



Comprehensive & Affordable

**EMPLOYEE HEALTHCARE SOLUTIONS
FOR SMALL BUSINESSES**

**"TAKE CARE
OF YOUR
PEOPLE, AND
THEY'LL TAKE
CARE OF
BUSINESS"**



ATTRACT AND RETAIN
valuable employees

FLEXIBLE

employer contribution ranging from
0%-100%

LOW

administrative responsibility

NO MINIMUM

participation requirement

REDUCTION

of employee sick days



Differentiate Yourself from your Competitors

Employee Benefits that include a Full Complement of Services addressing ALL their Health Care Needs!

- Provider freedom of choice for your employees
- Support and guidance provided to employees by our MPB Concierge team
- Direct Billing for Employer Groups of 3 or more

Key Membership Benefits

SECURE Plan Only



MEDICAL COST SHARING

UNLIMITED VIRTUAL HEALTHCARE

MENTAL HEALTH COUNSELING

LIFE CARE

(Employee Assistance Program)

CONCIERGE TEAM & PHARMACY
PROGRAM

WHOLE HEALTH LIVING PROGRAM

MINIMAL ESSENTIAL COVERAGE

Affordable Care Act Preventative Care

Health Savings Account Compatible

Medical Cost Sharing

Get more Freedom, Control & Flexibility in Healthcare Choices

- Community of like-minded people
- Tried and true alternative to health insurance
- Millions of members nationwide with over 2 billion dollars in medical costs shared
- Over 30-year track record of effective sharing



Medical expenses are shared based on the membership guidelines | **Medical Cost Sharing**



Freedom-Focused & Worldwide

- Lower Monthly Cost
- \$1000, \$2500 & \$5000 **Initial Unshareable Amount (IUA)** with No Lifetime Limits
- No network restrictions for medical needs
- Preventive care within the PHCS network
- ACA Compliant Annual Wellness Visits (included in some memberships)
- Excellent Maternity Benefits
- Alternative Medicine Friendly
- End of life assistance and funeral expenses:
 - \$10,000 upon the death of a primary member
 - \$10,000 upon the death of a dependent spouse
 - \$2,500 upon the death of a dependent child

Understanding Your Initial Unshareable Amount (IUA)

INITIAL UNSHAREABLE AMOUNT (IUA)

The amount a member pays when a medical **Need** arises.

IUA OPTIONS

\$1,000
\$2,500
\$5,000

No annual or lifetime cap on sharing

NEED

One or more medical expenses caused by a single accident or illness. Fully shared with the Medical Cost Sharing Community

FINANCIAL EXPOSURE LIMITED TO

- Three (3) IUA's per household, per year
- Eligible Need is fully shareable above chosen IUA
- For further Needs, member is responsible up to \$500. Needs exceeding \$500 are shared in full

What if I have a Pre- Existing Condition?

**Applicants are
accepted regardless
of health status**

PRE- EXISTING CONDITIONS HAVE A 24- MONTH LOOK BACK

Examples of pre-existing conditions include Epilepsy, chronic illness, cancer or current medical treatments.

PRE-EXISTING CONDITIONS ARE NOT SHAREABLE IN THE FIRST YEAR OF MEMBERSHIP

Up to \$25k during 2nd year; up to \$50K during 3rd year; up to \$125K per years 4 and beyond.

Exceptions for high blood pressure, high cholesterol and diabetes.



How is a large medical Need managed with Medical Cost Sharing?

Member has a heart attack at the office and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery, and post-surgery physical therapy. Doctor prescribes medication for maintenance.

ANY AGE • \$1,000 IUA

Hospital Bill.....	\$54,600
Anesthesia & Surgery.....	\$22,000
Prescriptions (1st 120 days).....	\$425
Ambulance to Hospital.....	\$725
Follow-up Office Visits.....	\$500
Total Medical Need Cost.....	\$78,250
Shared with Community.....	-\$77,250
Total Member cost.....	\$1,000



Maternity

YOU WILL ONLY BE RESPONSIBLE FOR A SINGLE IUA BEFORE THE COMMUNITY SHARES 100% OF YOUR MATERNITY COSTS.

Shareable expenses may be related to miscarriage, prenatal care, postnatal care, and delivery. STD screenings prescribed by a licensed practitioner as part of routine prenatal care are shareable as part of the maternity need.

Medical Cost Sharing

Waiting Period: Pregnancy is considered a pre-membership medical condition if conception occurs within the first 60 days of the membership



Well Child Visits

WELL CHILD VISITS AND THEIR ASSOCIATED IMMUNIZATIONS ARE SHAREABLE.

