



Secure HSA

OVERVIEW



PHONE
(855) 816 - 4650

VISIT
WWW.MPB.HEALTH

EMAIL
INFO@MYMPB.COM



SERVICES

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Important: This membership provides access to healthcare services, it is not health insurance.



For Large Medical Needs

Medical Cost Sharing



Manage significant medical bills, after you pay your Initial Unshareable Amount (IUA), the community helps cover the rest of the eligible expenses.

- **Initial Unshared Amount (IUA):** You can choose an IUA of \$1,000, \$2,500, or \$5,000. This is the amount you will be responsible for paying out-of-pocket for each medical incident.
- **Maximum Coverage per Household:** The IUA will apply to a maximum of 3 medical incidents for your entire household each year.
- **Total Coverage:** The total out-of-pocket expense you might incur in a year is 3 times your chosen IUA. For example, if you choose a \$1,000 IUA, the most you would pay in a year is $3 * \$1000 = \$3,000$.

WHAT TO DO IF A “NEED” ARISES

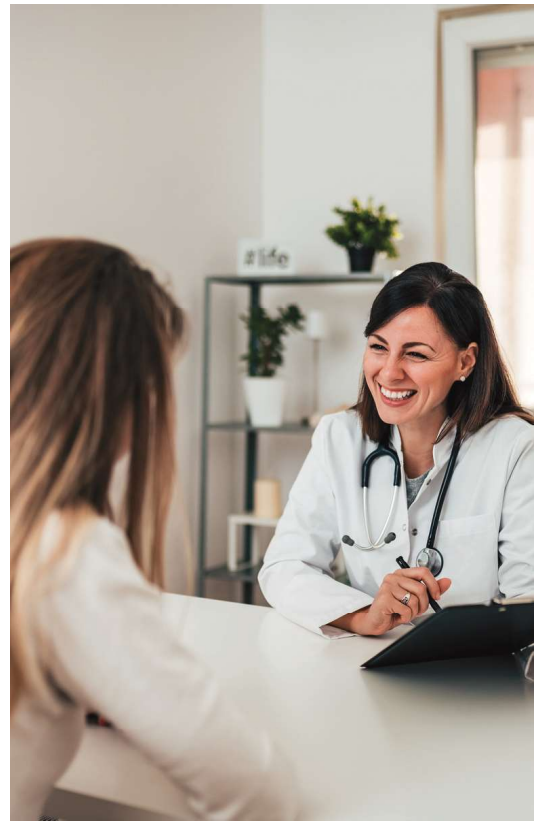
- Ask for the best cash price (Anywhere from 10%–80% discount).
- Keep copies (PDFs are great!) of any medical bills you pay over your IUA. You can store them on your computer or on the MPB Health app.
- Once you have bills over the IUA, contact our MPB Concierge, they will guide you in submitting your request to the health sharing community.
- Once approved, the sharing community will directly pay the providers for your eligible medical expenses.

[HEALTH SHARING GUIDELINES](#) →
[MATERNITY GUIDELINES](#) →

For Preventive Screenings

Minimum Essential Coverage

Access to annual preventive care screenings that comply with the Affordable Care Act (ACA) standards. You will be served best by visiting a provider who accepts the PHCS network.



Health Savings Account Compatibility

This plan allows you to participate in a Health Savings Account (HSA). HSAs enable you to contribute pre-tax dollars towards future qualified medical expenses.

For Non-emergency Medical Needs



24/7/365 Telehealth

On-demand virtual medical care, connecting you with primary, pediatric, women's health, and behavioral health board-certified physicians, via text-based chat first. If needed, you can switch to a video call for a more in-depth consultation. \$0 Unlimited Access!

WITH CIRRUSMD YOU CAN

- ✓ Address general medical questions
- ✓ Address women's health concerns
- ✓ Address mental health concerns
- ✓ Manage chronic conditions
- ✓ Discuss your test results
- ✓ Get refills for prescriptions (with some exceptions).
- ✓ Address urgent care needs*

* Telehealth may not be suitable for emergency situations.

