

# ZION HEALTHSHARE ESSENTIAL MEMBERSHIP



## MEDICAL COST SHARING

### SUMMARY

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.



## MEMBER GUIDELINES

### SHAREABLE MEDICAL EXPENSES

As a Zion HealthShare member, you can submit a sharing 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 sharing requests are shared, please visit the [Zion HealthShare Member Guidelines](https://zionhealthshare.org) at [zionhealthshare.org](https://zionhealthshare.org).



## FINANCIAL RESPONSIBILITY

### INITIAL UNSHAREABLE AMOUNT

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 rolling period. There is no annual or lifetime limit on how many eligible medical expenses you may share with the community.



## PRE-MEMBERSHIP MEDICAL CONDITIONS

Pre-membership medical conditions have a phase-in period wherein sharing is limited. Starting from the membership start date, there is a one-year waiting period before pre-membership medical conditions are shareable. After the waiting period, the shareable amount increases with each membership year.

Maximum shareable amounts per sharing request:

Year One	Year Two	Year Three	Year Four
\$0 <small>waiting period</small>	\$25K	\$50K	\$125K

After four years of membership, expenses related to pre-membership medical conditions will be shareable up to a maximum of \$125,000 in a 12-month period. The shareable maximum resets each membership year.



## NO NETWORK RESTRICTIONS

### 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 the sharing community share in more eligible medical expenses.