



SECURE

MEMBER BENEFITS



DESIGNED TO COMPLY WITH

63 AFFORDABLE CARE ACT MINIMAL ESSENTIAL
PREVENTIVE SERVICES & PROVIDE ACCESS TO
HAVING A HEALTH SAVINGS ACCOUNT.

MAIN BENEFITS INCLUDED IN OUR MEMBERSHIP:



MEDICAL COST
SHARING



TELEHEALTH



NAVIGATION
HELP



LIFE CARE
EAP/MAP

**ARE YOU ONE OF THE
MILLIONS OF
AMERICANS WHO
LOOKS TO ALTERNATIVE
OR HOLISTIC CARE IN
LIEU OF STANDARD
ALLOPATHIC CARE?**

Our membership is built to fit our member's overall needs. We are obsessed with empowering our members with superior solutions for the modern day life. **Secure** is an Alternative medicine friendly Health Care Solution powered by Zion Health, this provides the medical cost sharing portion of the program. Members enjoy the freedom, flexibility, and stability of community medical cost sharing while saving 40-60% off from what traditional health insurance would cost.

MEDICAL COST SHARING



AN ORGANIZED WAY TO SHARE IN ONE ANOTHER'S MEDICAL BURDENS.

EVERYONE ACCEPTED: We do not decline anyone for prior medical conditions or religious beliefs.

SHARE MEDICAL COSTS: We share each others medical costs as a community of like minded individuals.

HEALTHY LIVING: We encourage healthy living within our community which helps us all.

ATTENTIVE TO NEEDS: We process medical needs quickly for our Members, often within 5 business days.

GAIN FREEDOM: Our members can work with any provider without network restrictions.

NO ANNUAL CAPS: Our sharing program does not have annual or lifetime caps on your need request.

WORLDWIDE: Share in a medical costs when on a vacation or serving a mission outside the USA.

GUIDELINES

Initial Unshared Amount (IUA) Options –
Choice of
\$1000, \$2500, or \$5000.

Maximum Number of IUA's Annually – 3
per membership unit

Medical Supplies -
Medical supplies directly aid in the treatment or recovery of a shareable medical need and generally shareable within 120 days of the treatment start date as prescribed by a licensed medical provider. Supplies costs need to be over \$100 to be shared. Zion Health will share in the retail or fair costs when applicable and encourage members to utilize alternative vendors such as local pharmacy or medical supply stores.

Prescription Drugs -
Prescriptions for medication(s) that are billed by a provider and are related to a qualified Need are also considered shareable.

With your Medical Cost Sharing providers approval, large prescription costs associated with a Need that are filled at the pharmacy can be shared. Does not include maintenance medications.

Pre-Existing Conditions-
24-month look-back: no coverage for the first 12 months; \$25K 2nd year; \$50K 3rd year; \$125K 4th year and beyond.
(Exceptions for High Blood Pressure, High Cholesterol & Diabetes)

Maternity Benefits -
Two Initial Unshareable Amounts (IUA's) are applied to a single maternity need. Any pre-birth or post birth need of the child will be considered a separate need from the mother's maternity care. Pregnancies are considered pre-existing if the pregnancy start date is within the first 60 days of the membership effective date.



Therapies - *Physical Therapy* - Shareable for inpatient treatment/up to 35 outpatient sessions per need. *Speech Therapy* - Shareable in relation to an illness, injury or accident/up to 35 outpatient visits per condition. *Occupational Therapy* - Shareable for inpatient treatment and up to 35 outpatient sessions per need, up to \$7,500. *Therapeutic Massage Therapy* - Shareable if prescribed by a licensed medical provider related to a shared need, up to 25 sessions and up to \$3,000.

Alternative Care Treatment - Alternative medical treatments can be shared with the Medical Cost Sharing community. These alternatives generally should be considered safe and effective while being an alternative to a traditional treatment plan. Needs may be considered shareable pending prior written approval by your Medical Cost Sharing provider.

Member is required to demonstrate the proposed value of the alternative treatment.

End of Life Assistance - For a Member, and/or his or her dependents, who die(s) after two years of uninterrupted Membership as a Sharing Member, financial assistance to the surviving family will be provided by the Members according to the following schedule, upon receipt of a copy of death certificate, and as listed on the Member enrollment. *\$10,000 Primary Member, \$10,000 Dependent Spouse, \$2500 Dependent Child.*

Tobacco Use - Medical needs for tobacco users age 50 and older are limited to \$50,000 for each of the following four disease categories: Cancer, Heart conditions, COPD and Stroke.

Sharing Limits - No annual or lifetime limits unless restricted by a pre-existing condition.



