Secure

HSA FOR AMERICA

MINIMUM ESSENTIAL COVERAGE (MEC) PLAN

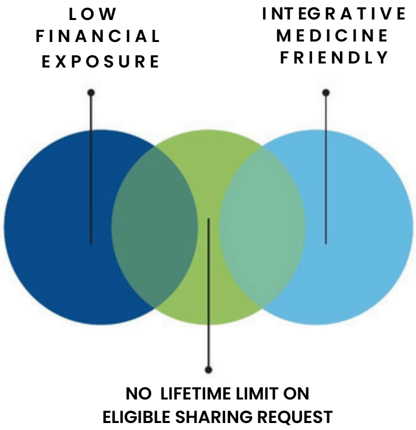
LARGE MEDICAL EXPENSES

SMALL MEDICAL EXPENSES

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

*IUA: Initial Unshareable Amount

Open Specialist & Hospital Network!



MINIMUM ESSENTIAL COVERAGE (MEC) PLAN

Providespreventives ervicesasman dated by the Affordable Care Act(ACA)

This preventive care plan requires the use of in-network providers for a $0 co-pay. Includes:

- Annual WellnessVisit Well-Woman
- Visit Childhood
- Immunizations
- Mammograms
- Colonoscopies

HEALTH SAVINGS ACCOUNT COMPATIBLE

A tax-advantaged medical savings account that can be used to pay for medical expenses with before-tax dollars, available to taxpayers in the United States who are enrolled in Secure.

- You own the account, therefore, HSA funds stay with you when you change jobs or retire.
- After age 65, HSA funds can be rolled into a retirement account or kept in the HSA for medical expenses.
- The money you do not use in your HSA rolls over from year to year and earns interest tax-free.
- Options for self-directed investments can potentially grow your savings for healthcare or retirement.

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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)	NEED
	The amount a Member pays before a need is eligible for sharing	One or more medical expenses caused by a SINGLE accident or illness that exceed the Member's IUA

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 commit to being health focused
• Sharing is need based; health sharing is not insurance and has no annual deductible	• 24-month lookback fo r pre -membership medical conditions

INITIAL UNSHAREABLE AMOUNT (IUA)	$1,250, $2 ,500, $5, 000 PER MEDICAL NEED
Household Max # of IUAs	3 IUAs per household in a rolling 12-month period
Max Shareable Amount No	No maximum
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 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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SHARING PHASE-IN FOR PRE-MEMBERSHIP MEDICAL CONDITIONS AFTER MEMBERSHIP START DATE	SHARING ELIGIBILITY
First 12 months	$0 (waiting period)
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
After four years	Up to $125,000 in a 12-month period, resetting each membership year

Additional Sharing Restrictions - Tobacco:

Households with one or more tobacco users are required to contribute an additional $50 per month per household membership. Current or previous tobacco users who have used tobacco within the past 15 years have a sharing limit of $50,000 for each of the following: 1. Tobacco-related cancer, 2. Heart conditions, 3. COPD, 4. Stroke

Pre-membersh ipConditions:

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 o r 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. Exceptions: high blood pressure, high cholesterol, and diabetes (types 1 and 2) are not pre-membership medical conditions provided there has been no hospitalization for the condition in the prior 12 months and the condition is controlled through diet or medication. Pre-membership medical conditions become eligible for sharing based on the member's tenure, as indicated in the phase-in schedule 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!

- No appointments,just simple on-demand care
- Instant, effortless access to a Board-Certified doctor
- Licensed physicians available in all 50 states
- 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.

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 Team will search to find the best possible pricing for your medications at a pharmacy near you or via mail-order. Use our sources for high-cost prescriptions and maintenance medications.

- ✓ For every medication, the MPB Concierge Team searches 5+ partner organizations, giving you the your most affordable options to access 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, our team helps you find the best available savings options. 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.

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WHAT HAPPENS WHEN YOU HAVE AN EMERGENCY?

BROKEN ARM

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 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. A household will not be responsible for more than 3 IUAs in a rolling 12-month period. For example, at the $1,250 IUA level, if a household has 3 needs in a rolling 12-month period, the household pays $1,250 x 3 = $3,750 maximum.

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

Emergency Room	$3,100
X- rays	$250
Prescriptions (first 12 months)	$32
Follow-up Office Visits	$200
Shared with Community	**-$2,332**
Total Member Cost	**$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 membership)

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

Pr e and Post natal Care	$2,500
Ultrasound and Labs	$1,800
Delivery	$7,800
Prescriptions (first 12 months)	$425
Sh ared with Community	**-$10,025**
Total Member Cost	**$2,500**

Maternity sharing requests use the standard maternity IUA: $2,500 for households with a $1,250 or $2,500 IUA, and $5,000 for households with a $5,000 IUA.

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 (first 12 months)	$425
Ambulance to the Hospital	$725
Follow-up Office Visits	$500
Shared with Community	**-$77,000**
Total Member Cost	**$1,250**

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

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