



EAGLE CARE HEALTHSHARE

OUTLINE

A HealthShare is a membership program that allows members to share in medical expenses. Eagle Care has partnered with Zion Health to bring the best HealthShare experience. Zion Health is not an insurance program, but members share major medical costs with one another as a community. Learn more at zionhealth.org.

SHAREABLE MEDICAL EXPENSES

With Zion Health, medical expenses for which the member request sharing are called “needs.” Sharing is a great way to plan for the largest medical expenses. There is no lifetime or annual cap on sharing for qualified medical expenses.

INITIAL UNSHAREABLE AMOUNT (IUA)

The first \$1,000, \$2,500, or \$5,000 (depending on the member’s chosen IUA) in eligible medical expenses is the member’s responsibility. This amount is called the initial unshareable amount. The remaining eligible expenses can be submitted to Zion Health for sharing.

PRE-MEMBERSHIP MEDICAL CONDITIONS

Pre-membership medical conditions have a phase-in period wherein sharing is limited. Starting from the initial enrollment date, members have a one-year waiting period before pre-membership conditions are shareable. After the first year, pre-membership need requests are eligible for sharing on a limited basis, with the amount increasing each membership year, up to \$125,000 in the fourth year. Members are never required to pay a second IUA for the same medical need request, including pre-membership medical conditions.

PREVENTIVE SHARING

The Preventive Sharing add-on feature allows members to share the costs of some standard medical services designed to help them stay proactive about their health. The following services are shareable at 100% without needing to meet your IUA:

- 1 annual provider visit per member. This visit can be used for a variety of services, including a specialist visit, dental, or vision service.
- Immunizations for children up to 18.
- Preventive mammograms and colonoscopies.
- Well child visits and immunizations for children born under an eligible maternity need.

RX SHARE

Through OptumRx, the Rx Share program is here to provide discounts on your maintenance prescriptions. Many generic prescriptions are available to members for only \$5 or \$15. Additionally, Rx Share offers discounted rates on many other prescriptions. You can still get prescriptions from your preferred pharmacy. When you order or pick up your prescription, simply present the OptumRx information on your member ID.

TELADOC

Teladoc gives you 24/7 access to a licensed care provider from the comfort of your home. Teladoc doctors can provide medical guidance and peace of mind without the need to wait for an office visit. You can also get prescriptions sent to the pharmacy of your choice and have the results of your visit shared directly with your primary care physician.

Visits are easy using the Teladoc app, but you can also access services online or by phone at 1-800-TELADOC. Through Zion Health, everyday care visits are \$0, and there is no limit to your number of visits. For common illnesses and health conditions, Teladoc can save both time and money. Zion Health also offers members specialist visits for only \$95.

To get started, download the Teladoc app and fill out a brief medical history like you would at the doctor's office. Please note that first-time registration must be done through the primary household member. Other members in the household can be added through the primary member's account.

LIFEWORKS

The LifeWorks membership add on helps reduce the cost and provides access to mental wellness care. With LifeWorks, you can schedule virtual or in-person visits with mental health professionals, both at no cost. Members do not need to reach their IUA for consultations through LifeWorks.

LifeWorks professionals will help you create an individualized treatment plan with as many consultations as you need.¹ Virtual counseling is available in over 200 languages for a variety of topics. LifeWorks provides support and resources for topics related to

- Adoption issues
- Alcohol and drug abuse
- Anxiety
- Budgeting, financial worries, and reducing debt
- Conflict at work
- Crisis and trauma
- Depression
- Domestic abuse
- Education issues
- Elder care/caregiving issues
- Gambling and other addictions
- Job burnout
- Legal matters
- Relationship issues
- Separation and divorce
- Stress
- Workplace change
- Work-related problems and job stress

Member Services: (888) 920-7526

Powered by **PLANSTIN** 

¹ THIS PLAN IS NOT INSURANCE and is not intended to replace insurance. CA residents are limited to three sessions per topic in a six-month period.