

*This program is not insurance. This program is a grouping of service providers that together offer a comprehensive level of care at competitive program rates.*



Welcome to the Common Sense approach, where innovation and healthcare meet. We have bundled some of the best resources in the healthcare market together to create comprehensive protection for you and your family, at a fraction of the cost of traditional health plans. This is the future of healthcare.

Healthy Business Group (HBG) has put together three products that together create a program that features:

- Wellness & Prevention
- Primary Care
- Specialist Visits
- Urgent Care, Labs, & X-rays
- Surgery Coverage
- Catastrophic Cost Sharing
- Mental and Behavior Health
- Prescription Coverage
- Maternity Care
- Telehealth
- Concierge Support

### How this works

Healthy Business Group (HBG), with over 150 years of combined healthcare experience, has had an ongoing quest to solve for healthcare equity, affordability, and reliability. Affording coverage and affording to use the coverage should be at the forefront of any coverage decisions.

Health Shares are the fastest growing model of medical expense coverage in the industry today. However, they often lack the preventive and daily utilization coverage that health care consumers need. At HBG we've listened and have built a bundle of three products that meet those needs.

# Preventive, Wellness, and Sickness Care



## ***Offering services for routine medical care and daily utilization***

### Elite Care w/ Rx Plan Highlights:

- Multiplan/PHCS Network- the largest PPO network in the US.
- \$0 deductible
- Preventive and Wellness Services covered at 100% - Click [HERE](#) for a list of preventive services
- Urgent Care
- Labs & X-rays
- Prescription Coverage: Generic Rx, Brand Rx, and Discount Rx

[Link to Plan Summary](#)

Pure Rx: 4-Tiered Formulary ranging from \$10-\$75 copay - [Link to Rx Formulary](#)

### MEC Companion Card

[Link to MEC Companion Card](#)

When you show your MEC Companion Card, you'll save money.

- *Dental: save up to 50%*  
Accepted at over 80,000 provider locations nationwide, and covers dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.
- *Hearing: save up to 70%*  
Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.
- *Vision: save up to 50%*  
Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.
- *Diabetic Care Services: save up to 70%*  
A full line of diabetes testing supplies are delivered directly to the member's home.

- *MRI & Imaging: save up to 75%*  
Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans as well as other imaging services at over 4,000 locations nationwide.
- *Lab—save up to 50%*  
Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test Results are typically available within a few days.
- *Vitamins – save 5%*  
A wide range of vitamin and mineral supplements are delivered directly to the member’s home at discounted rates
- *Daily Living Products – save up to 10%*  
A wide range of medical supplies, safety equipment, and health products are delivered directly to the member’s home at a discounted rate

## Telemedicine

Options Plus Telemedicine provides you and your family with access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose, treat illness, and even prescribe medication right over the phone.

Common Conditions treated include, but are not limited to:

- |                   |   |
|-------------------|---|
| • Allergies       | • Headaches                               |
| • Arthritic Pain  | • Insect Bites                            |
| • Bronchitis      | • Sprains/strains                         |
| • Cold/Flu        | • Respiratory Infections/Sinus Infections |
| • Conjunctivitis  | • Upset Stomach/Diarrhea                  |
| • Ear Infections  | • Urinary Tract Infection                 |
| • Gastroenteritis |   |

# Major Medical Events Cost Sharing



Our partners at Zion HealthShare have reimagined the Health Share model to simplify the experience for our members and make medical cost sharing more accessible.

## Health Share Beginnings

Medical cost sharing organizations, also known as HealthShares, began in the 1980s when a beloved pastor in Ohio was involved in a terrible automobile accident. His congregation came together to pay his medical bills—in full, in just forty-five days. This same community decided to continue following the biblical mandate to “bear one another’s burdens” by sharing healthcare costs in a simple yet practical way.

Members of HealthShares across the country share one another’s medical expenses in a similar fashion. This system has proven to be an effective alternative to traditional health insurance. Members enjoy the freedom, stability, and flexibility of medical cost sharing while keeping more money in their own pockets.

Zion HealthShare began facilitating medical cost sharing with its members in 2019 and has since become the fastest-growing, top-rated HealthShare in the nation. Learning from the organizations that came before, Zion HealthShare was founded with the mission to reimagine what medical cost sharing could be and better serve member needs amid the rapidly changing environment of American healthcare.

## Highlights

- Alternative to insurance
- Like-minded members who agree to the principles of membership and moral standards
- Member contributes monthly membership cost plus Initial Unshareable Amount (IUA)- similar to deductible
- Eligible medical expenses will be shared among community members after IUA is met.
- Pre-membership conditions shareable after 1 year of membership

## Shareable Expenses:

- Alcohol & Drug Abuse Treatment
- Ambulance Transport
- Arthritis Treatment
- Audiological
- Automobile Accidents
- Basal & Squamous Cell Cancer
- Cataract Surgery
- Congenital Conditions
- Contraception
- Cosmetic Surgery
- Degenerative Conditions
- Dilation & Curettage (D&C)
- Durable Medical Equipment (DME)
- Emergency Visits
- Genetic Mutation
- Genetic Testing
- Home Healthcare
- Hospice Care
- Hyperbaric Therapy
- Injections
- International Medical Treatment
- Joint Replacement Treatment
- Laboratory Tests & Checkups
- Long-Term Care & Skilled Nursing
- Maternity
- Medical Supplies
- Nutritionists
- Occupational Therapy
- Organ Transplants
- Osteoporosis
- Prescriptions
- Self-Referrals
- Speech Therapy
- Sports
- Suicide & Attempted Suicide
- Therapeutic Treatments
- Tobacco Use over 50
- Varicose Veins
- Weight Reduction

## [Link to Zion Member Guidelines](#)

"Zion HealthShare is not an insurance company. Neither this publication nor membership in Zion HealthShare are offered by an insurance company. Visit [zionhealthshare.org](http://zionhealthshare.org) to view your state specific notice."

