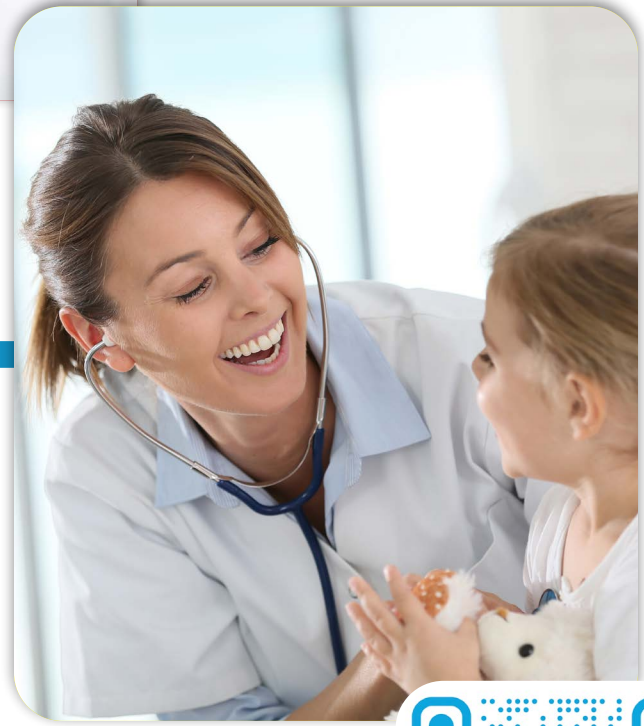




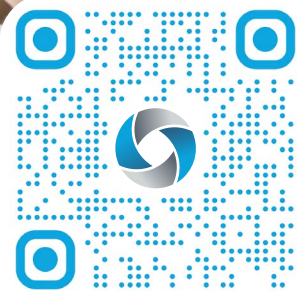
## What is Zion HealthShare?

With a Zion HealthShare 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 HEALTHSHARE 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 HealthShare community.
- Members are responsible for a maximum of 3 IUAs per 12-month period.



**Learn more about the IUA.**

## WHY CHOOSE ZION HEALTHSHARE?



**We accept members regardless of their religion or beliefs.**



**Visit any provider regardless of network—keep your doctor!**



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



**Alternative treatments are considered.**



**No annual or lifetime sharing caps.**



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

## Available Features



### 24/7 TELEMEDICINE ACCESS THROUGH TELADOC®

- \$0 unlimited general medicine visits.



### PRESCRIPTION SHARING THROUGH OPTUM RX

- \$5 generic prescriptions.
- 90-day refills.
- Visit any pharmacy.



### TAKE CARE OF YOUR MENTAL HEALTH WITH LIFEWORKS\*

- Access mental health modules and resources through the LifeWorks app.
- 24/7 access to LifeWorks consultants.
- Virtual and in-person counseling available.



### MATERNITY SHARING MADE SIMPLE

- Pay a single IUA for all eligible maternity expenses.
- Prenatal visits, delivery, and postnatal checkup included.



### KEEP THE FAMILY HEATHY WITH PREVENTIVE CARE SHAREABLE WITHOUT MEETING YOUR IUA.

- Scan the QR code to learn more about our preventive sharing program.

ZION MEMBERS  
**SAVE UP  
TO 40-60%**  
ON THEIR HEALTHCARE  
COSTS—AND EVEN  
MORE WHEN THEY  
EXPERIENCE LARGE  
MEDICAL EVENTS!

# A Year of Medical Expenses

## FOR A FAMILY OF FOUR

Meet the Jones', Taylor, Morgan, Adrian, and Skyler. The following table shows some average medical expenses that they might experience over the course of a year. Each column represents what an uninsured patient, A Zion HealthShare member, and a traditional customer would pay for each situation.

