



Membership Guide



Affordable & flexible plans with no hidden fees.



Incredible coverage and care in your local community.

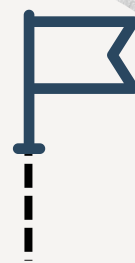


Easy sign-up, with no annual commitment.

3 Simple Membership Options



Start Here





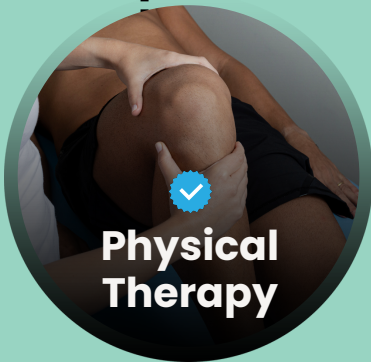
PRIMARY

YOUR LOCAL ACCESS TO HEALTH

Our Primary membership provides access to local personal doctors and essential medical services in your community.



Personal Doctor



Physical Therapy

Direct access to PT with no additional out-of-pocket costs



Mental Health

No cost in-person or virtual counseling sessions



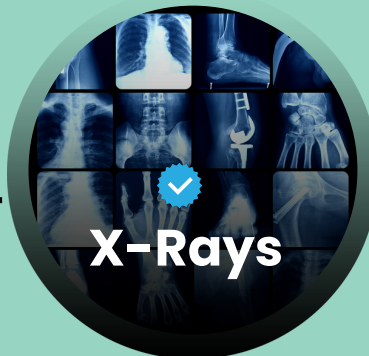
Prescriptions

FREE common RX list with added discounts



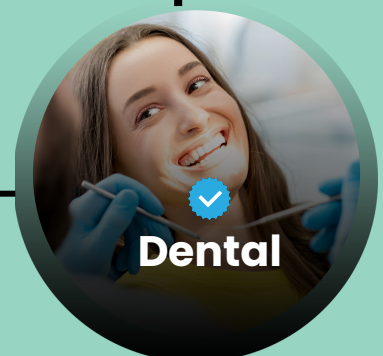
Labs

Annual Labs Included with Membership



X-Rays

FREE Same Week X-Rays



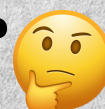
Dental

Annual cleanings included

PRICING

1st Adult	\$175
2nd Adult	\$150
Child (0-25)	\$50/child

But what about coverage for major medical needs?





CATASTROPHIC

FOR LIFE'S BIGGER HEALTH MOMENTS

- ✓ Surgery
- ✓ Pregnancy
- ✓ Major medical events.



Lets Talk Details

Your monthly membership fee is based on your **IUA** or **Initial Unsharable Amount**.

The higher the IUA, the lower your monthly membership goes down. It's sort of like a deductible, but a lot better, compared to traditional insurance. IUA options are: \$1,000, \$2,500, or \$5,000.

For Example:

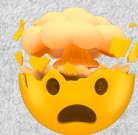
Let's say your IUA is \$2,500 and you have a \$10,000 medical bill.

- You pay the first \$2,500
- The rest (\$7,500) is shared by the community

FYI - The difference in monthly cost is about \$20-\$50/month difference.

But guess what??

The IUA is per injury/incident, so once you pay it, you don't have to pay anymore for that particular injury forever.



So what's covered?



Major Medical Events

- Accidents (e.g., car accidents, sports injuries)
- Emergency room visits
- Inpatient hospitalizations
- Surgeries (inpatient or outpatient)
- ICU stays



Chronic Critical Conditions

- Cancer treatment (non-preexisting or after phase-in)
- Heart disease & cardiac procedures
- Stroke
- Diabetes-related emergencies
- COPD (non-tobacco related or after phase-in)
- Autoimmune disorders
- Neurological disorders (e.g., MS, epilepsy)



Mental Health (Acute Only)

- Emergency inpatient treatment
- Acute counseling through partner networks
- Ongoing mental health medications and therapy sessions are not shareable under Zion but are included in the CoreMed Primary Membership.



Other Shareable Medical Needs

- Diagnostic imaging (MRI, CT, etc.) tied to a shareable event
- Labs related to a medical need
- Specialist consultations
- Medical transport tied to a shareable condition
- Organ transplants
- Emergency dental due to an accident
- Durable medical equipment
- Physical/occupational/speech therapy tied to a shareable medical event

But what about pre-existing conditions?

Pre-Existing Conditions

Most traditional insurance plans don't allow for pre-existing conditions or have huge deductables....here's how we do it.

4 YEAR PHASE-IN

Conditions treated, medicated, or symptomatic before joining may have sharing limits:

Not shareable

- Mental health medications
- Elective surgeries
- Vision, hearing aids, dental (unless related to accident)
- ADHD/Autism-related care
- Sleep apnea devices
- Infertility/fertility treatments
- Preventive care (covered by CoreMed Primary instead)

Year 1: Not shareable

Year 2: Up to \$25,000

Year 3: Up to \$50,000

Year 4+: Up to \$125,000/year

✓ Conditions like high blood pressure, cholesterol, and diabetes are exempt from this if controlled and no hospitalizations in the 12 months prior to membership.

Catastrophic Pricing

Type

Member Only
Member + Spouse
Member + Child
Member + Family

Ages 18-49

\$113	\$135	\$199
\$226	\$270	\$367
\$226	\$270	\$367
\$339	\$409	\$533

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

Ages 50-64

\$165	\$234	\$289
\$324	\$416	\$525
\$324	\$416	\$525
\$479	\$577	\$755

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

So what if I want both Primary and Catastrophic?



**Everything
you need in
one monthly
membership.**



- ✓ **Unlimited Access to your Primary Doctor**
- ✓ **Labs, xrays, medications, and dental included**
- ✓ **Protection against major medical bills**
- ✓ **Simple, affordable, and transparent pricing.**
- ✓ **Coverage anywhere in the U.S.**
- ✓ **Emergency coverage traveling outside the U.S.
No network restrictions**

COMPREHESIVE PRICING

Type

Member Only
Member + Spouse
Member + Child
Member + Family

Ages 18-49

\$288	\$310	\$374
\$551	\$595	\$692
\$451	\$495	\$592
\$714	\$784	\$908

Ages 50-64

\$340	\$409	\$464
\$649	\$741	\$850
\$549	\$641	\$750
\$854	\$952	\$1,130

IUA

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

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

- > \$50 for each additional child
- > Preventative Sharing: \$20/\$40/\$60