

ZION HEALTH

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Zion Health is a nonprofit community that enables members to share in one another's medical costs. Medical cost sharing is a great alternative to traditional health insurance, and it works very well within the Zion Health community. This pamphlet addresses some of the primary membership concerns. For more information, see the Membership Guidelines at [ZIONHEALTH.ORG](https://zionhealth.org)

ZION HEALTH PRINCIPLES OF MEMBERSHIP

Each member of Zion Health must comply with the following requirements to maintain membership with Zion Health and remain eligible to participate in the medical cost sharing program. Adherence to the Zion Health Principles of Membership minimizes medical risks, encourages good health practices, and ensures member integrity and accountability.

All Zion Health members must attest to the following statements:

1. I believe that a community of ethical, health-conscious people can most effectively care for one another by directly sharing the costs associated with each other's health care needs. I acknowledge that Zion Health affiliates itself with, and considers itself accountable to, a higher power. I recognize that Zion Health welcomes members of all faiths.
2. I understand that Zion Health is a benevolence organization, not an insurance entity, and that Zion Health cannot guarantee payment of medical expenses.
3. I agree to practice good health measures and strive for a balanced lifestyle. I agree to abstain from the use of any illicit or illegal drugs and refrain from excessive alcohol consumption, acts which are harmful to the body. I understand that members who use tobacco will have an increased monthly contribution (per household) of fifty dollars.
4. I am obligated to care for my family. I believe that mental, physical, emotional, or other abuse of a family member, or any other person, is morally wrong.
5. I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Zion Health or its affiliates.

INITIAL UNSHAREABLE AMOUNT (IUA)

The initial unshareable amount, or IUA, is the amount that you pay toward a need before the Zion Health community will share in medical expenses. The IUA is also known as your personal responsibility. Zion Health has three primary levels of personal responsibility: \$1,000, \$2,500, and \$5,000. The lower your personal responsibility (or IUA) is, the higher your monthly contribution will be.

All qualified medical expenses submitted after the IUA is met and within six months of service, are shareable with the Zion Health community at 100 percent. There is no annual or lifetime limit. For each unexpected medical need, the Zion Health community will share medical costs after the IUA is met. You will not need to pay the IUA again until you are symptom free for twelve months. Additionally, you will not be responsible for more than three IUAs in a rolling twelve-month period.

MEDICAL CONDITIONS EXISTING PRIOR TO MEMBERSHIP

Needs that arise from conditions that existed prior to membership are only shareable if the condition was regarded as cured and has not required treatment or presented symptoms for twenty-four months prior to the effective date of membership.

Any diagnosed illness or injury for which a member has been examined, taken medication, had symptoms, or received medical treatment within twenty-four months prior to the effective date of membership is not shareable. Such a diagnosed illness or injury will be defined as a preexisting condition.

PREEXISTING CONDITION PHASE-IN PERIOD

Preexisting conditions have a limited-sharing, phase-in period. Zion Health attempts to negotiate all medical bills received, and many membership types include the PHCS network for prenegotiated medical expenses.

SHAREABLE AMOUNTS BY MEMBERSHIP YEAR

YEAR ONE	Waiting period for all preexisting conditions
YEAR TWO	Up to \$25,000 of sharing for preexisting conditions
YEAR THREE	Up to \$50,000 of sharing for preexisting conditions
YEAR FOUR & BEYOND	Up to \$125,000 of sharing for preexisting conditions per year

DISCLAIMER

Zion Health is not an insurance company. Neither this publication **nor** membership in Zion Health are issued or offered by an insurance company. The purpose of these membership guidelines is to help members understand and identify medical needs that qualify for potential sharing or reimbursement and the process by which reimbursements are made. The membership guidelines are not for the purpose of describing to prospective members what amounts will be reimbursed by Zion Health. While Zion Health has shared all eligible needs of its members to date, membership does **not** guarantee or promise that your eligible needs will be shared. Rather, membership in the Zion Health community merely guarantees the opportunity for members to care for one another in a time of need and present their medical needs to other members as outlined in these membership guidelines. The financial assistance members receive will come from other members' monthly contributions that are placed in a benevolent fund, and not from Zion Health.

THIS PUBLICATION AND MEMBERSHIP IN ZION HEALTH SHOULD NEVER BE CONSIDERED A SUBSTITUTE FOR A HEALTH INSURANCE POLICY. IF THE MEMBERSHIP IS UNABLE TO SHARE ALL OR PART OF A MEMBER'S ELIGIBLE MEDICAL NEEDS, EACH MEMBER WILL REMAIN SOLELY FINANCIALLY LIABLE FOR ANY AND ALL UNPAID MEDICAL NEEDS. THESE GUIDELINES DO NOT CREATE A LEGALLY ENFORCEABLE CONTRACT BETWEEN ZION HEALTH AND ANY OF ITS MEMBERS. NEITHER THESE GUIDELINES NOR ANY OTHER ARRANGEMENTS BETWEEN MEMBERS AND ZION HEALTH CREATE ANY RIGHTS FOR ANY MEMBER AS A RECIPROCAL BENEFICIARY, A THIRD-PARTY BENEFICIARY, OR OTHERWISE. AN EXCEPTION TO A SPECIFIC PROVISION OF THESE GUIDELINES ONLY MODIFIES THAT PARTICULAR PROVISION AND DOES NOT SUPERSEDE OR VOID ANY OTHER PROVISIONS. THE DECISION BY ZION HEALTH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS DOES NOT AND SHALL NOT CONSTITUTE A WAIVER OF THIS PROVISION OR ESTABLISH BY ESTOPPEL OR ANY OTHER MEANS ANY OBLIGATION ON THE PART OF ZION HEALTH TO REIMBURSE A MEMBER'S ELIGIBLE NEEDS.