ANNUAL COSTS	UNINSURED SELF-PAY	ZION HEALTH MEMBERSHIP	TRADITIONAL INSURANCE
Monthly premium/contribution	\$0	\$7,500 (\$625/month)	\$15,600 (\$1,300/month)
Four preventative visits (\$125 per visit)	\$500	\$0 <sup>1</sup>	\$0
Eight sick visits (\$200 per visit)	\$1,600	\$1,600 or \$0 for telemedicine visits	\$400 (\$50 co-pays)
\$13,000 hospitalization for accident (Taylor)	\$13,000	\$1,000 IUA	\$6,700 (deductible + coinsurance)
15 chiropractic visits as result of hospitalization (\$75 per visit)	\$1,125	\$0	\$750 (\$50 co-pays)
Two prescriptions <sup>3</sup> (Metformin & Atorvastatin)	\$156	\$108	\$480
\$5,000 outpatient procedure (Taylor)	\$5,000	\$1,000 IUA	\$410 (spouse reaches out-of- pocket max)
\$8,000 hospitalization for accident (Taylor, separate incident)	\$8,000	\$1,000 IUA	\$0 (out-of-pocket max already reached)
<b>Total annual healthcare expenses</b>	<b>\$29,381</b>	<b>\$11,808</b>	<b>\$24,290</b>

1. One preventative visit per member. A second visit for the same member would be their responsibility.
2. Members are responsible for the costs of their sick visits, but Teledoc gives them access to virtual sick visits for no cost.
3. Price estimates are based on GoodRx coupons for self-pay patients, Rx Share rates for Zion HealthShare members, and \$20 copays for insurance customers



## **For Chronic Conditions Combine DPC + Zion HealthShare**

Find DPC's near you at <https://mapper.dpcfrontier.com/>

### **1. Direct Primary Care Overview**

Direct Primary Care is a healthcare model that centers around a direct relationship between patients and their primary care providers. DPCs are often family doctors or general practitioners. In this model, patients pay a monthly or annual fee, typically ranging from \$50 to \$200, to their chosen DPC provider. The monthly fee typically covers a comprehensive set of primary care services, including regular check-ups, preventive care, urgent care, and basic laboratory tests. By eliminating insurance companies as intermediaries for primary care services, DPCs aim to improve accessibility, affordability, and quality of care.

### **2. A Focus on Personalized Care and Longer Appointments:**

One of the main advantages of DPCs is the emphasis on personalized care and extended appointment times. Unlike traditional fee-for-service practices, where doctors must see a high volume of patients to cover costs, DPC physicians have a limited number of patients, allowing them to spend more time with each individual. Extended appointments foster a stronger doctor-patient relationship. DPC providers usually have a better understanding of the patient's medical history and can have more in-depth discussions about lifestyle, prevention, and treatment options.

### **3. No Insurance Hassles and Transparent Pricing:**

Direct Primary Care cuts through the complexities of dealing with insurance companies. Patients have direct access to their primary care providers without having to worry about co-pays, deductibles, or claim forms. DPC practices often provide transparent pricing so patients know *exactly* what they are paying for and what services are included in their membership. This simplicity and transparency make budgeting for healthcare expenses more manageable.

### **4. Enhanced Access and Telemedicine:**

DPCs aim to improve access to healthcare by offering various communication channels to patients. In addition to longer in-person appointments, many DPC providers offer telemedicine consultations. This virtual approach allows patients to connect with their doctors via video calls, emails, or texts for non-emergency medical concerns, follow-ups, or general medical advice. Telemedicine has proven especially valuable for patients in rural areas or those with limited mobility, as it reduces the need for physical travel.

### **5. Complementary to Zion HealthShare:**

While DPCs can cover a broad spectrum of primary care services, it is not designed to replace health insurance entirely. Instead, DPCs are often complementary to health insurance plans or health shares. Zion HealthShare is the perfect solution for DPC patients by offering cost-sharing during those more expensive medical events, such as hospitalizations and surgeries. By combining DPC for routine and preventive care with Zion HealthShare for major medical emergencies, individuals can create a comprehensive healthcare solution tailored to their needs.

Direct Primary Care is an innovative and patient-centric healthcare model that brings back the focus on the doctor-patient relationship. With its emphasis on personalized care, transparent pricing, and enhanced accessibility, DPCs are reshaping the primary care landscape for the better. While it may not be suitable for everyone's needs, it offers a refreshing alternative for those seeking a more direct and affordable approach to their primary healthcare. As with any healthcare decision, it's essential to evaluate your individual medical needs and consult with potential DPC providers to determine if this model aligns with your preferences and requirements. As DPCs continue to grow, they will likely play a crucial role in shaping the future of healthcare delivery, putting patients back at the heart of the medical journey.