

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

ZION HEALTH IS NOT INSURANCE

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

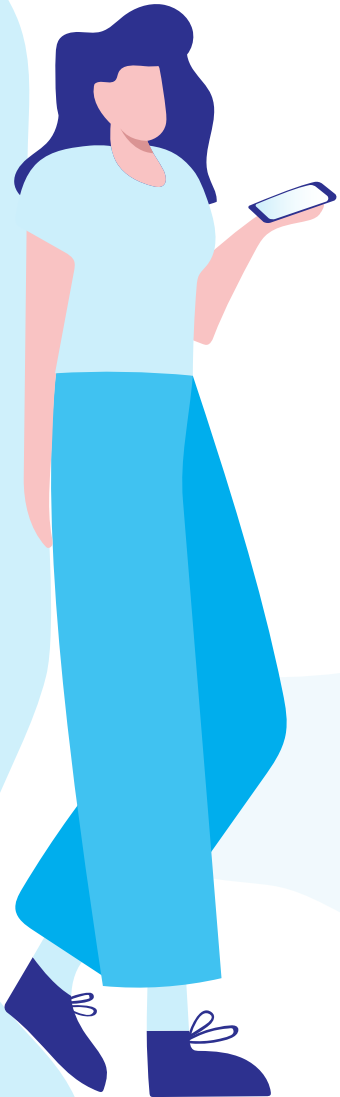
Attentive to needs
most needs are paid
within 5 business days.
Providers are paid
directly.

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 NEEDS 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 at **[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 LIMITATIONS**
 - 1st Year of Membership – Waiting period of all pre-existing conditions
 - 2nd Year of Membership – Up to \$25,000 of sharing for pre-existing conditions
 - 3rd Year of Membership – Up to \$50,000 of sharing for pre-existing conditions
 - 4th Year of Membership and Beyond – Up to \$125,000 of sharing for pre-existing conditions per year

THE MEDICAL NEED

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

We Can Share
Worldwide

We Encourage Healthy
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)