The Sharing Community will share in up to:

- 6 well child visits before the age of 12 months
- 3 between 12 months and 24 months
- 2 between 24 months and 36 months.

Yearly visits after can be shared as the annual provider visit.



Freedom to Choose

WHEN FACED WITH A NEW DIAGNOSIS, MEMBERS MAY PROPOSE AN ALTERNATIVE TREATMENT PLAN

- These alternatives generally should be considered safe and effective while being an alternative to a traditional treatment plan.
- Needs may be considered shareable pending prior written approval by your Medical Cost Sharing provider.
- Member is required to demonstrate the proposed value of the alternative treatment.

Example: chiropractic, naturopath, massage therapy, acupuncture, etc.



Affordable Care Act Preventive Care

With our **SECURE** Membership

- All wellness screenings as defined by the Affordable Care Act with no waiting period
- Preventive wellness within PHCS Multiplan Network
- Network of thousands of providers throughout the US
- All wellness screening including annual wellness, well-child visits and immunizations, women's health, pap smears and screenings, birth control methods, mammography, colonoscopies and more



Unlimited Virtual Healthcare

24/7/365 Access

- Access to a board-certified physician within 60 seconds
- Text-first solution – can be escalated to a phone call or video conference
- Use as often as needed at no additional cost
- Chat with a Doctor, Pediatrician, or Women's Healthcare Provider with no time limits through a HIPAA-compliant platform
- Continuity of Care for existing medical conditions through case management
- Virtual Behavioral Health Care services provided through an integrated network of multi-specialty physicians
- Easy to use and saves time and money if need does not require an office visit

Life Care

Employee/Member Assistance Program

Help with All of Life's Challenges

- Live person answering 24/7/365
- Covers Member and Entire Household
- 12 Virtual or In-Person Mental Health Counseling Sessions with 2-month breaks after each segment of 4 sessions
- Work/Life Resources (20,000 + tools)
Parenting support, teen counseling, legal resources, grief, elder care guidance, online training library, community-based resources
- Virtual, Face to Face, and Telephonic Assessments & Coaching
- Advanced HR Support, Consulting, and Leadership Coaching for Employer Groups



Concierge Team

For Coordination of Care

Our dedicated concierge team welcomes your employees with information and recommendations to make the best use of their health care plan.

CONCIERGE SERVICES

- MPB services instruction to new members through a “Welcome Call”
- Member assistance in navigating all medical needs
- Assistance with MPB Health membership questions
- Research of highest quality service at fairest price for providers and facilities
- Research of fairest price for lab and diagnostic testing
- Assistance with navigation and negotiation of high-cost surgical procedures
- Research of fairest price for high-cost medications



Concierge Pharmacy Benefit Program

Our Concierge will search to find the best possible pricing for your medications at a pharmacy near you. Use our sources for high-cost prescriptions and maintenance medications.



We enter your prescription information into our search engine and give you a list of your local pharmacies with the cost of your prescription at each location.



Look through your list of options and decide which is the best pharmacy for you.



Keep a full history of your prescriptions, so you can see what medication you have taken, and when.



Access to all Manufacturer Savings Programs, Patient Assistance Programs and other savings and discounts offered by pharmaceutical manufacturers.

For more expensive medications we have resources who can get medications from overseas to our members at a better cost. They help with high-cost maintenance meds like insulin, medicated creams, and asthma inhalers.



PERSONAL MEDICAL RECORDS VAULT

Get and maintain your medical records. Grant access to a "circle of care" improving coordination of care while enhancing your overall healthcare experience.



QR LIFECODE

Grants Emergency Medical service providers access to your necessary personal medical information, emergency contact information (medication, allergies, blood type etc.) increasing the quality of your care.



WHOLEHEALTH LIVING

Access to a Network of Healthy Living Choices with more than 35,000 providers, discounts & more than 35 complementary & alternative medicine specialties,



