



DIRECT

A great complement to managing large medical expenses. Pairs with Direct Primary Care membership.

Healthcare Benefits

Benefits

- ✓ **Medical Cost Sharing**
- ✓ **Preventive Sharing**
- ✓ **Mental Health Services**
- ✓ **24/7/365 Telehealth**

✓ **Concierge Assistance**

- ✓ **Cost & Quality Search Assistance**
- ✓ **Care Connect**
- ✓ **Pharmacy Benefits Program**

Additional Benefits

- ✓ **Discounts on Alternative Care Modalities**
- ✓ **QR LifeCode for Emergencies**
- ✓ **Personal Medical Records Vault**



Disclaimer: Our healthcare memberships are not traditional health insurance, but participating members provide financial protection and a means of accessing care without network limitations. Please refer to

[State HealthShare Notices](#) for additional information.

Medical Cost Sharing

Provides Protection for Large Medical Expenses

Medical Cost Sharing consists of a large community of health-conscious individuals who voluntarily contribute a monthly share amount towards each other's healthcare expenses.

- No lifetime or annual caps on qualifying medical expenses
- Empowers and promotes healthy living and lifestyle choices
- Two-year lookback for pre-existing conditions.

[Health Sharing Guidelines →](#)
[Maternity Guidelines →](#)

Preventive Sharing

Preventive sharing is made to help share in the costs of standard screening services. Preventive sharing helps you stay on top of your health with yearly office check-ups and early detection procedures.

Preventive Medical Sharing Guide →



One annual provider visit per member at no additional cost.



One preventive, annual mammogram at no additional cost beginning at age 40. Shareable after 6 months of continuous membership.



Youth immunizations (up to 18 years old) are shareable after 6 months of continuous membership or upon birth if born through an eligible Maternity Sharing Request



Colonoscopies are shareable every 10 years starting at age 45. Shareable after 6 months of continuous membership

24/7/365 Telehealth

Get unlimited access at no cost to primary, pediatric, women's health, and behavioral health board-certified physicians, anytime, anywhere via chat, video, or call.



**As Easy as Texting a
Friend**

Mental Health Services

100% Confidential Counseling

This program provides members with a way to find help dealing with personal and work-related issues. Without this help, these issues could decrease members' quality of life or interfere with job performance.

- Counseling: Virtual, face-to-face, or telephonic sessions with a counselor
- Access to additional resources: Childcare, legal, financial, support groups, housing, etc.
- Elder Care & Financial: Telephonic consulting, tailored eldercare counseling & resources, plus financial wellness counseling provided by experts in their field
- Online Training Library: Thousands of virtual work/life training and the ability to track progress
- Access to Compass: Advanced HR support and assistance in professional development

Concierge Assistance

The concierge is focused on supporting and guiding you every step of the way through your health care journey.

Cost & Quality Search Assistance

Our Concierge Team researches the highest quality, fairest priced providers, diagnostics centers, labs, and medical facilities for members who are in need of these services.

Care Connect

For high-cost surgical procedures, we work with the Care Connect Team to search for the highest quality and fairest price for each component of a member's surgical procedure. The total cost is then negotiated to the lowest possible price.

Pharmacy Benefits Program

Our concierge Team searches a variety of U.S. and worldwide pharmacy discount platforms and pharmacy assistance programs to find the fairest priced medications, as well as where to purchase them.

Discounts on Alternative Care Modalities

Choices by WholeHealth Living

Access to over 35,000 providers, discounts, and more than 35 complementary and alternative medicine specialties. The WHLC Web portal allows you to print your discount coupons directly without having to wait for authorization or benefit approval.