THREE SIMPLE

Responsibility Options:

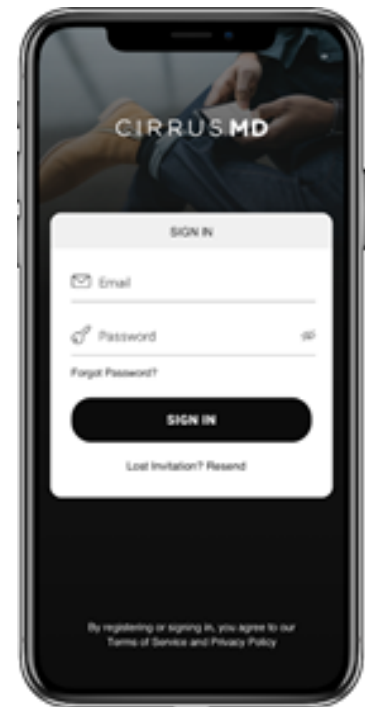
\$1,000 IUA \$2,500 IUA \$5,000 IUA

The Initial Unsharable Amount (IUA) is the personal responsibility of the member for their medical needs. All qualified medical expenses after the IUA is met are shareable with the Medical Cost Sharing community. The higher IUA you choose, the lower your monthly contribution.



TELEHEALTH

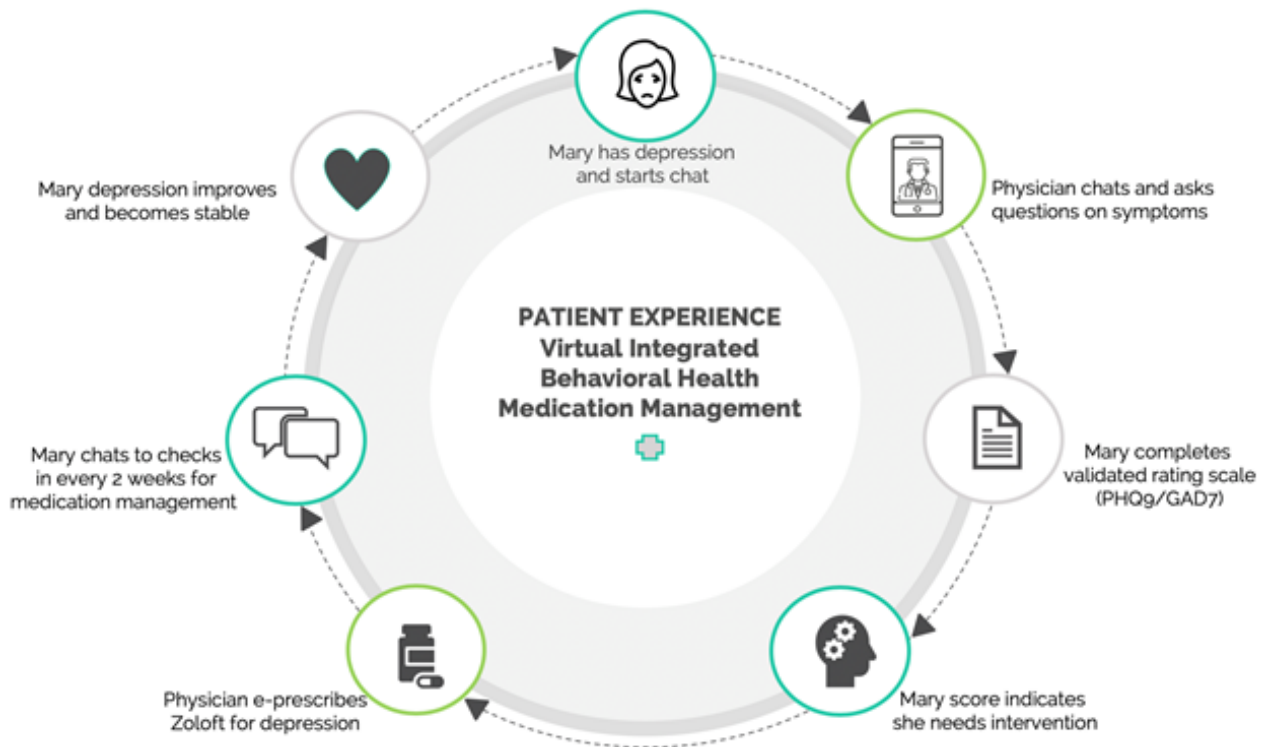
As easy as texting a friend, members may access our multi-specialty, licensed physicians (not a bot) on their own time, whenever and wherever. Through a convenient web and mobile experience, members are free to text directly with our providers to get the answers they need, including access to additional support.



