

ZION HEALTH

A BETTER HEALTHCARE SOLUTION

With a Zion Health Membership, YOU KNOW YOU'RE OFFERING THE BEST TO YOUR EMPLOYEES. AS THE #1 RATED HEALTHSHARE MEMBERSHIP IN AMERICA, WE OFFER MEMBERSHIPS YOU CAN CUSTOMIZE FOR YOUR INDIVIDUAL HEALTH NEEDS.

HOW DOES ZION HEALTH WORK?

- When members require medical treatment, they are responsible for an initial unshareable amount (IUA) of \$1000, \$2500, or \$5000.
- After the member pays their IUA, the rest of their eligible medical expenses related to the treatment are shared with the Zion Health community.
- Members are responsible for a maximum of 3 IUAs per 12-month period.



**Learn more
about the IUA.**

WHY CHOOSE ZION HEALTH?



We accept members regardless of their religion or beliefs.



Visit any provider regardless of network —keep your doctor!



We share worldwide, so you will never need travel insurance.



Alternative treatments are considered.



No annual or lifetime sharing caps.



End of life assistance up to \$10,000.

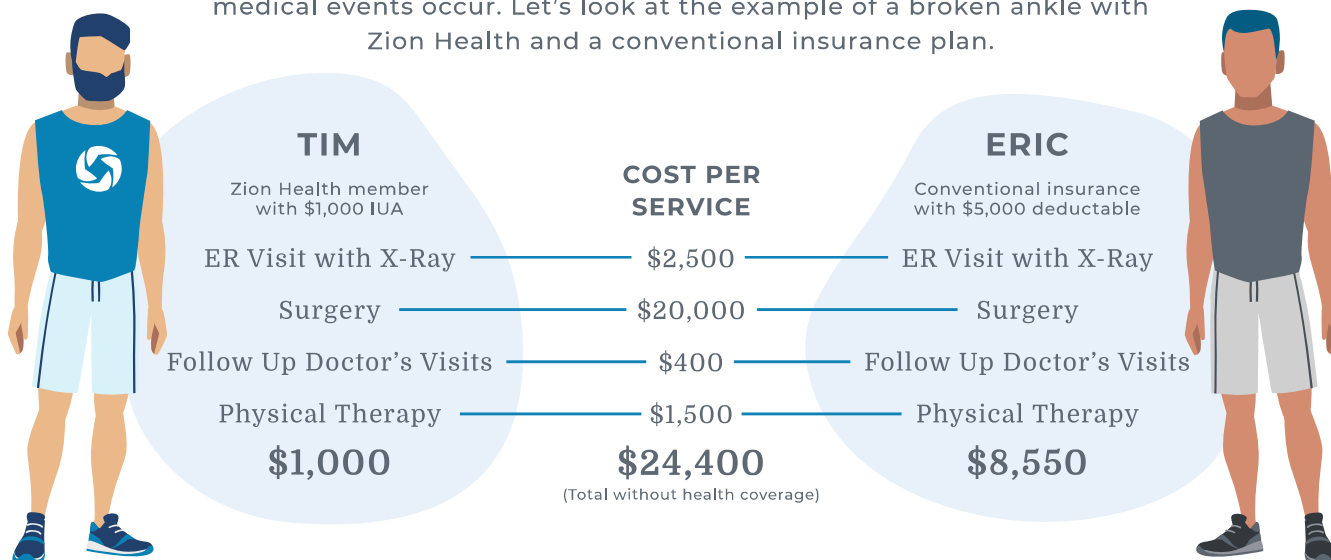
HOW DOES MY IUA WORK?

- Every member has an initial unshareable amount, or IUA, that they choose when they enroll. This amount is how much you as a member are responsible for paying when you incur medical expenses.
- When your medical expenses rise above the threshold of your IUA, your medical costs become eligible for sharing with the community.
- After your IUA is paid, the Zion Health community shares your eligible expenses. There is no maximum amount on what can be shared per medical need request.
- All medical expenses related to the same condition are counted toward the IUA. Once your IUA is met, you do not have to pay anything toward that medical need request again—that means no copayments for follow-up visits, no IUA resets at the beginning of the year, and no additional IUA for complications that arise out of your initial medical need request.
- Some treatments may continue for years, while others may be resolved quickly. Medical need requests are closed after 12 months without treatment.

See how the IUA would work in a real-life scenario.



The IUA saves members money over conventional insurance when unexpected medical events occur. Let's look at the example of a broken ankle with Zion Health and a conventional insurance plan.



ZION HEALTH

WHY DOES ZION HEALTH HAVE AN IUA?

- The IUA gives each member a personal responsibility for their health without overburdening them for their healthcare expenses. The IUA also helps us keep member contributions low for everyone.



WHAT IF I HAVE A MEDICAL EXPENSE THAT DOESN'T MEET MY IUA THRESHOLD?

- Smaller expenses below the IUA are a member's responsibility. Zion Health will be happy to help negotiate fair prices for your medical services and help you save.

WHAT HAPPENS IF I HAVE A LOT OF MEDICAL NEED REQUESTS IN ONE YEAR?

- We don't want any member to bear more of a burden than they can manage. That's why each household will pay a maximum of 3 IUAs in any 12-month rolling period. After the third IUA is paid, new medical need requests will not be subject to the IUA until 12 months have passed since the first need was opened.



IUA FEATURES

- You choose your IUA amount: \$1000, \$2500, or \$5000.
- Pay a single IUA for all eligible expenses related to a medical need request. Your IUA does not reset at the beginning of the year.
- Each household is responsible for a maximum of 3 IUAs in any 12-month rolling period.

HOW PRE-MEMBERSHIP MEDICAL CONDITIONS ARE SHARED

If you have a medical condition before joining Zion Health, we are still happy to accept you into our community. Our strategy for sharing pre-membership medical conditions allows us to keep contributions low for everyone while supporting the health of every member.

What is a pre-membership medical condition?

Any illness or injury for which a person has been examined, taken medication, had symptoms, or received medical treatment within 24 months prior to the effective date of membership is considered a pre-membership medical condition.

High blood pressure, high cholesterol, and diabetes (types 1 and 2) will not be considered pre-membership medical conditions as long as the member has not been hospitalized for the condition in the past 12 months and is able to control it through medication and/or diet.

How much will Zion Health share in pre-membership conditions?

Pre-membership medical conditions have a phase-in period wherein sharing is limited, beginning with a one year waiting period. These conditions become eligible for sharing in greater amounts with each consecutive year of membership until the fourth year.

First Year	Not shareable
Second Year	\$25,000 shareable per medical need request
Third Year	\$50,000 shareable per medical need request
Fourth Year +	\$125,000 shareable per medical need request

This shareable amount resets every 12 months per medical need request, so we can take care of members with chronic conditions too!

