

Member / Customer Guidelines Common Sense 1000 / 2500

This program is not insurance. This program is a grouping of service providers that together offer a comprehensive level of care at competitive program rates.



Welcome to the Common Sense approach, where innovation and healthcare meet. We bring some of the best resources in the healthcare market together, to create comprehensive protection for you and your family, at a fraction of the cost of traditional health plans. This is the future of healthcare.

Healthy Business Group (HBG) has put together three products that together create a program that features:

- Wellness & Prevention
- Primary Care
- Specialist Visits
- Urgent Care, Labs, & X-rays
- Surgery Coverage
- Catastrophic
- Mental and Behavior Health
- Prescription Coverage
- Maternity Care
- Telehealth
- Concierge Support

How this works.

Healthy Business Group (HBG), with over 150 years of combined healthcare experience, has had an ongoing quest to solve for healthcare equity, affordability, and reliability. Affording coverage and affording to use the coverage should be at the forefront of any coverage decisions.

Healthshares are the fastest growing model of medical expense coverage in the industry today. However, they often lack the preventive and daily utilization coverage that health care consumers need. At HBG, we listen to those concerns, and have built a bundle of three products that meet those needs. We even take it one step further to include behavioral health counseling, because we believe that mental health is too often overlooked and under covered in today's health coverage.

Preventive, Wellness, and Sickness Care



Offering services for routine medical care and daily utilization.

Elite Care w/ Rx Plan Highlights:

- Multiplan/PHCS Network- one of the largest networks in the US.
- \$0 deductible
- Preventive and Wellness Services covered at 100% - Click [HERE](#) for a list of preventive services
- Urgent Care
- Labs & Xrays
- Prescription Coverage: Generic Rx, Brand Rx, and Discount Rx

Options Plus Telemedicine

Options Plus Telemedicine provides you and your family with access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose, treat illness, and even prescribe medication right over the phone.

With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000*. With this benefit, there is no cost to you or your family for a consultation.

Common Conditions treated include, but are not limited to:

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Conjunctivitis
- Ear Infections
- Gastroenteritis
- Headaches
- Insect Bites
- Sprains/strains
- Respiratory Infections/Sinus Infections
- Upset Stomach/Diarrhea
- Urinary Tract Infections

MEC Companion Card

When you show your MEC Companion Card, you'll save money.

- **Dental: save up to 50%**
Accepted at over 80,000 provider locations nationwide, and covers dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.
- **Hearing: save up to 70%.**
Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.
- **Vision: save up to 50%**
Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.
- **Diabetic Care Services: save up to 70%**
A full line of diabetes testing supplies are delivered directly to the member's home.
- **MRI & Imaging: save up to 75%**
Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans as well as other imaging services at over 4,000 locations nationwide.
- **Lab—save upto 50%**
Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-296 hours
- **Vitamins – save 5%**
A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates
- **Daily Living Products – save up to 10%**
A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at a discounted rate

Smith Rx

For more information on your Rx benefits visit: <https://smithrx.com/support/> Your prescription options:

- Tier 1: \$10 or Less
- Tier 2: \$25 or Less
- Tier 3: \$50 or Less
- Tier 4: \$75 or Less

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Behavioral Health



Offering virtual behavioral and mental health counseling with licensed therapists.

Telemedicine for Behavioral Health Support – Walmart Virtual Health

Behavioral telehealth utilizes technology to give you and your family affordable and convenient access to behavioral health services online. [Walmart Virtual Health's](#) providers and therapists are all US-licensed, and board certified. By using Walmart Virtual Health's telehealth service, you can connect with a provider online, and receive a diagnosis and personalized treatment plan, including prescriptions* for common medications, when medically necessary.

**Prescriptions cannot be written for controlled substances or elective medications*

\$38 copay applies for each behavioral health session. You must be 18+ to have a therapy session (Teen Talk Therapy available upon request)

Members can visit the [Walmart Virtual Health Site](#) or download the app from their IOS or Google Play Store. After you've created an account, simply schedule a Behavioral Health video or phone visit on the website or the app with one of Walmart Virtual Health's providers.

Walmart Virtual Health's schedules therapy appointments Monday through Friday from 9:00 am to 7:00 pm local time. Many patients are able to meet with a therapist within 24 hours of requesting an appointment. Available appointment times are dependent upon provider availability.

Below is a sample of some of the concerns the MeMD team can help with:

- Addiction
- Anger Management
- Anxiety
- Bipolar Disorder
- Depression
- Divorce, Relationship Issues, Domestic Disputes or Violence
- Eating Disorders
- Mood Swings
- Obsessive Compulsive Disorder
- Panic attacks
- Performance Coaching
- PTSD
- Stress Management
- Spirituality

Major Medical Events Cost Sharing



Zion Health – Major Medical Events

Our partners at Zion Health have reimagined the Health Share model to simplify the experience for our members and make medical cost sharing more accessible. Our Member Guidelines outline who we are as an organization and how we share in the medical costs of our members.

Health Share Beginnings

Modern-day medical cost sharing communities, also known as Health Shares, began in the 1980s when a pastor in Ohio was involved in an automobile accident. His congregation came together to pay his medical bills—in full, in just forty-five days. This same community decided to this mission by sharing healthcare costs in a simple yet practical way.