VIRTUAL CARE BUILT TO BE AN EXPERIENCE, NOT AN ENCOUNTER

Enable seamless, virtual connections with our dedicated team of board-certified physicians and specialists that goes beyond traditional urgent, emergent, and primary care to deliver robust and integrated care. The solution will be accessible via secure text (with image share, phone, and video available) **24/7 and 365 days per year in all 50 states.**





INTEGRATED BEHAVIORAL HEALTH

Integrated behavioral model using a team of multi-specialty clinicians to assess, diagnosis, treat, or coordinate a referral. Using evidence-based best practices to implement measurement-guided care plans for both medication management and evidence-based therapy for the now issues.

RESHAPING VIRTUAL BEHAVIORAL HEALTH BY:

Integrating a multispecialty care team of primary care specialists, therapy, and psychiatry.

Providing on-going access to care or relapse concerns.

Psychosocial and medication interventions.

Customized clinical playbook with navigation for in-network referrals.

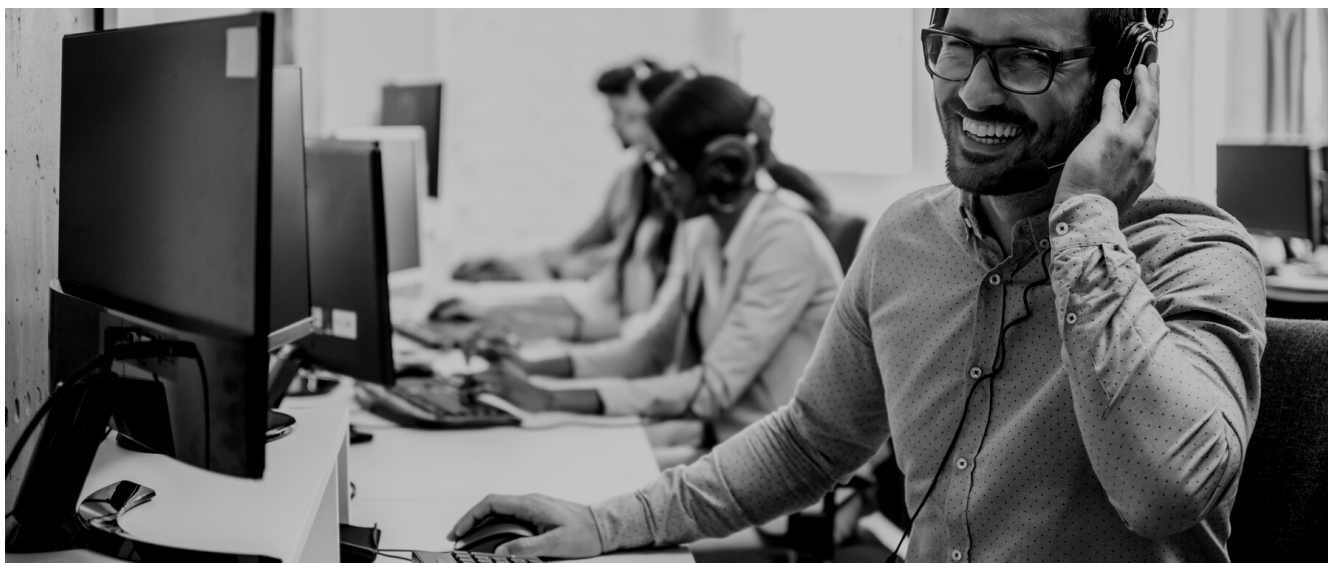
NAVIGATION HELP



MPB CONCIERGE TEAM

**A TEAM OF DEDICATED
AGENTS THAT WILL HELP
MEMBERS NAVIGATE
THE HEALTHCARE
SYSTEM AND RECEIVE
THE BEST CARE
POSSIBLE.**

Most insurance agents feel that their job is done when the sale is made, they turn the service over to the insurance company and force you to navigate the dynamics of healthcare. THAT is not how we operate! This is when our job actually begins, our focus is holding your hand every step of the way through your healthcare journey. No question is too small or too large. We will work on finding the best possible outcome at the lowest possible price for every healthcare need you have.



MAKING YOUR LIFE EASIER

NAVIGATION & NEGOTIATION

When an in-person visit is necessary, our Concierge Team provides navigation and research to find high quality, fair price providers. They also provide price verification and negotiation for services under \$5k.

COST AND 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.

LIFE CARE: EAP & MAP

EMPLOYEE ASSISTANCE PROGRAM & MEMBER ASSISTANCE PROGRAM

This program 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 the organization's productivity.



