



Membership Guide



Affordable & flexible plans with no hidden fees.

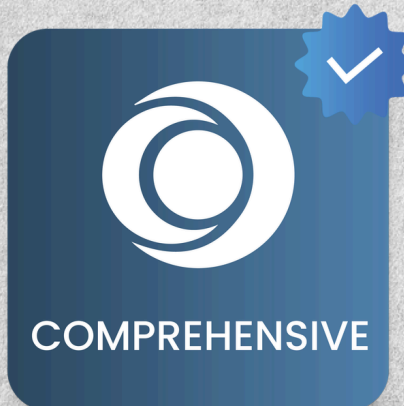


Incredible protection and care in your local community.

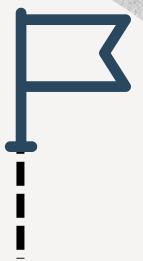


Easy sign-up, with no annual commitment.

3 Simple Membership Options



Start Here





YOUR LOCAL ACCESS TO HEALTH

Our Primary membership provides access to local personal doctors and essential medical services in your community.



Direct access to PT with no additional out-of-pocket costs



No cost in-person or virtual counseling sessions



FREE common RX list with added discounts



Annual Labs Included with Membership



FREE Same Week X-Rays

Pricing Starting At:

- Member Only **\$175**
- Member + Spouse **\$150**
- Children **\$50/child**

[Sign-Up Here](#)

[Get Your Quote](#)

But what about coverage for major medical needs? 🤔





CATASTROPHIC

FOR LIFE'S BIGGER HEALTH MOMENTS

- ✓ Surgery
- ✓ Pregnancy
- ✓ Major medical needs.



Lets Talk Details

Your monthly membership fee is based on your IUA. The Initial Unshareable Amount (IUA) is the amount a member must pay before expenses related to a medical need become eligible for sharing with the medical cost sharing community. The higher the IUA, the lower your monthly membership goes down. IUA options are: \$1,250, \$2,500, or \$5,000.

For Example:

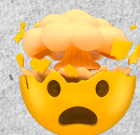
Let's say your IUA is \$2,500 and you have a \$10,000 medical bill.

- You pay the first \$2,500
- The rest (\$7,500) is shared by the community

FYI - The difference in monthly cost is about \$20-\$50/month difference.

But guess what??

The IUA is per injury/incident, so once you've paid your IUS, for a medical need, additional eligible medical expenses for that same need remain eligible for sharing.



So what's covered?



Major Medical Events



Chronic Critical Conditions



Mental Health (Acute Only)



Other Shareable Medical Needs



- Accidents (e.g., car accidents, sports injuries)
- Emergency room visits
- Inpatient hospitalizations
- Surgeries (inpatient or outpatient)
- ICU stays

- Cancer treatment (non-pre membership conditions or after phase-in)
- Heart disease & cardiac procedures
- Stroke
- Diabetes-related emergencies
- COPD (non-tobacco related or after phase-in)
- Autoimmune disorders
- Neurological disorders (e.g., MS, epilepsy)

- Emergency inpatient treatment
- Acute counseling through partner networks
- Ongoing mental health medications and therapy sessions are not shareable under Zion but are included in the CoreMed Primary Membership.

- Diagnostic imaging (MRI, CT, etc.) tied to a shareable event
- Labs related to a medical need
- Specialist consultations
- Medical transport tied to a shareable condition
- Organ transplants
- Emergency dental due to an accident
- Durable medical equipment
- Physical/occupational/speech therapy tied to a shareable medical event

But what about pre-existing conditions?

Pre-Existing Conditions

If you've had symptoms, treatment, or medication for a condition within 24 months before joining, for that particular condition, there's a slow build up before expenses become eligible for sharing.

From Zion HealthShare: When a member has been examined, diagnosed, taken medication, had symptoms, a personal history of or know increased risk of conditions that may aris or worsen in pregnancy, or received medical treatment within the 24 months prior to their membership start date.

4 YEAR PHASE-IN

Conditions treated, medicated, or symptomatic before joining may have sharing limits:

Year 1: Not shareable

Year 2: Up to \$25,000

Year 3: Up to \$50,000

Year 4+: Up to \$125,000/year

Not shareable

- Mental health medications
- Elective surgeries
- Vision, hearing aids, dental (unless related to accident)
- ADHD/Autism-related care
- Sleep apnea devices
- Infertility/fertility treatments
- Preventive care (covered by CoreMed Primary instead)

✓ Conditions like high blood pressure, cholesterol, and diabetes are exempt from this if controlled and no hospitalizations in the 12 months prior to membership.

Pricing Starting At:

Member Only	\$89/m
Member + Spouse	\$175/m
Member + Spouse + 2 Children	\$291/m

[Sign-Up Here](#)

[Get Your Quote](#)

So what if I want both Primary and Catastrophic?





**Everything
you need in
one monthly
membership.**



- ✓ Unlimited Access to your Primary Doctor
- ✓ Labs, xrays, medications, and dental included
- ✓ Protection against major medical needs.
- ✓ Simple, affordable, and transparent pricing.
- ✓ Eligible for sharing anywhere in the U.S.
- ✓ Emergency sharing while traveling outside the U.S.
- ✓ No network restrictions

Pricing Starting At:

Member Only	\$264/m
Member + Spouse	\$500/m
Member + Spouse + 2 Children	\$716/m

Catastrophic Coverage
Powered by:



Zion HealthShare is not an insurance company. Neither is publication now membership in Zion HealthShare are offered by an insurance company. Visit zionhealthshare.org to view your state-specific notice. Read more at: zionhealthshare.org/disclosures/state-notices/.

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