Care+



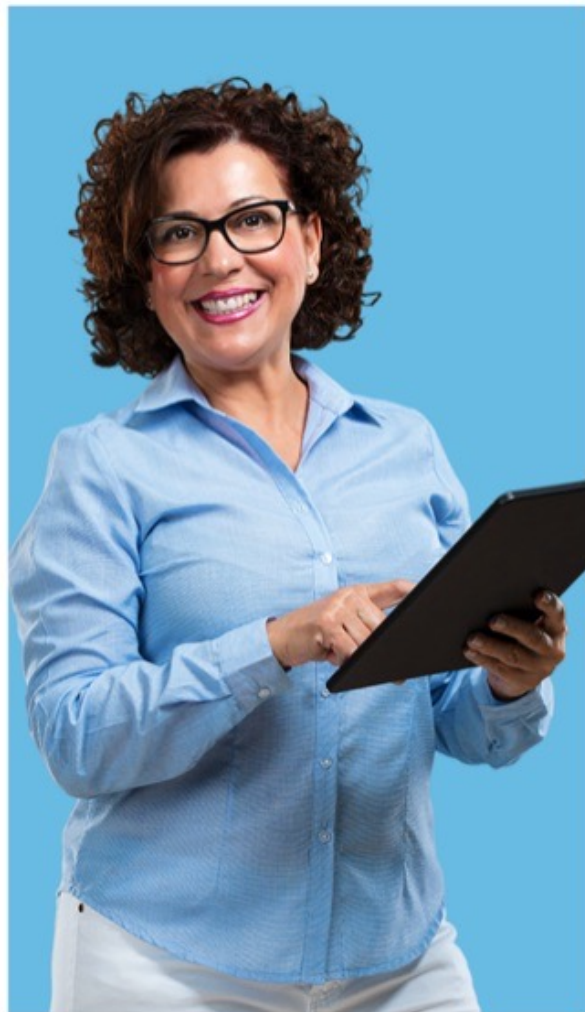
	18-29		
	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$215	\$165	\$140
Member+ Spouse	\$395	\$295	\$245
Member+Child	\$395	\$295	\$245
Member+Family	\$555	\$480	\$380
	30-49		
	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$240	\$185	\$165
Member+ Spouse	\$420	\$320	\$295
Member+Child	\$420	\$320	\$295
Member+Family	\$580	\$480	\$430
	50-65		
	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$265	\$240	\$190
Member+ Spouse	\$520	\$445	\$395
Member+Child	\$520	\$445	\$395
Member+Family	\$780	\$630	\$555

Includes all of the key features of MPB.Health

- Concierge Care
- Zion Health Membership
- 24/7/365 Virtual Care
- Mental Health
- Extensive Member Care Program
- Alternative Care Discounts
- Pharmacy Concierge
- Medical Records Vault
- QR Life Code
- Discount Lab Resources
- Hospital Bill Erase Tool
- MPB.Health App coming soon!



Secure



18-29	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$275	\$225	\$200
Member+ Spouse	\$500	\$400	\$350
Member+Child	\$500	\$400	\$350
Member+Family	\$690	\$615	\$515

30-49	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$300	\$245	\$225
Member+ Spouse	\$525	\$425	\$400
Member+Child	\$525	\$425	\$400
Member+Family	\$715	\$615	\$565

50-65	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$325	\$300	\$250
Member+ Spouse	\$625	\$550	\$500
Member+Child	\$625	\$550	\$500
Member+Family	\$915	\$765	\$690

MPB.Health SECURE Membership

Additional Features for SECURE Members

All 94 Preventative Services and Screenings
See [HealthCare.gov/Preventative](https://www.healthcare.gov/preventative)

Annual Visits, Well baby, Paps, Well woman,
Paps, Mammography, Colonoscopy & more

PHCS MultiPlan Network

Eligibility for Health Savings Account



Direct



18-29

	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$245	\$195	\$170
Member+ Spouse	\$455	\$355	\$305
Member+Child	\$455	\$355	\$305
Member+Family	\$635	\$560	\$460

30-49

	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$270	\$215	\$195
Member+ Spouse	\$480	\$380	\$355
Member+Child	\$480	\$380	\$355
Member+Family	\$660	\$560	\$510

50-65

	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$295	\$270	\$220
Member+ Spouse	\$580	\$505	\$455
Member+Child	\$580	\$505	\$455
Member+Family	\$860	\$710	\$635

Exclusively for Members of a Direct Primary Care Practice

Additional Features for DIRECT Members

One outside visit – up to \$250 annually per person/ per year

Age appropriate:

Mammography and Colonoscopy and Childhood Immunizations after 6 months, at no cost

Next Steps

Ready to get started?



Step 1.-

Go to: <https://mpb.health/group>
Complete the Group Census Form

Step 2.-

Set an appointment with your health care advisor to review your MPB proposal

Step 3.-

Complete Group List-bill Setup Form

Contact Your Healthcare Advisor

Karen Torsoe

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<http://thehealthsharelady.mpb.health/>
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