

CHECK OUT

how a Minimum Essential Coverage (MEC) Plan along with a HealthShare (not insurance) Plan can be an alternative and more affordable approach for health coverage than traditional health insurance.



**Combined Monthly Member Payments for the LifeLine Medical Gold MEC
Plan
And the MPB Health (Zion) \$2,500 IUA Care+ Medical Share Plan
(non-tobacco)**

	<u>Ages 18-29</u>	<u>Ages 30-49</u>	<u>Ages 50-65</u>
Member	\$ 478	\$ 491	\$ 593
Member & Spouse	\$ 826	\$ 869	\$1,019
Member & Children	\$ 806	\$ 849	\$ 999
Family	\$1,217	\$1,229	\$1,402

The above includes the \$5 per month membership fee for the LifeLine Medical Gold MEC Plan.

Websites for the LifeLine Medical (Guaranteed Issue Medical) and the MPB Health (Zion) Health Share Plans:

For the LifeLine Medical Gold MEC Plan, Go to:

<https://goenroll123.com/sadlerhayesassociates> – Enter the Access Code: ***JHNY8431***
Click on the *Guaranteed Issue Medical* Menu Bar selection.

For the MPB Health (Zion) Medical Share Care+ Plan:

<https://www.1enrollment.com/index.cfm?id=599327> -
and click on *Care+ Plan*

Plans are offered by:

J. Sadler Hayes, II
Sadler Hayes Associates, Inc.
64 Rolling Ridge Road
New City, NY 10956
845-639-0492
sadlerhayes@gmail.com



- **Plan Anniversary**

December 31, 2025

- **Enrollment**

20th of month Prior to Effective date

- **Issue Ages**

18+

- **States Available**

Available in All States

- **Network**



[Click here](https://providersearch.multiplan.com/webcenter/portal/ProviderSearch) - <https://providersearch.multiplan.com/webcenter/portal/ProviderSearch>
Select a Network and choose **PHCS then Specific Services**

- **Preventative Services**

100% Coverage for Mandated Preventative Services

[Adults](#) | [Woman](#) | [Children](#)

- **Primary Care Visit**

\$15 Copay (Unlimited)

- **Specialist Office Visit**

\$15 Copay (Unlimited)

- **Urgent Care**

\$50 Copay (Unlimited)

- **Diagnostic X-Ray, Lab**

\$50 Copay (Unlimited)

Virtual Health Benefits

Telemedicine \$0 Copay | Unlimited

Virtual Behavioral Health \$50 Copay | 3x/year

- **Hospital Indemnity**

Hospital Indemnity benefits can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage and can give you more of a financial safety net for unplanned expenses brought on by a hospital stay. Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.

Hospital Admission \$2,000 | 1x/year

Hospital Confinement \$50 per day | 30x/year

Diagnostic Procedure \$250 | 1x/year

Outpatient Surgery \$250/\$500 | 1x/year

Rx Formulary



Tier 1: \$15

Tier 2: \$30

Tier 3: \$50

Tier 4: \$75

Current Monthly Payments:

Lifeline Medical Gold

GUARANTEED ISSUE

- Issue ages 18-99
- Available in all states
- No Office Visit Limitation
- Preventative care - 100% covered
- Hospital admission
- No waiting periods
- Telemedicine

Single:

\$270.00

Single + Children:

\$457.00

Single + Spouse:

\$477.00

Family:

\$649.00

There is a one time \$25 enrollment fee with the first month's payment / There is a \$5 per month ongoing membership fee in addition to the monthly premium payment.

The current healthcare landscape, characterized by escalating costs and limited flexibility in traditional models, has spurred the development of this innovative solution that offers a compelling alternative, addressing the limitations that have become a significant challenge for many.

Community-based Medical Cost Sharing

For large, unexpected medical bills, you pay an Initial Unshareable Amount (IUA) and the community shares the remaining costs.

IUA Options: ~~\$1,000~~ ^{#1,250}, \$2,500, \$5,000

- ✓ No network restrictions
- ✓ Eligible medical needs are shared worldwide
- ✓ Long-term care and skilled nursing is shareable for eligible injury or illness ¹



No Lifetime Limits

100% Sharing by the community for eligible medical expenses after IUA is met.



Family Planning

Expectant mothers have the freedom to choose where and how to deliver baby and pay a single IUA for all expenses related to maternity sharing request.



Pre-Existing Conditions

There is a 2-year look-back period. Pre-existing conditions become progressively eligible for sharing over time. ²

¹ Long-term care & skilled nursing: Shareable when prescribed by a licensed medical provider for recovery from an eligible injury or illness. Sharing for these services is limited to 90 days per sharing request

² 1st year - \$0, 2nd year - \$25,000, 3rd year - \$50,000, 4th year & thereafter - \$125,000. Pre-ex exceptions: Managed high cholesterol, blood pressure & diabetes that did not result in a hospitalization in the past 12 months

More Services

Telehealth 24/7/365

- Address general medical questions
- Manage chronic conditions
- Discuss your test results
- Get prescriptions (with exceptions)

Mental Health Counseling

- Virtual, face-to-face, or phone sessions
- \$0 Up to 12 sessions a year (CA 6 Sessions)
- Access to additional work/life resources
- Online professional training library

Concierge Assistance

- Guidance and support
- Help finding fairest priced medications
- Help finding high quality providers
- Help finding fairest priced labs

Discounted Supplements

- 25% off orders
- High-quality supplements
- Fast, reliable shipping
- Free shipping over \$50





Care+ Membership

Effective December 20th, 2025 Billing

\$1,250 IUA

Membership Type	18-29	30-49	50-64
Member Only	\$268	\$298	\$381
Member+Spouse	\$467	\$494	\$668
Member+Child	\$467	\$494	\$668
Member+Family	\$702	\$713	\$947

\$2,500 IUA

Membership Type	18-29	30-49	50-64
Member Only	\$203	\$216	\$318
Member+Spouse	\$344	\$387	\$537
Member+Child	\$344	\$387	\$537
Member+Family	\$563	\$575	\$748

\$5,000 IUA

Membership Type	18-29	30-49	50-64
Member Only	\$166	\$193	\$247
Member+Spouse	\$284	\$341	\$442
Member+Child	\$284	\$341	\$442
Member+Family	\$445	\$503	\$647

Note: Households with one or more tobacco/vape users contribute an additional **\$50.00** per month.