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Looking to reduce your healthcare costs while maintaining coverage?

I have found a solution which combines a Minimum Essential Coverage (MEC) plan with a Medical Share Plan that can offer comprehensive and affordable healthcare protection for you and your employees.

Here's how it works:

MEC plans provide basic coverage and has copays for office visits both primary and specialists as well as urgent care, x-rays, prescriptions and more without a deductible – and meets the Affordable Care (ACA) requirements which can help avoid some of the penalties while offering a foundation of essential healthcare benefits.

Medical Share Plans involve sharing healthcare costs with a community, similar to a faith based health sharing ministry. These plans are not insurance, but offer additional coverage for expenses beyond the MEC Plan such as hospital, surgery, emergency room, etc. and often at a lower cost when compared to traditional insurance.

The benefits?

Reduced costs – Combining these plans can be more affordable than traditional insurance, especially for young and healthy individuals.

A Large National Provided Network with the MEC plan – The MEC plan is an in-network only program that has an extensive provider network across the country.

Important to remember:

Carefully review the benefits, limitations and exclusions of both plans to ensure they meet your specific needs.

Combining these plans may not be suitable for everyone.

To see if this unique approach is right for you and your business, give me a call at 845-639-0492 or send an email to me at sadlerhayes@gmail.com.

**Combined Monthly Member Payments for the LifeLine Medical Silver 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	\$ 326.50	\$ 346.50	\$ 441.50
Member & Spouse	\$ 435.00	\$ 610.00	\$ 755.00
Member & 1 Child	\$ 570.00	\$ 610.00	\$ 755.00
Member & Children	\$ 760.00	\$ 770.00	\$ 945.00
Family	\$ 870.50	\$ 880.50	\$1,055.50

The above includes the \$6 per month membership fee for the LifeLine Medical Silver MEC Plan.

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

For the LifeLine Medical Silver MEC Plan – **www.sadlerhayesassociates.biz** –
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:
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- **Plan Anniversary**

December 31, 2025

- **Enrollment**

20th of month Prior to Effective date

- **Issue Ages**

18+

- **States Available**

Available in All States

- **Network**



Go to: www.multiplan.com

Select a Network and choose PHCS then Specific Services

Preventative Services

- 100% Coverage for Mandated Preventative Services

- **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/Surgery/ER:**

Not Covered

-

- **Rx Formulary**



Tier 1: \$15

Tier 2: \$30

Tier 3: \$50

Tier 4: \$75

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PW Lifeline Medical Silver

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

Single:

\$135.50

Single + Children:

\$244.00

Single + Spouse:

\$244.00

Family:

\$354.50

There is a one-time enrollment fee of \$25 and an ongoing membership fee of \$6.00 per month



Care Plus (Zion HealthShare)

Virtual Healthcare

Unlimited 24/7/365 access at no cost to primary, pediatric, women's health, and behavioral health board-certified physicians, via chat, video, or call.

Mental Health Counseling

Get help dealing with personal and work-related issues.

Counseling: Counseling: Virtual, face-to-face, or telephonic sessions with a counselor. Up to 12 sessions, per member, per year with a 2-month break between each block of 4 sessions (CA limits to 6 sessions per member, per year).

Access to additional resources: Childcare, legal, financial, support groups, housing, etc.

Elder Care & Financial: Telephonic consulting, tailored eldercare counseling & resources, plus financial wellness counseling provided by experts in their field.

Online Training Library: Thousands of virtual work/life training and the ability to track progress.

Access to Compass: Advanced HR support and assistance in professional development.

MPB Concierge

A dedicated team that will help you navigate your healthcare membership. Provides support for:

Cost & Quality Search: Find the highest quality at the fairest price for providers, labs and imaging.

Pharmacy Benefits: Find the most affordable price for your prescriptions needs.

Labs & Testing: Find the nearest lab and imaging center that will provide you with the best discounted price.

***Important Disclaimer Regarding EKRA and Healthsharing Reimbursement:

Please be advised that due to the Eliminating Kickbacks in Recovery Act (EKRA), certain laboratory costs exceeding your Initial Unshareable Amount (IUA) may not be eligible for reimbursement through healthsharing plans.

Always remember to check with your healthcare advisor or call our MPB Concierge before undergoing any lab tests to fully understand the coverage details specific to your healthcare plan. Plans can vary significantly, and having a clear understanding of yours can help you avoid any unexpected costs associated with lab services.

Personal Medical Records Vault & QR LifeCode

Secure and accessible emergency profile and personal health records. Members can grant access to their Electronic Medical Records to practitioners, providers, facilities, etc. providing continuity of care. Health Tracking provides family members and caregivers the ability to record vital health observations easily and privately.

Large Medical Expenses

Use Medical Cost Sharing for catastrophic expenses, illness, and accidents.

Initial Unshared Amount (IUA) Options - Choice of \$1000, \$2500, or \$5000.

Maximum Number of IUA's Annually - 3 per membership (limits member financial exposure)

Pre-Existing Conditions - 24-month look-back: no cost sharing for the first 12 months; \$25K 2nd year; \$50K 3rd year; \$125K 4th year and beyond. (*Exceptions for well-maintained High Blood Pressure, High Cholesterol & Diabetes*)

Maternity Benefits - One Initial Unshareable Amounts (IUA's) are applied to a single maternity need. Any pre-birth or post birth need of the child will be considered a separate sharing request.

Mental Health - Medications and other care is not shareable for the treatment of any mental health related illnesses unless pre-approved by the Medical Cost Sharing community. Sharing is limited to \$3,000.

Alternative Care Treatment – With pre-approval, alternative medical treatments may be shared with the Medical Cost Sharing community. Alternatives proven to be safe and effective while being an alternative to a traditional treatment plan will be considered. Members will be required to submit a treatment plan for consideration prior to the alternative treatment.

End of Life Assistance - For a Member, and/or his or her dependents, who die(s) after two years of uninterrupted Membership as a Sharing Member, financial assistance to the surviving family will be provided by the Members according to the following schedule, upon receipt of a copy of death certificate, and as listed on the Member enrollment.

\$10,000 Primary Member, \$10,000 Dependent Spouse, \$2500 Dependent Child

Tobacco Use - \$50 monthly surcharge per household.

Sharing Limits - No annual or lifetime limits unless restricted by a pre-existing condition.



CARE+ | Monthly Membership

Monthly Membership

\$1,000 IUA

Age 18-29

Member Only	\$240
Member + Spouse	\$425
Member + Child	\$425
Member + Family	\$615

Age 30-49

Member Only	\$265
Member + Spouse	\$450
Member + Child	\$450
Member + Family	\$635

Age 50-65

Member Only	\$350
Member + Spouse	\$615
Member + Child	\$615
Member + Family	\$875

\$2,500 IUA

Age 18-29

Member Only	\$185
Member + Spouse	\$320
Member + Child	\$320
Member + Family	\$510

Age 30-49

Member Only	\$205
Member + Spouse	\$360
Member + Child	\$360
Member + Family	\$520

Age 50-65

Member Only	\$300
Member + Spouse	\$505
Member + Child	\$505
Member + Family	\$695

\$5,000 IUA

Age 18-29

Member Only	\$160
Member + Spouse	\$265
Member + Child	\$265
Member + Family	\$405

Age 30-49

Member Only	\$185
Member + Spouse	\$320
Member + Child	\$320
Member + Family	\$475

Age 50-65

Member Only	\$235
Member + Spouse	\$415
Member + Child	\$415
Member + Family	\$600