



LARGE MEDICAL
EXPENSES

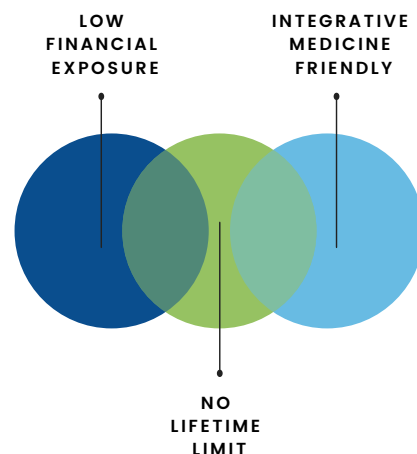


SMALL MEDICAL
EXPENSES

KEY ADVANTAGES	FEE
Protection For Large Medical Expenses	IUA*
Unlimited Telehealth	\$0
Integrated Virtual Behavioral Health	\$0
Care Concierge Services	\$0
Life Care Member Assistance	\$0
Life Stress & Anxiety Counseling	\$0

*IUA:Initial Unshareable Amount

**Open Specialist
& Hospital Network!**



MEDICAL COST SHARING (MCS)

Medical Cost Sharing is an innovative non-insurance solution for managing large health care costs. Our Members share one another's medical burdens and shop for the best care at the best price. In doing so, we support one another's physical and financial health.

Medical Cost Sharing works to keep costs down by providing members with the tools to shop for the best value while being educated to make smart choices. Every Member Contributes a fixed monthly amount that is directed into a member's FDIC - insured bank by the Medical Cost Sharing Community. Medical Bills are shared directly from one Member's Medical Sharing Account to another when a Member has an eligible Medical Expense.

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Key Terms	INITIAL UNSHAREABLE AMOUNT (IUA) The amount a Member pays before a need is eligible for sharing	NEED One or more medical expenses caused by a SINGLE accident or illness that exceed the Member's IUA
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KEY FEATURES:	
<ul style="list-style-type: none"> Community of like-minded members sharing medical expenses 	<ul style="list-style-type: none"> Initial Unshareable Amount Options (\$1,000, \$2,500, \$5,000)
<ul style="list-style-type: none"> Low monthly amount and financial transparency 	<ul style="list-style-type: none"> Member responsibility includes being health focused
<ul style="list-style-type: none"> Sharing is Need based, not an annual deductible 	<ul style="list-style-type: none"> Two year lookback for pre-existing conditions

INITIAL UNSHAREABLE AMOUNT (IUA)	\$1,000, \$2,500, \$5,000 PER MEDICAL NEED
Annual Household Max # of IUAs	3 IUAs per membership year
Max Shareable Amount	No maximum
No Network	Freedom to choose provider or facility

ELIGIBLE FOR SHARING AFTER MEETING INITIAL UNSHAREABLE AMOUNT (IUA)	
Primary Care	Shareable after IUA according to guidelines
Specialty Care	Shareable after IUA according to guidelines
Emergency Room	Shareable after IUA according to guidelines
Hospitalization (in-patient & out-patient)	Shareable after IUA according to guidelines
Surgery (in-patient & out-patient)	Shareable after IUA according to guidelines
Maternity (60-day waiting period)	Shareable after IUA according to guidelines
Diagnostic Imaging (MRI, CT, PET Scans)	Shareable after IUA according to guidelines
X-rays (office, out-patient, or in-patient)	Shareable after IUA according to guidelines

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TIME CONSTRAINT FOR PRE-EXISTING CONDITIONS AFTER MEMBERSHIP EFFECTIVE DATE	SHARING ELIGIBILITY
First 12 months	Not Shareable
Months 13-24	Shareable to \$25,000
Months 25-36	Shareable to \$50,000
Months 37 and After	Shareable to \$125,000

Additional Sharing Restrictions - Tobacco:

Households with one or more tobacco users are required to contribute an additional \$50/month. Unless tobacco users 50 years and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$50,000 for each of the following conditions:

1. Cancer, 2. Heart conditions, 3. COPD, 4. Stroke

Pre-existing Conditions:

Any pre-existing medical condition that has been symptomatic, diagnosed, and/or treated within the past 24 months prior to the membership start date is subject to sharing limitations. Pre-existing conditions will become eligible for sharing based on the Member's tenure, as indicated by the following graduating sharing schedule in the chart above.








UNLIMITED TELEHEALTH

As Easy as Texting a Friend

Members may access our Primary Care, Pediatric Care, Women's Health, and Behavioral Health specialists, and board-certified physicians on their own time, whenever, and wherever. Through a convenient web and mobile experience, members are free to text directly with our providers to get the answers they need, including access to additional support. This solution will be accessible via secure text (with image share, phone, and video available) 24/7 and 365 days per year. The average response time from a doctor is typically less than 60 seconds!

Easier Access

Instant, effortless, access to a Board-Certified physician in all 50 states via text, web, phone or video chat for ease of use.

	No appointments, just simple on-demand care
	Instant, effortless access to a Board-Certified doctor
	Licensed physician coverage, all 50 states
	Mobile, mobile web and desktop for ease of use
	Integrated care for all types of health concerns - including behavioral health

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CONCIERGE ASSISTANCE / QUALITY & COST CONTROL

A dedicated team that will help members navigate the healthcare system and receive the best care possible.

