactive coverage must be activated three business days prior to the covered procedure.**

For a full list of inactive coverage procedures, visit the website listed below.

Outpatient and inpatient hospital prices vary by procedure. Please see website below for specific price information.

Questions?

Compare costs at:

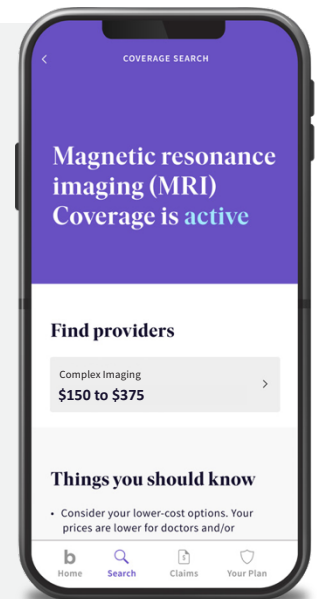
[ChooseBind.com/
Cumberland](https://ChooseBind.com/Cumberland)

Access code:

Cumberland2021

Or call:

1-833-576-6494



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Now health insurance is too.