



Healthcare Designed for Modern Needs

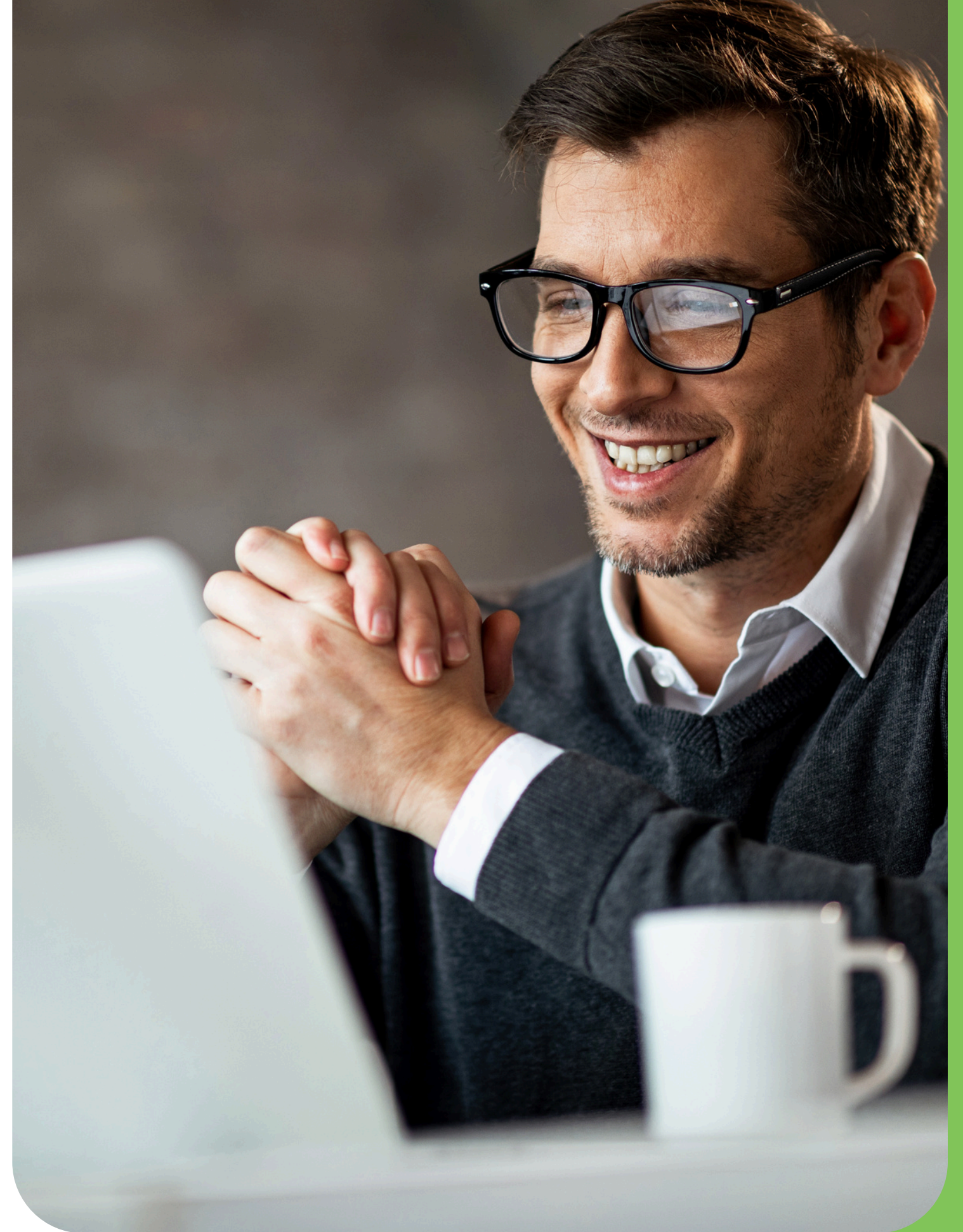
www.mpb.health

ABOUT US

MPB Health was founded over 10 years ago with a leadership team of 40 years of combined experience in the healthcare landscape.

At MPB Health, we believe healthcare should be affordable, transparent, and community driven. That's why we provide innovative, alternative solutions to traditional healthcare.

We are putting people in the driver's seat of their own health, with a refreshing approach that empowers them, and potentially shifts the focus of healthcare towards prevention and well-being.





Community first:

We are built on the idea of shared responsibility.



Empowered choices:

We provide the tools and resources you need to make informed decisions about your health.



Focus on prevention:

We understand that the best way to save money on healthcare is to improve and maintain your health.

WHAT MAKES US DIFFERENT



Financial transparency:

We believe you deserve to know exactly where your money goes.



Financial protection:

We know unexpected medical bills can be a burden.



Supporting whole-person health:

We believe in a holistic approach to healthcare, recognizing the vital connection between physical and mental health.

A Healthy Care Strategy™

FEEL EMPOWERED

Have more time to do what you do best: BUSINESS!



