

Healthcare Shouldn't be a Burden



Healthcare should be accessible, transparent, and **MPowering**. **PREMIUM CARE** offers a comprehensive approach to your health.

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

- ✓ There are no network restrictions
- ✓ Your eligible medical needs are shared worldwide
- ✓ IUA discount eligibility available



No Lifetime Limits

100% Sharing by the community for eligible medical expenses.



Family Planning

Active members expecting a baby after 9 months of membership are eligible for sharing.



Pre-Existing Conditions

There is a 36-month look-back period. Pre-existing conditions become progressively eligible for sharing over time:

Months of Membership	Sharing Eligibility
0-12	Not Shareable
12-24	Shareable up to \$25,000
25-36	Shareable up to \$50,000
37+	Fully Shareable

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

Preventive Care

Services	Age	Shareable Without IUA
Screening Colonoscopy	45+	Up to \$2,500 after 6+ month membership
Screening Mammogram	40+	Up to \$600 after 6+ month membership
Child Immunizations	To Age 18	Shareable after 6+ month membership
Annual Flu Vaccine	All Ages	Shareable after 6+ month membership

Contact Us