# Behavioral Health



***Offering virtual behavioral and mental health counseling with licensed therapists.***

## Telemedicine for Behavioral Health Support – Walmart Virtual Health

Behavioral telehealth utilizes technology to give you and your family affordable and convenient access to behavioral health services online. [Walmart Virtual Health's](#) providers and therapists are all US-licensed, and board certified. By using Walmart Virtual Health's telehealth service, you can connect with a provider online, and receive a diagnosis and personalized treatment plan, including prescriptions for common medications, when medically necessary.

**\$38 copay** applies for each behavioral health session. You must be 18+ to have a therapy session (Teen Talk Therapy available upon request)

Members can visit the [Walmart Virtual Health Site](#) or download the app from their IOS or Google Play Store. After you've created an account, simply schedule a Behavioral Health video or phone visit on the website or the app with one of Walmart Virtual Health's providers.

Walmart Virtual Health's schedules therapy appointments Monday through Friday from 9:00 am to 7:00 pm local time. Many patients are able to meet with a therapist within 24 hours of requesting an appointment. Available appointment times are dependent upon provider availability.

Below is a sample of some of the concerns the Walmart Virtual Health team has assisted with:

- Addiction
- Anger Management
- Anxiety
- Bipolar Disorder
- Depression
- Divorce, Relationship Issues, Domestic Disputes or Violence
- Eating Disorders
- Mood Swings
- Obsessive Compulsive Disorder
- Panic attacks
- Performance Coaching
- PTSD
- Stress Management

# Scenarios

\*\*All Shareable expenses are subject to a member's IUA

Common Medical Needs	Options Plus	Zion Health Share	Walmart Virtual Health	Notes
Wellness & Preventive	✓			Covered 100%
Primary Care Visits	✓			\$15 copay (unlimited)
Specialist Visits	✓	✓		\$15 copay (unlimited)/shareable expense
Urgent Care Visits	✓			\$50 copay (unlimited)
Laboratory Services	✓			\$50 copay (unlimited)
X-Rays	✓			\$50 copay (unlimited)
Telemedicine (Routine Medical Care)	✓			\$0 copay (unlimited)
Imaging (CT/PET Scans, Ultrasounds, MRI's)		✓		Shareable Expense
Generic Rx	✓			Tier 1: \$10 or less Tier 2: \$25 or less
Brand Rx	✓			Tier 3: \$50 or less Tier 4: \$75 or less

## Scenarios (cont.)

\*\*All Shareable expenses are subject to a member's IUA

Common Medical Needs	Options Plus	Zion Health Share	Walmart Virtual Health	Notes
Outpatient Surgery - Facility Fee		✓		Shareable Expense
Outpatient Surgery - Physician/Surgeon Fees		✓		Shareable Expense
Emergency Room Care		✓		Shareable Expense
Emergency Medical Transport		✓		Shareable Expense
Hospital Stay - Facility Fee		✓		Shareable Expense
Hospital Stay - Physician/Surgeon Fees		✓		Shareable Expense
Mental/Behavioral Health - Telehealth Services			✓	\$38 per Telehealth Session
Mental/Behavioral Health - Inpatient Services				Not Covered
Pregnancy - Office Visits		✓		Shareable Expense
Pregnancy - Childbirth/Delivery/Professional Services		✓		Shareable Expense
Pregnancy - Childbirth/Delivery/Facility Services		✓		Shareable Expense
Home Health Care		✓		Shareable Expense
Rehabilitation Services		✓		Shareable Expense
Habilitation Services		✓		Shareable Expense
Skilled Nursing Services		✓		Shareable Expense
Durable Medical Equipment		✓		Shareable Expense
Hospice Service		✓		Shareable Expense

# Additional Features



## Rightway Healthcare

[Rightway Healthcare](#) is the starting point for all your healthcare needs. The first step is to download the app from the iOS or Google Play stores.

Your Health Guide will work with you on how to:

- Use the plan- Answering coverage questions, eligibility inquiries, etc.
- Find Highly rated, in-network doctors
- Schedule Appointments
- Resolve Billing issues before or after receiving bills
- Get answers to medical questions, such as what to expect for a surgery, prescription review, and more

The app lives on your smartphone for instant care access.



## Footprint ID - Digital Record Keeping

More than ever, health matters, and when it comes to health, minutes can mean the difference between life and death. In these situations, it makes sense to have all your medical records in one place when you need it. That's where Footprint ID comes in. Our safe, secure solution provides the right information at the right time when it matters most.