Enjoy the freedom from traditional bureaucratic healthcare

- ✗ No Participation Requirements
- ✗ No Contribution Requirements
- ✗ No Limited Provider Options
- ✗ No Administrative Burdens
- ✗ No Overspending
- ✗ No enrollment period

MAXIMIZE YOUR VALUE



Rose Mia

[Awesome Experience with MPB Health - They Really Got My Back!](#)



EMPLOYEE BENEFITS	EMPLOYER BENEFITS
Financial Security Reduced Medical Expenses	Reduced Absenteeism Healthy Employees Miss Fewer Days.
Improved Health & Well-being Preventive Care, Early Detection	Increased Productivity Healthier Employees are More Focused
Peace of Mind Safety Net for Unexpected Needs	Attracting & Retaining Talent Competitive Benefits
Improved Morale Feeling Valued by Employer	Lower Turnover Costs Saves Money on Recruitment/Training
Increased Job Satisfaction Access to Healthcare	Improved Employer Brand Seen as a Caring Organization

WHAT WE OFFER



Medical Cost Sharing

- Protection for Large Medical Expenses



Telehealth

- 24/7/365 Virtual healthcare



Mental Health

- Counseling and Life/Work Resources



Concierge Support

- Membership Navigation Assistance
- Cost & Quality Search Assistance
- Deeply Discounted Medications



Minimum Essential Coverage

- Preventative & wellness services
- Health savings account compatible



QR LifeCode & Medical Records Vault

- Secure storage of your medical records and access for first responders in case of an emergency.



Discounted Supplements

- Access to a full range of holistic and integrative health benefits.



Discounted DNA Testing

- \$25 off any DNA test orders
- 20% off customized code complex supplements





MEDICAL COST SHARING

HOW IT WORKS?

MEMBERSHIP

You join our community by becoming a member and paying a monthly share fee. Think of it as contributing to a collective pool of funds.

SHARING THE BURDEN

When members incur eligible medical expenses, they submit a request for a medical need. The community then reviews the request and, based on guidelines, shares the burden of those expenses from the collective pool of funds.

TRANSPARENCY AND SHARED VALUES

Unlike traditional insurance, MCS operates with transparency. You'll have access to information about how the shared funds are managed and what types of expenses are eligible for sharing.

MEDICAL COST SHARING (MCS)

A healthcare system built on community and shared responsibility, where members help each other through times of medical need.



Look back period
for pre-existing
conditions.



There is no lifetime
limit on the number of
eligible expenses that
may be shared



Shareable maternity
needs



Eligible medical
expenses may be
considered for sharing
when traveling
abroad



INITIAL UNSHAREABLE AMOUNT (IUA)

Your eligible medical costs are shared with the community once your paid medical expenses exceed your IUA.

PURPOSE OF THE (IUA)

- Helps manage risk by ensuring members have some financial responsibility for their own healthcare costs.
- Encourages members to be more mindful of their healthcare spending.
- Helps members budget for their healthcare expenses.

THE IUA EXPLAINED

You can choose from different IUA amounts to fit your needs. For example, Sarah broke her ankle. With a \$1,000 IUA, she would be responsible for the first \$1,000 of her medical bills. After that, the community would share the remaining costs.



Sarah’s Medical Expenses for a Broken Ankle

ER Visit with Xray	\$2,500
Surgery	\$20,000
Follow Up Doctor’s Visit	\$400
Physical Therapy	<u>\$1,500</u>
Total Medical Costs	\$24,400
Shareable Eligible Expenses	\$23,400
Sarah’s Responsibility (IUA)	\$1,000



A woman with long brown hair tied back, wearing a light blue sports top, is smiling and holding a green apple. She is standing on a bridge with a blue railing, looking out over a city skyline at sunset. The text "MORE BENEFITS" is overlaid in large, bold, black letters.

MORE BENEFITS

MINIMUM ESSENTIAL COVERAGE (MEC)



Provides preventive services as mandated by the Affordable Care Act (ACA)

- Annual Wellness Visits
- Well-Woman Visit
- Childhood Immunizations
- Mammograms
- Colonoscopies



Health Savings Account Compatible

CONNECT WITH A DOCTOR 24/7/365



**\$0 Unlimited Telehelath Access to
board certified physicians!**

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*

100% CONFIDENTIAL 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).





DEDICATED MPB CONCIERGE

A dedicated team that will help members navigate the healthcare system. Provides support for :

Cost & Quality Search

Highest quality at fairest price for providers,
labs and imaging

Pharmacy Benefits

HIPAA-compliant international & multi-platform support for fairest priced medications

MEMBERSHIP COMPARISON

BENEFITS	MEC+ESSENTIALS	SECURE HSA	PREMIUM HSA
	Starting at \$125 Monthly Contribution →	Starting at \$231.20 <u>Monthly Contribution →</u>	Starting at \$246 <u>Monthly Contribution →</u>
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓		

NEXT STEPS

Roadmap to Better Healthcare



Submit Census

*Optional Step if you would like to receive a personalized group quote.

01



Setup List-Bill

This outlines important setup information for your group membership and payment information.

02



Ready To Enroll

Employees get education and support from a dedicated healthcare advisor who helps them complete enrollment process and answers any questions they may have.

03



THANK YOU

Ready to Enroll?

