

**ZION HEALTH** 

**HEALTHSHARE REIMAGINED!**

# ZION HEALTH IS SHARING



## ■ ZION HEALTH USES THESE FUNDS TO

- Work with the Member and providers to deliver the best health care possible
- Share in medical costs of our members
- Members agree to contribute a monthly amount based on their IUA choice, age, and tobacco usage.

# ZION HEALTH IS NOT INSURANCE

Zion Health Is Not An  
Insurance Company  
And We Find **That Is  
Why It Works So Well.**

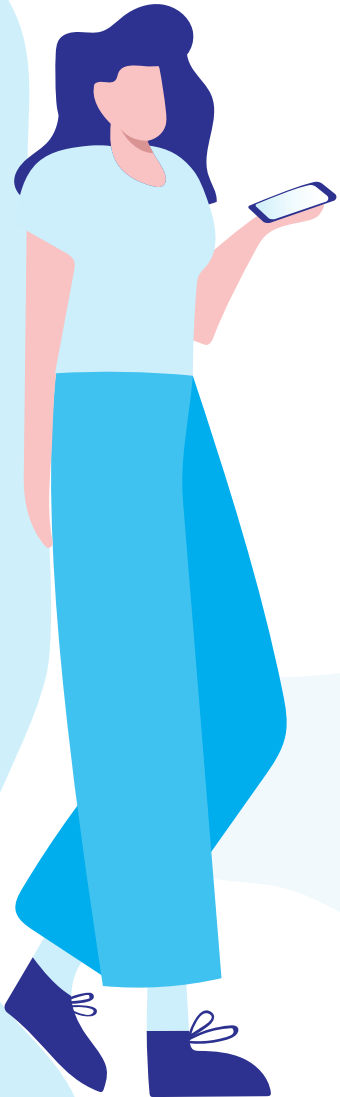
**Attentive to needs**  
most needs are paid  
within 5 business days.  
Providers are paid  
directly.

We **Negotiate  
Medical Costs** For  
Our Members

# ZION HEALTH IS AFFORDABLE

Most Of Our Members  
**SAVE 40-60% OFF**

From What Traditional Health  
Insurance Would Cost.



**QUESTION:  
WHO CAN JOIN?**

**ANSWER:  
EVERYONE!**  
**IN THE UNITED STATES**

NO MEDICAL UNDERWRITING  
NO SPECIFIC RELIGIOUS REQUIREMENTS  
QUICK ONLINE APPLICATION THAT CAN BE  
COMPLETED IN JUST MINUTES.



# WHAT OPTIONS DO I HAVE?

- **MEMBERS CAN CHOOSE BETWEEN THREE DIFFERENT INITIAL UNSHARABLE AMOUNT (IUA) OPTIONS.**
  - \$1,000 IUA    - \$2,500 IUA    - \$5,000 IUA
- **AN IUA IS THE INITIAL AMOUNT THAT THE MEMBER PAYS FOR A MEDICAL NEED BEFORE IT IS CONSIDERED FOR SHARING WITH THE ZION HEALTH COMMUNITY.**
- **THE IUA WORKS ON A PER INCIDENT BASIS AND DOES NOT RESET ANNUALLY**
- **INCIDENTS ARE CAPPED AT A MAXIMUM OF 3 INCIDENTS PER HOUSEHOLD IN A 12 MONTH PERIOD.**

# THE MEDICAL NEED

Members provide their membership ID card at the time of service. Located on their member ID card is everything a provider needs to work directly with Zion Health in most instances.

Zion Health Can Pay For Medical Needs Before Services Are Provided.

Members Can Pay Their Initial Unsharable Amount (IUA) To The Provider.

Most Needs Are Completed Within 3 Business Days Of Receipt Of All Information Related To The Medical Need.

Zion Health Can Pay Providers Directly On Behalf Of A Member Or Reimburse The Member For Paid Sharable Medical Expenses.

Members Can Submit A Medical Need Request A **[Zionhealth.org/needs](https://zionhealth.org/needs)** Request

# PRE EXISTING CONDITIONS

- **ANY ILLNESS OR ACCIDENT FOR WHICH A PERSON HAS BEEN DIAGNOSED, RECEIVED MEDICAL TREATMENT, BEEN EXAMINED, TAKEN MEDICATION, OR HAD SYMPTOMS FOR 24 MONTHS PRIOR TO THE EFFECTIVE DATE IS CONSIDERED A PRE-EXISTING CONDITION.**
- **PRE-EXISTING CONDITIONS ARE CONSIDERED**
  - Excluded in the first year of membership
  - Shared up to \$25,000 in the second year of membership
  - Shared up to \$50,000 in the third year of membership
  - Fully shared in the fourth year and beyond



# THE MEDICAL NEED

Zion Health Members  
Do Not Have Annual Or  
Lifetime Limits For  
Sharing

We Can Share  
Worldwide

We Encourage Health  
Living And Alternative  
Medical Treatments

Choose To Work With  
Any Provider That You  
Would Like

End Of Life Assistance  
With Up To \$10,000 For  
A Member Or Spouse,  
\$2,500 For A Child.



## HOW TO JOIN?

- DIRECTLY JOIN ZION HEALTH [ZIONHEALTH.ORG](https://zionhealth.org)
- THROUGH AN EMPLOYER
- THROUGH A DIRECT PRIMARY CARE PROVIDER

# DIRECT MEMBERSHIP

Have access to **\$0 copay Teladoc membership**

**Includes Nationwide Network With Phcs,**  
The Largest Independent Network In The Country

**Includes Some Of The Most Costly Preventive Services**  
Such As Colonoscopies And Mammograms



# **HEALTH SHARING REIMAGINED!**

**ZION HEALTH CONTINUES TO WORK HARD TO REIMAGINE AND  
MAKE BETTER THE HEALTH SHARING EXPERIENCE FOR OUR MEMBERS  
AND PROVIDERS THAT WE NEED AND DEPEND ON FOR GREAT CARE.**

**ZIONHEALTH.ORG**

**MEMBER@ZIONHEALTH.ORG**

**888.920.9466 (ZION)**