**GRIEF &
LOSS**



**PARENTING
SUPPORT**



**TEEN
COUNSELING**



**CODEPENDENCY
THERAPY**

KEY FEATURES:

- Nationwide provider network with thousands of clinicians
- Dedicated Client Solutions Specialist for your organization
- On-site services
- 24/7/365 availability

SERVICES INCLUDE:

- **Counseling:** Live interactive, HIPAA compliant, virtual, face to face, 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.

ADDITIONAL FEATURES

HEALTHCARE DISCOUNTS WITH WHOLEHEALTH LIVING CHOICES



MIND & BODY

Acupuncture, Chiropractic, Massage Therapy, Natural Healing, Physical and Occupational Therapy and Relaxation



MOVEMENT

Accessories and Equipment, Personal Training, Pilates, Tai Chi & Qi Gong and Yoga



NUTRITION

Diet and Nutrition, Food, Vitamins and Prescriptions and Weight Management



LIFESTYLE

Dental, Hearing and Vision, Gifts & Special Occasions, Relaxation and others

Getting healthy isn't just about how many steps you take in a day. It's also about having access to nutritious foods and a social network that reminds you of your purpose. Our second benefit is a Complementary and Alternative Medicine (CAM) discount network. Tivity Health is our chosen provider.

More than 35,000 providers in 40+ CAM specialties including chiropractic, acupuncture, massage therapy and many more. Members receive 10%-50% off the cash price for these services. There are more than 16 unique providers participating in the CAM network.

BENEFITS TO MEMBERS

Eligible members will have access to practitioners, lifestyle products and other resources that are not covered by traditional benefit or insurance programs.

Guaranteed Savings:

Americans are spending 30 billion dollars every year in out of pocket costs on Complementary and Alternative Medicine (CAM) therapies.

Popularity:

59 million Americans currently use CAM care or treatment and 57% of Americans are likely to visit a chiropractor if they have neck or back pain.

Easy Access:

Our web portal allows members to print their discount coupons directly without having to wait for an authorization or benefit approval.

CURRENT VENDORS AND MEMBER DISCOUNT

Nutrisystem[®]

50%
Discount

amplifon
Hearing
Health Care

50%
Discount

DentalPlans.com
Join. Save. Smile.

15%
Discount

WholeHealth Living
choices
Rx savings

40%
Discount

zeel
online on the go

15%
Discount



MORE BENEFITS

Pharmacy Benefit Plan

HIPAA Compliant International & multi-platform support. Our program searches six U.S. platforms, the World Drug Market and Pharmacy Assistance programs for the best solution for each of our members.

- The Pharmacy Benefit Plan gives you the real prices (aka we skip the “markups and fees” part) on your prescriptions and tells you the pharmacy where you can get them.
- Enter your prescription information into our search engine and we will give you a list of your local pharmacies and the cost of your prescription at each location.
- Look through your list of options and decide which is the best pharmacy for you.
- Keep a full history of your prescriptions, so you can see what medication you have taken, and when.
- Access to any and all Manufacturer Savings Programs, Patient Assistance Programs and other savings and discounts offered by pharmaceutical manufacturers.
- For more expensive medications we have resources who can get medications overseas to our members at a better cost. They help with high cost maintenance meds like insulin, medicated creams, and asthma inhalers.

Personal Medical Records Vault

FSecure and accessible emergency profile and personal health records. Members can grant access to their Electronic Medical Records to practitioners, providers, facilities, etc. providing continuity of care. Health Tracking provides family members and caregivers the ability to record vital health observations easily and privately.

QR LifeCode

The Personal Medical Record Vault provides members with secure emergency personal medical profiles & five digit LifeCode IDs. Members can access and safely share their medical records, track health conditions, and get better healthcare solutions

HEALTH SAVINGS ACCOUNT COMPATIBLE

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

- HSA funds stay with you when you change jobs or retire, you own the account.
- Money you do not use in your HSA rolls over from year-to-year and earns interest tax-free.
- Saving for retirement. After age 65, HSA funds can be used for any purpose without penalty.
- Options for self-directed investments that can potentially grow your savings for healthcare or retirement.



MONTHLY CONTRIBUTION

There is a one time enrollment fee of \$100 plus an annual membership fee of \$25. \$125 will be charged at the time of enrollment.

INITIAL UNSHAREABLE AMOUNT (IUA)	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
MEMBER ONLY	\$275	\$235	\$225
MEMBER +SPOUSE	\$500	\$420	\$390
MEMBER +CHILD	\$495	\$425	\$395
MEMBER +FAMILY	\$685	\$575	\$530

*The higher IUA you choose, the lower your monthly contribution