The Concierge Team is focused on supporting and guiding you every step of the way through your healthcare journey.

KEY FEATURES

- Support – Confidence to know that you are never alone
- Provides navigation of medical needs
- Access via toll-free phone or secure chat
- Provides service for negotiation of pre-paid, large, pre-planned surgeries
- Price comparison for services which eliminates any surprises

NAVIGATION Our Concierge Team guides you in navigating any health care need such as providers, medical facilities, medications, labs, and behavioral healthcare.

COST & QUALITY SHOPPING

Shop for high quality affordable healthcare, compare price ranges and view quality ratings for doctors and hospitals.

CONCIERGE PHARMACY BENEFIT PROGRAM

Our Concierge will search to find the best possible pricing for your medications at a pharmacy near you. Use our sources for high-cost prescriptions and maintenance medications.

- ✓ For every medication, the MPB Concierge Team searches 5+ partner organizations, giving you the most affordable options to access your medications locally or via mail-order.
- ✓ Choose the option that's best for you.
- ✓ Access to any and all Manufacturer Savings Programs, Patient Assistance Programs and other savings and discounts offered by pharmaceutical manufacturers.
- ✓ For high cost brand medications, we have you covered. Limitations apply for controlled substance and refrigerated medications.

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MEMBER ASSISTANCE PROGRAM FOR LIFE'S CHALLENGES

Provides members with a way to find help for dealing with personal and work-related issues.

Without this help, these issues could decrease members' quality of life, interfere with job performance, reduce profits and decrease member productivity.

SERVICES INCLUDE:

- **Counseling:** Live interactive, HIPAA compliant, virtual, face to face or telephonic
- **Personal Navigation:** In all areas of work/life convenience (child/eldercare, housing assistance, local community-based resources, etc.)
- **Elder Care and Financial:** Telephonic consulting, tailored eldercare counseling & resources, plus financial wellness counseling provided by experts in their field
- **Online Training Library:** Thousands of virtual work/life trainings & ability to track progress
- **Access to COMPASS:** Advanced HR support & assistance in professional development



GRIEF & LOSS



PARENTING SUPPORT



TEEN COUNSELING



CODEPENDENCY THERAPY

INCLUDED IN MEMBERSHIP



PERSONAL MEDICAL RECORDS VAULT

Get and maintain your medical records. Grant access to a "circle of care" improving coordination of care while enhancing your overall healthcare experience.



QR LIFECODE

Grants Emergency Medical service providers access to your necessary personal medical information, emergency contact information (medication, allergies, blood type etc.) increasing the quality of your care.



WHOLEHEALTH LIVING CHOICES

Access to a Network of Healthy Living Choices with more than 35,000 providers, discounts & more than 35 complementary & alternative medicine specialties.

This program is NOT insurance and is managed by MPowering Benefits LLC. The sharing community is managed by Zion Health, a Utah Medical Cost Sharing Benevolence Organization.

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WHAT HAPPENS WHEN YOU HAVE AN EMERGENCY?

Your "Needs" Based Solution

Any single accident or illness can cause a "Need". If a member requires services beyond those provided by our virtual primary care solution, the member is responsible for any costs incurred up to their selected Initial Unshareable Amount (IUAs offered - \$1000, \$2500, \$5000). All costs above the IUA are shared 100% by the Medical Cost Sharing Community with No Cap. Each individual or household is responsible for a maximum of 3 IUA's per year. **For example**, at the \$1000 IUA level, if a household has 3 Needs per membership year, the member's responsibility is \$1000 x 3 = \$3000 maximum.



BROKEN ARM

Member breaks arm falling off the step stool and is taken to the Emergency Room (ER). He has an x-ray and arm is put into a cast.

Emergency Room	\$3,100
X-rays	\$250
Prescriptions (1st 120 days)	\$32
Follow-up Office Visits	\$200
Shared with Community	-\$2,582
Total Member Cost	\$1,000

A Needs-based solution- a need arises when the expenses for a single accident or illness exceed the Initial Unshareable Amount.



HOSPITAL STAY

Pregnancy (60-day waiting period)

Member becomes pregnant and receives prenatal care for 9 months. Member has standard vaginal delivery and postnatal care. Delivery is successful without further complications. The doctor prescribes several medications.

Pre and Postnatal Care	\$2,500
Ultrasound and Labs	\$1,800
Delivery	\$7,800
Prescriptions (1st 120 days)	\$425
Shared with Community	-\$11,525
Total Member Cost	\$1,000

A Needs-based solution- a need arises when the expenses for a single accident or illness exceed the Initial Unshareable Amount.

Heart Attack

Member has heart attack at home and is taken to the ER by ambulance. Patient spends 5 days in the hospital and receives: EKG, surgery, and post-surgery physical therapy. Doctor prescribes medication for maintenance.

Hospital Bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (1st 120 days)	\$425
Ambulance to the Hospital	\$725
Follow-up Office Visits	\$500
Shared with Community	-\$77,250
Total Member Cost	\$1,000

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