



# ZION ESSENTIAL WITH ADD-ONS

## OUTLINE

Eagle Care 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

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!



## PREVENTIVE SHARING

The preventive sharing 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 provides discounts on your maintenance prescriptions. Many generic prescriptions are available 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 card.

## TELADOC®

Your Teladoc® membership 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 have 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 your Zion HealthShare membership, 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 HealthShare also offers members dermatology visits for only \$85.

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

Your included LifeWorks membership can help you access and reduce the cost of mental wellness care. With LifeWorks, you can schedule virtual or in-person visits with mental health professionals, both at no cost. Zion HealthShare 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. Virtual counseling is available in over 200 languages for a variety of topics. LifeWorks provides support and resources for topics related to:

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

\*CA residents are limited to three sessions per topic in a six-month period.