

# ZION WORKSITE BRIDGE

## OUTLINE

Planstin has partnered with Zion HealthShare to bring you an unparalleled medical cost sharing experience. A medical cost sharing community is different than health insurance. It is a membership program that allows like-minded members to share in one another's major medical expenses.

## SHAREABLE MEDICAL EXPENSES

As a Zion HealthShare member, you can submit a medical need request for your medical expenses when you require serious medical care. For each medical need request that arises, you may have a variety of related medical expenses. To see more information about what medical expenses are shareable, and how medical need requests are shared, please visit the Zion HealthShare Member Guidelines at [zionhealthshare.org](http://zionhealthshare.org).

## INITIAL UNSHAREABLE AMOUNT (IUA)

The first \$1,000, \$2,500 or \$5,000 in eligible medical expenses will be your member responsibility. You will not be responsible for more than three IUAs in any 12-month period. There is no annual or lifetime limit on how many eligible medical expenses you may share with the community.

## PRE-MEMBERSHIP MEDICAL CONDITIONS

With your bridge membership, you may share up to \$25,000 per medical need request related to a pre-membership medical condition with the Zion HealthShare community. After your second year of continuous membership, you may share up to \$50,000. Following your third year of membership, you may share up to \$125,000 per medical need request relating to your pre-membership medical condition in each 12-month period.

## USING YOUR MEMBERSHIP

As a Zion HealthShare member, you are not required to use a network of providers. With a medical cost sharing community, you are considered a cash-pay patient. This helps save the sharing community money and gives you freedom to use any provider in the world!