Members of Health Share communities across the country share one another’s medical expenses in a similar fashion. This system has proven to be an effective alternative to traditional—increasingly complex and costly—health insurance. Members enjoy the freedom, flexibility, and stability of community medical cost sharing while keeping more money in their own pockets.

Zion Health began sharing medical costs with its members in 2019 and has since become the fastest-growing, top-rated Health Share in the nation. Learning from the organizations that came before it, Zion Health was founded with the mission to reimagine the medical cost sharing model to fit the needs of its members amid the rapidly changing environment of American healthcare.

Zion Health’s Mission

Zion Health offers superior-quality service to its community. Our goal is to continually reimagine the Health Share experience as a member-focused community. Zion Health is a community that employees are proud to be a part of, that medical professionals prefer for their patients, and that members love and recommend to their family and friends.

Plan Highlights

- Alternative to traditional insurance
- Like-minded members who agree to the principles of membership and moral standards.
- Member contributes monthly membership cost plus Initial Unshareable Amount (IUA)- similar to deductible.
- Healthshare covers 100% of shareable expenses after IUA is met
- Pre-membership conditions shareable after 1 year of membership.

Shareable Expenses:

- Substance Abuse Treatment
- Alternative or Integral Medical Practices
- Ambulance Transportation
- Arthritis Treatment
- Audiological
- Basal and Squamous Cell Cancer
- Breast Implant Removal
- Cataract Surgery
- Chiropractic Services
- Congenital Conditions
- Contraception
- Emergency Room Services
- Genetic Testing
- Home health care
- Hospice Care
- Hyperbaric Therapy
- Injections
- International Medical Treatment
- Joint Replacement Treatment
- Labs and checkups
- Long Term Care and Skilled Nursing
- Maternity
- Medical equipment/medical supplies
- Nutritionists
- Occupational Therapy
- Organ Transplants
- Pain Therapy
- Physical Therapy
- Prescriptions
- Speech Therapy
- Sports
- Suicide and attempted suicide
- Therapeutic Massage
- Tobacco Use over 50
- Varicous Veins
- Weight Reduction

[Link to Zion Member Guidelines](#)

Coverage Scenarios

**All Shareable expenses are subject to a member's IUA

Common Medical Needs	Options Plus	Zion Health Share	Walmart Virtual Health	Notes
Wellness & Preventive	✓			Covered 100%
Primary Care Visits	✓			\$15 copay (unlimited)
Specialist Visits	✓	✓		\$15 copay (unlimited with MEC plan, also a shareable expense once IUA is met)
Urgent Care Visits	✓			\$50 copay (unlimited)
Laboratory Services	✓			\$50 copay (unlimited)
X-Rays	✓			\$50 copay (unlimited)
Telemedicine (Routine Medical Care)	✓			\$0 copay (unlimited)
Imaging (CT/PET Scans, Ultrasounds, MRI's)		✓		Contact Rightway Healthcare or Zion
Generic Rx	✓			Tier 1: \$10 or less Tier 2: \$25 or less
Brand Rx	✓			Tier 3: \$50 or less Tier 4: \$75 or less
Preventive Care / Screening / Immunization	✓			Preventive services must be in-network with PHCS

Coverage Scenarios (cont.)

**All Shareable expenses are subject to a member's IUA

Common Medical Needs	Options Plus	Zion Health Share	Walmart Virtual Health	Notes
Outpatient Surgery - Facility Fee		✓		Shareable Expense
Outpatient Surgery - Physician/Surgeon Fees		✓		Shareable Expense
Emergency Room Care		✓		Shareable Expense
Emergency Medical Transport		✓		Shareable Expense
Hospital Stay - Facility Fee		✓		Shareable Expense
Hospital Stay - Physician/Surgeon Fees		✓		Shareable Expense
Mental/Behavioral Health - Outpatient Services			✓	\$38 per Telehealth Session
Mental/Behavioral Health - Inpatient Services				Not Covered
Pregnancy - Office Visits		✓		Shareable Expense
Pregnancy - Childbirth/Delivery/Professional Services		✓		Shareable Expense
Pregnancy - Childbirth/Delivery/Facility Services		✓		Shareable Expense
Home Health Care		✓		Shareable Expense
Rehabilitation Services		✓		Shareable Expense
Habilitation Services		✓		Shareable Expense
Skilled Nursing Services		✓		Shareable Expense
Durable Medical Equipment		✓		Shareable Expense
Hospice Service		✓		Shareable Expense

Additional Features



Rightway Healthcare

[Rightway Healthcare](#) is the starting point for all your healthcare needs. The first step is to download the app from the iOS or Google Play stores.

Your Health Guide will work with you on how to:

- Use the plan- Answering coverage questions, eligibility inquiries, etc.
- Find Highly rated, in-network doctors
- Schedule Appointments
- Resolve Billing issues before or after receiving bills
- Get answers to medical questions, such as what to expect for a surgery, prescription review, and more

The app lives on your smartphone for instant care access.



Footprint iD- Digital Record Keeping

More than ever, health matters, and when it comes to health, minutes can mean the difference between life and death. In these situations, it makes sense to have all of your medical records in one place when you actually need it. That's where FootprintID comes in. Our safe, secure solution provides the right information at the right time, when it matters most.