

Important Notice: Zion HealthShare Membership Rate Change

Dear Zion HealthShare Member,

We hope this message finds you well. At Zion HealthShare, our commitment to keeping healthcare affordable, reliable, and community driven remains strong. We want to share some important updates that will affect your membership.

Effective January 1, 2026, membership rates will adjust for all Zion HealthShare members. This decision was made carefully to support the long-term strength of our health sharing community while continuing to provide you with dependable healthcare solutions.

We know affordability matters, and we've worked hard to keep this adjustment as minimal as possible while maintaining the quality of service and support you expect.

Initial Unshareable Amount (IUA) Update for \$1,000 IUA Members:

From our recent member survey, many of you told us you would prefer a slightly higher IUA if it meant keeping monthly contributions lower. With that in mind, the **\$1,000 IUA** membership option will increase to **\$1,250** for any new sharing requests submitted on or after **January 1, 2026**. Any active sharing requests submitted before this date will remain at the \$1,000 IUA. This change reflects your feedback and helps us keep monthly increases lower for the community as a whole.

Here are a few key details about the membership rate change:

- 1. Effective Date:** The new membership rates will be effective on January 1, 2026.
- 2. Rate Adjustment:** The updated rates are included in this document. Please review them carefully, as the rate change will affect every membership.
- 3. Support Available:** Our Member Support team is here to answer any questions you may have about the rate change, your membership, or any other questions you may have.

We are grateful for your trust and participation in the Zion HealthShare community. Together, we remain committed to supporting one another with compassion, transparency, and simplicity.

If you have any immediate questions or concerns, please do not hesitate to contact our Member Support team at (888) 920-9466 or member@zionhealthshare.org.

Warm regards,

Your Zion HealthShare Community

2026 Direct Membership Monthly Rates

The Direct Membership is for individuals and families who want support when unexpected medical events occur, preventive healthcare, pharmacy discounts, 24/7 telemedicine, and mental health resources. Visit our services page for more details about these services. For more information, please call our Member Support team at (888) 920-9466 or email us at member@zionhealthshare.org.

\$1,250 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-39	Age 40-49	Age 50-64
Member Only	\$219	\$260	\$254	\$320
Member + Spouse	\$419	\$482	\$507	\$617
Member + Children	\$439	\$491	\$507	\$617
Member + Family	\$635	\$669	\$717	\$899

\$2,500 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-39	Age 40-49	Age 50-64
Member Only	\$161	\$204	\$214	\$289
Member + Spouse	\$300	\$375	\$402	\$487
Member + Children	\$303	\$389	\$402	\$487
Member + Family	\$459	\$519	\$579	\$728

\$5,000 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-39	Age 40-49	Age 50-64
Member Only	\$114	\$175	\$188	\$207
Member + Spouse	\$205	\$297	\$323	\$385
Member + Children	\$205	\$297	\$323	\$385
Member + Family	\$334	\$446	\$504	\$565

*The Initial Unshareable Amount, or IUA, is the amount a member must pay before expenses related to an eligible medical need are shared by the community. Household memberships will not be responsible for more than three (3) IUAs in a rolling 12-month period.

2026 Essential Membership Monthly Rates

All Essential Memberships for companies and organizations include medical cost sharing, with additional services available for membership customization. Optional membership add-ons include preventive sharing, pharmacy discounts through Zion RxShare, and 24/7 virtual care. Visit our services page for more details about these additional services. For more information, please call our Member Support team at (888) 920-9466 or email us at company@zionhealthshare.org.

\$1,250 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$174	\$204	\$298
Member + Spouse	\$348	\$375	\$541
Member + Children	\$348	\$375	\$541
Member + Family	\$533	\$544	\$777

\$2,500 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$112	\$134	\$236
Member + Spouse	\$225	\$268	\$418
Member + Children	\$225	\$268	\$418
Member + Family	\$394	\$406	\$579

\$5,000 Initial Unshareable Amount*

Membership Tier	Age 18-29	Age 30-49	Age 50-64
Member Only	\$84	\$111	\$165
Member + Spouse	\$165	\$222	\$323
Member + Children	\$165	\$222	\$323
Member + Family	\$276	\$334	\$478

Additional Services

Membership Tier	Preventive	Zion RxShare	Virtual Care
Member Only	\$20	\$10	\$5
Member + Spouse	\$40	\$15	\$10
Member + Children	\$40	\$15	\$10
Member + Family	\$60	\$20	\$15

*The Initial Unshareable Amount, or IUA, is the amount a member must pay before expenses related to an eligible medical need are shared by the community. Household memberships will not be responsible for more than three (3) IUAs in a rolling 12-month period.