



LARGE MEDICAL EXPENSES

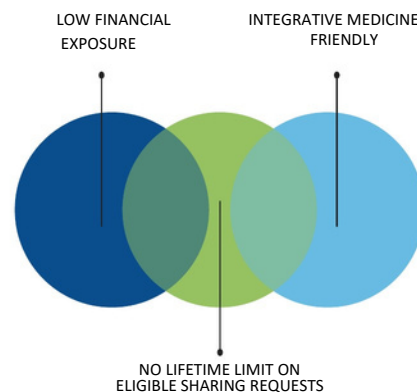


SMALL MEDICAL EXPENSES

KEY ADVANTAGES	FEE
Sharing 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 set monthly amount that is placed in the care of the medical cost sharing community. When a member has an eligible medical expense, funds from members' monthly contributions are shared toward that member's eligible sharing request.

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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:	
Community of like-minded members sharing medical expenses	Initial Unshareable Amount Options (\$1,250, \$2,500, \$ 5,000)
Low monthly amount and financial transparency	Members hip includes a commitment to healthy living
Sharing is based on each medical need, not on an annual amount you must meet first	24-month look back for pre-membership medical conditions

INITIAL UNSHAREABLE AMOUNT (IUA)	\$1,250, \$2,500, \$5,000 PER MEDICAL NEED
Household Max # of IUAs	3 IUAs in a rolling 12-month period
Sharing Limits	Sharing limits apply by service and situation as described in the Member Guidelines
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 (conception must occur after six months of continuous individual membership)	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 PERIOD AFTER MEMBERSHIP START DATE FOR PRE -MEMBERSHIP MEDICAL CONDITIONS	MAXIMUM ELIGIBLE FOR SHARING
First 12 months	Not Shareable
Months 13-24	Up to \$25,000 per sharing request
Months 25-36	Up to \$50,000 per sharing request
Months 37-48	Up to \$125,000 per sharing request
Months 49 and after	Up to \$125,000 in a 12-month period, resetting each membership year

Additional Sharing Restrictions - Tobacco/Cannabis:

Household memberships with one or more tobacco/cannabis users are required to contribute an additional \$50 per month per household membership. Sharing for eligible sharing requests of current or previous tobacco users who have used tobacco within the past 15 years is limited to \$50,000 for each of the following four disease categories: 1. Cancer (tobacco-related), 2. Heart conditions, 3. Chronic obstructive pulmonary disease (COPD), 4. Stroke. If no tobacco or cannabis products have been used for more than 12 months, the surcharge may be removed with supporting documentation from the treating licensed medical provider, but these sharing limitations remain in place.

Pre-membership Conditions:

A pre-membership medical condition is anything where an individual member has experienced one or more of the following: been examined, been diagnosed, taken medication, had symptoms, a personal history of or known increased risk of conditions that may arise or worsen in pregnancy, or received medical treatment, within the 24 months prior to their membership start date. Sharing requests related to pre-membership medical conditions are only eligible for sharing if the condition was regarded as cured or did not require treatment or present symptoms for 24 months prior to the membership start date. Amounts eligible for sharing increase with each membership year according to the schedule above, based on date of service. High blood pressure, high cholesterol, and diabetes (types 1 and 2) are not considered pre-membership medical conditions provided the member has not been hospitalized for the condition in the 12 months prior to enrolling and the condition is controlled through medication or diet.



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 physicians available in 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 to help members avoid unexpected costs

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 work to find you support for these expenses . 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 LIFE CODE

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.



WHOLE HEALTH 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 HealthShare, a Utah Medical Cost Sharing Benevolence Organization.

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WHAT HAPPENS WHEN YOU HAVE AN EMERGENCY?

You r "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 pays the costs incurred up to their selected Initial Unshareable Amount (IUA options: \$1,250, \$2,500, \$ 5,000). Eligible medical expenses are shared after the IUA is paid, subject to the sharing limits described in the Member Guidelines. A household membership will not be responsible for more than three IUAs in a rolling 12-month period. For example, at the \$1,250 IUA level, a household with three separate needs in a rolling 12-month period would pay $\$1,250 \times 3 = \$3,750$



BROKEN ARM

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

Emergency Room	\$3,100
X-rays	\$250
Prescriptions (up to 12 months)	\$32
Follow-up Office Visits	\$200
Shared with Community	-\$2,332
Member's IUA	\$1,250

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



HOSPITAL STAY

Pregnancy (conception must occur after six months of continuous individual membership)

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 (up to 12 months)	\$425
Shared with Community	-\$10,025
Member's Standard Maternity IUA	\$2,500

A Needs-based solution. Maternity sharing requests have a standard Initial Unshareable Amount: \$2,500 at the \$1,250 and \$2,500 household IUA levels, and \$5,000 at the \$5,000 household IUA level.

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(up to 12 months)	\$425
Ambulance to the Hospital	\$725
Follow-up Office Visits	\$500
Shared with Community	-\$77,000
Member's IUA	\$1,250

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