



It was a pleasure speaking with you today. I am pleased to introduce **MPowering Benefits** Healthcare Membership. The membership explained below is called **Direct**.

Direct membership consists of multiple companies and components creating the best whole solution for members and doctors. Below we will briefly explain each of these strategies and how they will provide you with a complete program of wellness, prevention, management, cost mitigation and containment making our membership the strongest approach to healthcare in decades.

You are invited to join the **MPowering Benefits** membership for a **one-time membership fee of \$125.00**. **There is an annual renewal fee of \$25**. This is a month-to-month membership. You may enroll or cancel at any time with a 20th of the month deadline for the next month's start or end date.



The first and vital benefit is access to Virtual Healthcare which **MPowers** members with the ability to text, call or video chat with a doctor 24/7/365, without barriers. Members typically connect with a doctor within less than 60 seconds! Members can seek medical attention from Primary Care, Pediatric Care, Women's Healthcare and Behavioral Health Specialist Doctors for as long and as often as necessary, for no additional fee!

The doctors can prescribe medications for a ton of different health issues. This is an awesome way to gain expert assistance without further exposing yourself or others to communicable diseases when you're not feeling well. Save significant time and money by eliminating Urgent Care or ER visits while knowing the virtual care visit is \$0.

Unlike traditional telemedicine, Virtual Healthcare allows you to create an ongoing care solution, so you don't need to repeat your case or symptoms each time you communicate. Records are tracked for ease of care. Chronic health issues are easily managed. This is all complete with a secure and HIPPA compliant platform.



What happens when your Virtual Healthcare or in-person physician recommends you see a specialist, complete testing or conduct any other in-person service? Your **MPB Concierge Team** is with you every step of the way. They will do the research to find the highest quality care at a fair price for all doctors, facilities and procedures. This eliminates the research, time and guesswork on your behalf.

MPowering Benefits members have access to the **MPB Concierge Team** 5-days a week, Monday-Friday to help you navigate your healthcare membership, provide answers to your questions, assist in finding low cost medications and much more.



Zion Health provides an organized way to share in one another's medical burdens. Medical cost sharing is not a new concept but a proven and effective alternative to health insurance.

Zion Health believes that its Members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families, as well as the primary responsibility for making their own health care decisions. When Members have financial needs due to illness that are greater than they can individually bear, the goal of the Zion Health community, in a corporate sense, is to assist Members in carrying one another's burdens. The method by which Zion Health seeks to facilitate the sharing Members' medical costs is to teach and apply these principles as an integral part of its sharing philosophy.

At the time a Member receives medical service, the member should inform its medical providers (doctors, laboratories, clinics, hospitals, etc.) that he or she is a "self-pay" patient. Health care providers can send bills directly to Zion Health. Any proof of payments made towards their IUA (Initial Unshareable Amount) should be submitted to Zion Health. Zion Health will review the submitted documentation for sharing with the community. Zion Health's team of medical bill negotiators may contact the providers to discuss the appropriate payment for the services that were performed and determine if negotiations are applicable for the billed amounts.

What's the advantage of Zion Health not being a health insurance company? When health care costs are paid by someone other than the person receiving care, as is typically the case when an insurance company or government entity agrees to cover such costs, the healthcare model can be undermined. Zion Health believes many of the current problems with the health care system are the direct result of restricting personal freedom and responsibility through dependence on third-party payors. Zion Health is designed to allow Members to help one another while maintaining freedom of choice and personal responsibility.

The Initial Unshareable Amount (IUA) for each member's medical need is the responsibility of member. All qualified medical expenses after IUA is met are shareable with the Zion Health community at 100% and without an annual or lifetime limit. For each medical need, the community shares in medical expenses after the Initial Unshareable Amount (IUA) is met. This amount paid by the member does not need to be paid again until you are symptom free for 12 months.

You may choose from \$1000, \$2000 or \$5000 IUA per medical need for the first 3 needs per household. If you have additional needs that exceed \$500 the full IUA will be waived including the \$500.

The **Direct** membership is built for members who have an established, ongoing membership with a Direct Primary Care (DPC) doctor and are paying a monthly fee to that DPC during the entire duration of this membership. Members who join the **Direct** membership will have access to *preventative* colonoscopies and mammograms through Zion Health at no additional cost to the member, after a 6 month waiting period. All other preventative / wellness visits will be carried out through your DPC or as a self-pay patient without reimbursement.

Please review the complete [Sharing Guidelines here](#). Attached are the Principles of Membership and Overview of ALL of the benefits included in your membership. For pricing, enrollment and compliance, please contact me and I'll assist you.



Finally, **MPOWERING Benefits** offers Life Care to help with all of life's everyday challenges such as stress, anxiety, family struggles, financial issues, elder care guidance and much more. Members will have access to licensed mental health counseling 24/7/365, either virtually via phone or in-person sessions. You will have access to 4 sessions at no cost. Sessions are renewable with a 2 month wait in between each block of 4 visits with a max of 12 sessions, per member, per year, all at no extra cost. Please review the attached Life Care flyer for more information.

Feel free to review this [DIRECT Brochure](#) for further details and explanation of benefits.

For pricing, enrollment and compliance, please contact me and I'll assist you.