HSA FOR AMERICA

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PREMIUM HSA

Membership Overview

HSAforAmerica.com (800) 913-0172 info@hsaforamerica.com

PREMIUM HSA MEMBERSHIP

Medical Cost Sharing

A community-based way to share healthcare expenses among members who support each other's medical needs.

Minimum Essential Coverage

Basic health coverage that meets federal requirements. Provides access to routine screenings, vaccinations, and annual wellness visits.

Virtual Health

Telehealth access to: Primary Care, Urgent Care, Mental Health, and Pet Care

MPB Concierge Support

Personalized guidance to help you navigate your healthcare, answer questions, and make the most of your membership.

RX Valet

Receive over 1,000 medications at $0 or $14.95 and under

Exclusive Discounts

Access valuable savings:

- 30% off Vitamins
- $25 off DNA Testing

Summary

MEDICAL COST SHARING

Our membership is based on the voluntary principle of medical cost sharing. Through this community-driven model, members contribute toward each other's eligible medical expenses, helping to reduce the financial burden of healthcare while promoting a more affordable approach to managing medical costs.

This summary is a general reference. For detailed information on eligibility, shareable expenses, and specific conditions, please review the Healthsharing Community Guidelines applicable to your membership.



Download

Membership Guidelines
https://mpb.health/3d-flip-book/sedera-guidelines/

HOW IT WORKS

Monthly Contributions:
Members make regular monthly payments, which fund the shared pool for medical expenses.

Medical Needs:
When you have medical expenses, you submit a sharing request through our app or member portal.

Initial Responsibility (IUA):
You're responsible for paying a specified amount first, before your medical expenses are eligible for sharing.

Medical Cost sharing

Initial Unshareable Amount Explained

You can choose from different IUA amounts to fit your needs. For example, Sarah broke her ankle. With a $1,000 IUA, she would be responsible for the first $1,000 of her medical bills. After that, the community would share the remaining costs.

Sarah's Medical Expenses for a Broken Ankle

ER Visit with Xray	$2,500
Surgery	$20,000
Follow Up Doctor's Visit	$400
Physical Therapy	$1,500
Total Medical Costs	**$24,400**
Shareable Eligible Expenses	$23,400
Sarah's Responsibility (IUA)	$1,000

Sarah

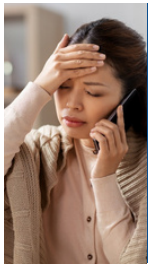


$1000 IUA

VIRTUAL HEALTH



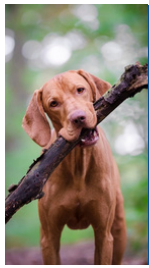
PRIMARY CARE
Continuous, personalized healthcare provided by a dedicated clinician focused on your overall well-being.



URGENT CARE
Around-the-clock virtual access to licensed physicians for prompt assistance with non-emergency health needs.



MENTAL HEALTH
MENTAL HEALTH
Compassionate support for managing depression, anxiety, and other mental health concerns.



PET CARE
Convenient virtual consultations and care guidance for your furry family members.

Behavioral Health:
For treatment of acute conditions. An intake clinician will determine a baseline for the number of sessions pending assessment. Sessions can be extended at the provider's discretion, with no annual limit of use.

Complex Mental Health Conditions:
For ongoing treatment of more serious conditions such as major depression, generalized anxiety, PTSD, etc., sessions with a licensed Ph. D.-level clinician are available for $100 per session.

Psychiatry:

- Initial Intake Appointment: $205
- Follow-Up/Maintenance Appointments: $100 per session

Summary

MINIMUM ESSENTIAL COVERAGE (MEC)

MEC PREVENTIVE CARE

Your membership includes access to Minimum Essential Coverage (MEC) preventive care services, helping you maintain your health while meeting Affordable Care Act (ACA) preventive care requirements.

Annual Wellness Visits:
Preventive checkups to monitor overall health.

Routine Screenings:
Mammograms, colorectal cancer screenings, and essential lab tests.

Vaccinations:
Immunizations as recommended by CDC guidelines.

Well-Child Visits:
Routine pediatric checkups for children's development and health. These services are covered without cost-sharing when performed by an in-network provider.

HEALTH SAVINGS ACCOUNT COMPATIBILITY



Your membership allows participation in a Health Savings Account (HSA), providing a tax-advantaged way to save for qualified medical expenses.

Disclaimer: MEC services cover preventive care only and do not include broader medical coverage.

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Summary

MINIMUM ESSENTIAL COVERAGE (MEC)

PREVENTIVE SERVICES

1 Visit per calendar year, $0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plan's network. Services include, but are not limited to:

- **For Adults:** Screening for blood pressure, cholesterol, colon cancer, and immunizations.
- **For Women:** Screenings for breast cancer, cervical cancer, and osteoporosis.
- **For Children**: Immunizations, screenings for child development, vision, and hearing.



VIEW

Full List of Covered Preventive Health Services
https://www.healthcare.gov/coverage/preventive-care-benefits/

MPB CONCIERGE SUPPORT



Our MPB Concierge Team is here to help you get the most from your membership — including:

- Understanding your membership
- Saving on medications through our Pharmacy Discount Program
- Locating high-quality providers
  Scheduling appointments

Disclaimer: This is not traditional insurance, and it does not include an insurance ID card. It is a membership-based alternative healthcare solution. For comprehensive details on Medical Cost Sharing—including eligibility criteria, requirements, and limitations—please consult the Medical Cost Sharing Guidelines. Please note that the information provided in this document is subject to change.