



SMALL MEDICAL EXPENSES



DIRECT PRIMARY CARE



LARGE MEDICAL EXPENSES

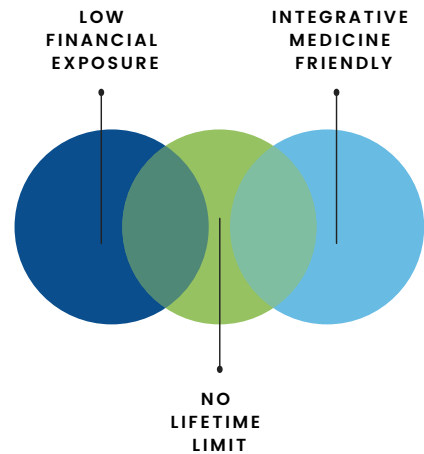
KEY HIGHLIGHTS

Protection For Large Medical Expenses	IUA*
Unlimited After-Hours Telehealth	\$0
Integrated Virtual Behavioral Health	\$0
Life Care Member Assistance	\$0
Life Stress & Anxiety Counseling	\$0
Care Concierge Services	\$0
Unlimited Primary Care Visits	\$0
Full Annual & School Physicals	\$0

CO-PAY

IUA*
\$0
\$0
\$0
\$0
\$0
\$0
\$0

*IUA:Initial Unshareable Amount



**Open Specialist
& Hospital Network!**

ALSO INCLUDED IN YOUR MEMBERSHIP



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.



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.



UNLIMITED TELEHEALTH

As Easy as Texting a Friend

Members may access our primary, pediatric, women's health, and behavioral health 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.

Easier Access

Our Virtual Healthcare solution opens the door to any care a patient needs - from concerns about new symptoms, to a question about their child's asthma or an arising behavioral health issue.



No appointments, just simple on-demand care



Instant, effortless access to a real 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



MEMBER ASSISTANCE PROGRAM FOR STRESS & ANXIETY

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



CONCIERGE ASSISTANCE / QUALITY & COST CONTROL

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

The Concierge 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 logistic navigation of medical needs
- Access via 800# phone or secure chat
- DPC Provider connects with Concierge for coordination of care
- Price comparison for services which eliminates any surprises
- Care Connect for negotiation of pre-paid large expense surgical bundles

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.

CARE CONNECT

Care Connect delivers next-generation healthcare transparency to members by identifying and partnering with the highest quality providers and negotiating a single bundled payment for surgical cases over \$5k.

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.



DIRECT PRIMARY CARE

SAMPLE CARE MANAGEMENT • \$0 CO-PAY

Annual Physicals	School & Sports Physicals	Nutritional Counseling
Well Child Exams	Wellness & Preventive Planning	Weight Management
Chronic Disease Management	Hospital Care Coordination	Wellness Coaching
Smoking Cessation	Specialist Care Coordination	Cryosurgery
Electrocardiogram	Pulse Oximetry	Joint and other Injections
Skin Biopsy & Laceration Care	Strep Throat Screening	Spirometry and other Testing

Direct Primary Care is a membership model that enables patients to obtain comprehensive Primary and Preventive Care included in our membership fee. Patients get unlimited access to their personal Primary Care Provider. It is a direct patient – physician relationship with a focus on patients' health and wellness. Now you can receive all the perks of Direct Primary Care from our integrated group of high performing, independent primary care physicians. We are dedicated to providing quality, coordinated care, creating a positive patient experience and improved health outcomes, while reducing growth of healthcare expenditures. Direct Primary Care is not insurance.



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.

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:

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|---|--|
| • Community of like-minded members sharing medical expenses | • Initial Unshareable Amount Options (\$1,000, \$2,500, \$5,000) |
| • Low monthly amount and financial transparency | • Member responsibility includes being health focused |
| • Sharing is Need based, not an annual deductible | • Two year lookback for pre-existing conditions |

INITIAL UNSHAREABLE AMOUNT (IUA)	\$1,000, \$2,500, \$5,000 PER MEDICAL NEED
Annual Individual Max # of IUAs	3 IUAs per membership year
Annual Family Max # of IUAs	3 IUAs per membership year
Max Shareable Amount	No maximum
No Network	Freedom to choose provider or facility
Preventive Care (6 month waiting period)	Colonoscopy and Mammogram Screening, Childhood Immunizations by schedule to age 16, Yearly Flu Vaccine for all ages

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 (60day 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

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 whether diagnosed or not, that has been active or needed treatment within 24 months prior to a Member's 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 chart on left.



DPC OFFICE

EMERGENCY ROOM

HOSPITAL STAY

With Direct Primary Care more than 90% of a member's care can be managed at \$0 co-pay in your Direct Primary Care Provider's Office or via coordinated Telehealth.

A "Needs" based Solution: This means that any single accident or illness can cause a "Need". If a member requires service beyond those provided by their OPD Primary Care Provider, 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.



STREP THROAT



BROKEN ARM

Member has horrible sore throat in the middle of the night and needs to know whether it is strep or not. Calls Telehealth - Conclusion, need to visit their Direct Primary Care Provider Office in the morning.


Call OPD Telehealth	\$0
DPC Office Visit	\$0
Strep Test	\$0
Prescriptions (MPB Prescription Concierge)	\$18
Follow-up Office Visits	\$0
Total Member Cost	\$18

Any service that can be performed inside the OPD Providers Direct Primary Care office is at \$0 co-pay.

Member Breaks arm falling off a step stool at home and is taken to the Emergency Room. There he has x-ray and arm is put into a cast. He leaves with instructions for a follow-up-appointment to remove the 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

Member becomes pregnant and receives prenatal care for 9 months. Member has a standard vaginal delivery, and postnatal care. Delivery is successful without further complications. 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

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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INCLUDED IN MEMBERSHIP



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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. Direct Primary Care and Medical Cost Sharing are not recognized by the IRS as qualified insurance and as such do not qualify for tax savings.