

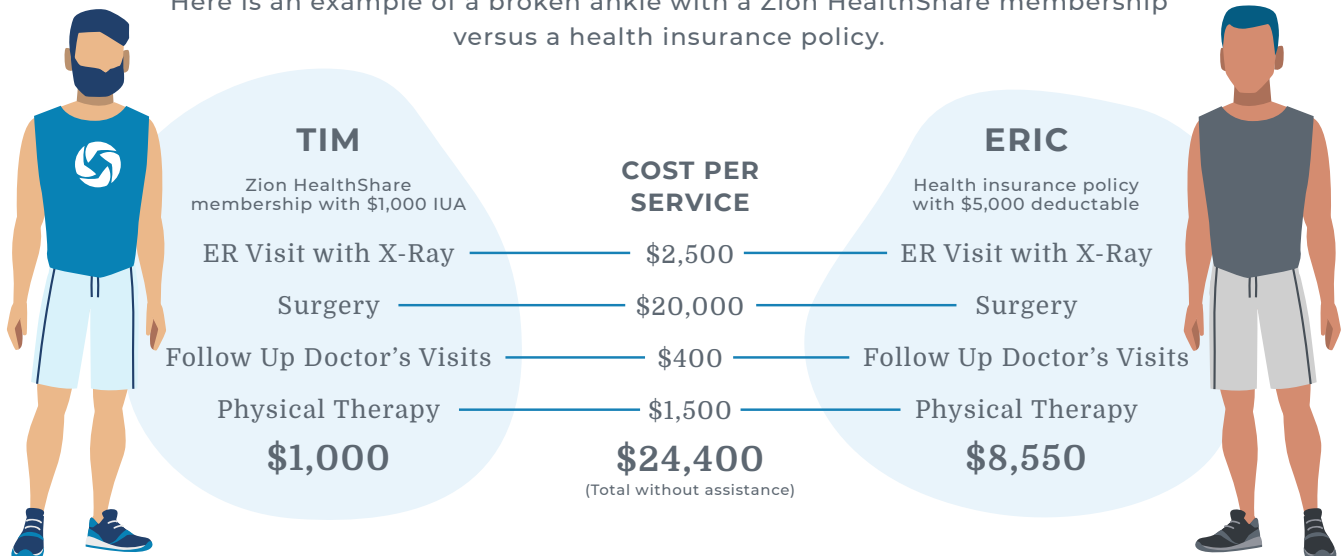
HOW DOES MY IUA WORK?

- Every member has an initial unshareable amount, or IUA, that they choose when they enroll. You may choose from an IUA of \$1,000, \$2,500, or \$5,000. This amount is how much you as a member are responsible for paying when you incur medical expenses.
- Once your paid medical expenses rise above the threshold of your IUA, your medical costs become eligible for sharing with the community.
- All medical expenses related to the same condition will count toward your IUA. Once your IUA is met, you will not have to pay any further eligible expenses related to that medical need, no matter how long the medical need request is open.
- Some treatments may continue for years, while others may be resolved quickly. Medical need requests are closed after 12 months without treatment.
- There is no maximum amount on what can be shared per medical need request.

See how the IUA would work in a real-life scenario.



The IUA saves members money when unexpected medical events occur. Here is an example of a broken ankle with a Zion HealthShare membership versus a health insurance policy.



WHY DOES ZION HEALTHSHARE HAVE AN IUA?

- The IUA gives each member a personal responsibility for their health without overburdening them for their healthcare expenses. The IUA also helps us keep member contributions low for everyone.



WHAT IF MY EXPENSES DON'T MEET MY IUA THRESHOLD?

- The IUA is designed to help manage larger medical concerns.
- Smaller expenses below the IUA are a member's responsibility.

WHAT HAPPENS IF I HAVE A LOT OF MEDICAL NEED REQUESTS IN ONE YEAR?

- We don't want any member to bear more of a burden than they can manage. That's why each household will pay a maximum of 3 IUAs in any 12-month rolling period. After the third IUA is paid, new medical need requests will not be subject to the IUA until 12 months have passed since the first need was opened.



IUA FEATURES

- You choose your IUA amount: \$1000, \$2500, or \$5000.
- Pay a single IUA for all eligible expenses related to a medical need request. Your IUA does not reset at the beginning of the year.
- Each household is responsible for a maximum of 3 IUAs in any 12-month rolling period.