

ZION ESSENTIAL

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.

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

After one year of continuous 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!