

# 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, what we call a medical need.
- When your medical expenses rise above the threshold of your IUA, your need becomes eligible for sharing with the community.
- After your IUA is paid, the Zion Health community shares 100% of your eligible expenses. There is no maximum amount on what can be shared per need.
- All medical expenses related to the same need are counted toward the IUA. Once your IUA is met, you do not have to pay anything toward that need 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 need.
- Some needs may continue for years, while others may be resolved quickly. Needs are closed after 12 months without treatment.

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.



**TIM**  
 Zion Health member  
 with \$1,000 IUA

ER Visit with X-Ray

Surgery

Follow Up Doctor's Visits

Physical Therapy

**\$1,000**

**COST PER SERVICE**

\$2,500

\$20,000

\$400

\$1,500

**\$24,400**  
 (Total without health coverage)

**ERIC**  
 Conventional insurance  
 with \$5,000 deductible

ER Visit with X-Ray

Surgery

Follow Up Doctor's Visits

Physical Therapy

**\$8,550**



### 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 NEEDS 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 needs 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. 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.



### TESTIMONIAL

*"After being a member of Kaiser Permanente for the majority of my adult life, which would be 30+ years, I made the jump to **Zion Health** and I have been an extremely satisfied member. The lower cost is a help to my household and the services I am able to receive cover all of my needs. I would highly recommend Zion for anyone who is looking to reduce the cost of their medical needs while at the same time receiving high-quality care."*

Carrie, Health Sharing Reviews