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**NATIONWIDE COVERAGE
BENEFITS SUMMARY**

**Worksite Benefits
& Insurance, LLC**
Real Solutions Found Here



Medical Cost Sharing Community for High Dollar Medical Expenses

Pre-existing Limitations	1st Yr. \$0 Sharing, 2nd Yr. Up to \$25k per need, 3rd Yr. Up to \$50k per need, 4th Yr.+ Up to \$125k per need in a 12 month period and resetting every membership year.
Pre-existing Exceptions	Cholesterol, Diabetes, High Blood Pressure
Max shared per need	No Annual or Lifetime Maximum
Eligible Medical Needs (medical expenses)	First \$1,000 (IUA)* per Need (Similar to deductible) Limit- 3 IUAs in a rolling 12 month period, individual or Family
Hospitalizations, Surgeries Inpatient/Out-Patient	Community shares 100% after IUA
Dr. Office Visits	Community shares 100% after IUA
Emergency Room	Community shares 100% after IUA
Ambulance; Land or Air Emergencies	Community shares 100% after IUA
Maternity	1x IUA, then community pays 100%. No fertility/ Infertility treatment. Available only through the Maternity Add-On
Chiropractor	Max 25 visits, within 120 days. Paid after IUA
Home Health Care	Up to 90 days per incident, \$5,000 limit after IUA
Prescriptions	Only for shareable conditions. Members can receive prescription discounts through the Rx Share Add-On .
Preventive Services	Available with the Preventive Sharing Add-On
Mental Health	Only if approved by Zion Health up to \$3,000 after IUA
Physical Therapy	Shareable for Inpatient, and up-to 35 outpatient sessions.

*The initial unshareable amount, or IUA, is the amount that a member will pay before the Zion Health community shares in medical expenses (Need). The IUA is also known as your personal responsibility. Determination of a "Need": Expenses related to the same medical condition, whether expenses for a single incident or separate incidents, will be shared as one need. The related expenses will accumulate toward the total need amount. Multiple Needs in a 12-Month Period: Member households that experience multiple needs will be responsible for up to three IUAs within a rolling 12-month period. After a member has paid three IUAs in a twelve-month period, any additional needs of \$500 or more will be shared with the Zion Health Community at 100%.



Services and Features

Virtual Primary Care

Every subscriber is assigned a primary care provider to support overall health and wellness as well as management of chronic medical conditions and the coordination of care with local medical providers (i.e., specialists).

Virtual Urgent Care

For immediate diagnosis, treatment, or direction of acute medical conditions.

Basic Mental Health Services

Preliminary diagnosis, counseling and treatment and/or referrals to local mental health specialists as appropriate.

Health and Wellness Coaching

Weight loss, smoking cessation, and overall lifestyle coaching and support.

Prenatal and Postnatal Support

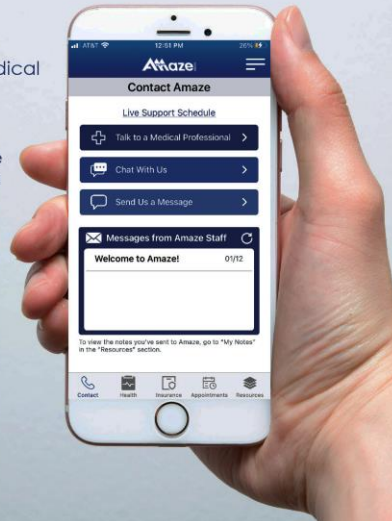
Consultation with our maternal and fetal medicine specialists, advice, guidance, lactation consults and more.

Digital Tools

We support the patient empowerment journey through online education, research tools, a medical grade symptom checker, and much more.

Concierge Services

We first diagnose and treat all that is responsible to handle virtually and then guide our members to the highest value, lowest cost providers and resources in their geographic area, including prescriptions, local labs, imaging, and other diagnostic services.



Supplemental Insurance Pays Cash To You

Group Hospital Insurance



A hospital stay can be expensive. Are you protected?

EssentialCare Group Hospital Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

How does Hospital Insurance work?

Hospital Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.*

How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.

How you use the money is up to you!

A family member is admitted to hospital

Hospital Admission Benefit	\$1,500
Hospital Confinement Benefit (\$200/day x 2 days)	\$400
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TOTAL	\$1,900

*Payouts are estimates and not guaranteed. The examples shown may vary from the plan offering. Your individual experience may also vary. Benefits paid are determined based on individual situations. Terms, conditions, and exclusions apply. See full policy for details.

ACCIDENT INSURANCE

Accidental injuries can happen anytime, anywhere, with one in five Americans seeking medical attention for injuries every year.¹ Help protect your employees from the financial impact of out-of-pocket medical bills with Accident Insurance.

Accident Claim Examples

Broken Finger	\$850
Fractured Leg (no surgery)	\$3,750
Broken Forearm (no surgery)	\$3,725

DID YOU KNOW

57%

of Americans can't afford a \$1,000 emergency expense?

DENTIST DIRECT

Discount Dental, Vision, and RX

DENTAL

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

Preventive. Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period.

Basic. Fillings, oral surgery, endodontics. Fee reduction of 20% to 60%. No waiting period.

Major. Crowns, bridges, dentures, and periodontics. Fee reduction of 20% to 60%. No waiting period.

Deductible. None.

Orthodontia. Children and adults. Fee reduction of approx. 20%.

Specialists. Fee reduction of 10% to 30% (or more).

Maximum Benefit. Unlimited



Example

Procedure	Typical Price	Discount Price	Savings	Discount %
White Filling	\$167	\$74	\$93	56%
Root Canal	\$934	\$505	\$459	48%

VISION

Vision Services

- 71% of the working population requires some form of vision correction.
- 40,000+ participating providers nationwide
- 15% to 20% Discounts

RX Savings

Rx Savings Examples

Prescription Drug Discounts – Up to 90% Savings ¹				
Medication	Typical Price	Discount Price	Savings	Discount %
Crestor	\$194.80	\$19.48	\$175.32	90%
Lexapro	\$116.60	\$23.32	\$93.28	80%
Nexium	\$236.27	\$61.43	\$174.84	74%

¹ Not applicable in all situations. Each scenario is case by case and does not constitute each situation.