For Mental Health Needs

Mental Health Counseling

Virtual, face-to-face, or telephonic sessions with a counselor. \$0 Up to 12 sessions, per member, per year with a 2-month break between each block of 4 (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.
- **Access to Impact Suite App:** An App for personal growth and healing.

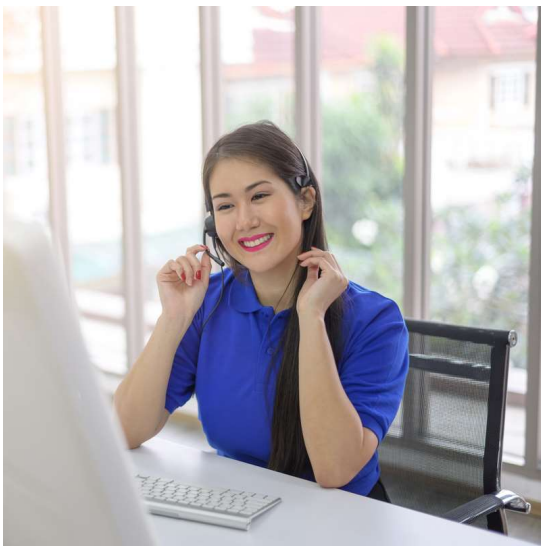


MPB Concierge

YOUR ADVOCATE FOR NAVIGATING MEDICAL NEEDS!



Our MPB Concierge team is focused on supporting and guiding you every step of the way through your health care journey, so you can make informed decisions.



GET HELP

- ✓ Finding the fairest priced medications, as well as where to purchase them.
- ✓ Finding providers and facilities with the highest quality of service at fairest prices.
- ✓ Finding the best labs and facilities at the fairest price.



QR LifeCode & Medical Records Vault

On your MPB membership card, you'll see a QR Life Code. This code can be scanned to access your electronic medical vault.

QR LifeCode: In a medical emergency first responders can access your Medical Records Vault through your QR LifeCode Five-digit ID code.

Medical Records Vault: Allows you to securely store your medical records.



Discounted Supplements & Wellness Products

Get access to high-quality supplements at fair prices, backed by features that help you stay on track with your wellness goal.

High quality: only the healthcare's best products to better support your wellness journey.

Great Prices: Practitioner-driven pricing ensures you get great prices on all products.

Fast, reliable shipping: You receive your wellness products quickly, backed by world-class customer service.

Get Expert Support

SPEAK TO A HEALTHCARE ADVISOR

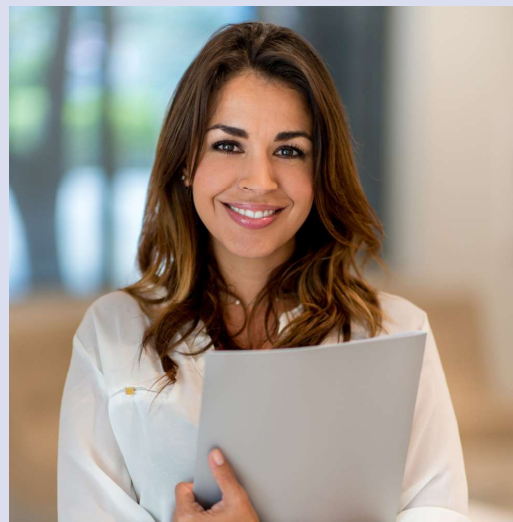
Choosing a healthcare plan can be a complex process, and a Healthcare Advisor can be a valuable resource.


ADVANTAGES:

- ✓ **Expertise:** They can consider your health needs, age, and budget to find the best plan for you.
- ✓ **Time-saving:** They can navigate the various plan options and do the research, saving you significant time and effort.
- ✓ **Cost-saving:** Their knowledge of plans and pricing can help you find an affordable option with the coverage you need.
- ✓ **Enrollment assistance:** They can guide you through the enrollment process, ensuring everything is done correctly.

IN ADDITION A HEALTHCARE ADVISOR CAN:

- **Explain complex terms:** They can clarify unfamiliar concepts.
- **Help you stay updated:** They can keep you informed about changes in plans and healthcare regulations.
- **Advocate for you:** They can help you understand your plan benefits.



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