Discounts May Include:



Mind & Body

Acupuncture, Chiropractic, Massage Therapy, Natural Healing, Physical and Occupational Therapy and Relaxation



Nutrition

Diet and Nutrition, Food, Vitamins and Prescriptions, and Weight Management



Movement

Accessories and Equipment, Personal Training, Pilates, Tai Chi, Qi Gong, and Yoga



Lifestyle

Dental, Hearing and Vision, Gifts and Special Occasions, Relaxation and Others

QR LifeCode & Personal Medical Records Vault

QR LifeCode

In a medical emergency first responders can access your Medical Records Vault through your QR LifeCode Five-digit ID code. You can access and safely share your medical records, track health conditions, and get better healthcare solutions.

Personal Medical Records Vault

You can grant access to your Electronic Medical Records to providers, medical facilities, family, etc., providing continuity of care. Health Tracking provides you and your caregivers the ability to record vital health observations easily and securely.

Monthly Membership

The Initial Unshareable Amount (IUA) is the personal responsibility of members for their medical Needs. All qualified medical expenses after the IUA is met are 100% shareable with the Medical Cost Sharing community.

There are three simple responsibility options:

[\\$1,000 IUA](#) [\\$2,500 IUA](#) [\\$5,000 IUA](#)

Find your age group and select the IUA that best fits your needs to see monthly membership

*Tobacco surcharge of \$50 per household

	AGE 18-29	AGE 30-49	AGE 50-65
\$1000 IUA	Member Only \$295 Member + Spouse \$495 Member + Child \$495 Member + Family \$705	Member Only \$300 Member + Spouse \$540 Member + Child \$540 Member + Family \$755	Member Only \$370 Member + Spouse \$685 Member + Child \$685 Member + Family \$1005
\$2500 IUA	Member Only \$230 Member + Spouse \$390 Member + Child \$390 Member + Family \$570	Member Only \$280 Member + Spouse \$490 Member + Child \$490 Member + Family \$700	Member Only \$350 Member + Spouse \$580 Member + Child \$580 Member + Family \$855
\$5000 IUA	Member Only \$190 Member + Spouse \$325 Member + Child \$325 Member + Family \$480	Member Only \$250 Member + Spouse \$415 Member + Child \$415 Member + Family \$630	Member Only \$275 Member + Spouse \$475 Member + Child \$475 Member + Family \$690

What happens when you have an emergency?

A "Needs" Based Solution

Any single accident or illness can cause a "Need". A need arises when the expenses for a single accident or illness exceed the IUA. The member is responsible for any costs incurred up to their selected IUA. Each individual or household is responsible for a maximum of 3 IUA's per year. For example, at the \$1000 IUA level, if a household has 3 Needs per membership year, the member's responsibility is $\$1000 \times 3 = \3000 maximum.



Strep Throat

Example Based on
a \$1000 IUA

Member has horrible sore throat in the middle of the night and needs to know whether it is strep or not. Calls Telehealth – Conclusion: Needs to visit their Direct Primary Care Provider office in the morning

TELEHEALTH CONSULT	\$0
DPC OFFICE VISIT	\$0
STREP TEST	\$0
PRESCRIPTION (Pharmacy Benefits Program)	\$18
FOLLOW-UP OFFICE VISIT	\$0
TOTAL MEMBER COST	\$18

Broken Arm

Example Based on
a \$1000 IUA

Member breaks arm falling off the step stool and is taken to the Emergency Room (ER). He has an X-ray and arm is put into a cast.

EMERGENCY ROOM	\$3,100
X-RAYS	\$250
PRESCRIPTIONS (1ST 120 DAYS)	\$32
FOLLOW-UP OFFICE VISITS	\$200
SHARED WITH COMMUNITY	-\$2,582
TOTAL MEMBER COST	\$1,000

Pregnancy

60-day waiting period

Example Based on
a \$1000 IUA

Member becomes pregnant and receives prenatal care for 9 months. Member has standard vaginal delivery and postnatal care. Delivery is successful without further complications. The doctor prescribes several medications.

PRE AND POSTNATAL CARE	\$2,500
ULTRASOUND AND LABS	\$1,800
DELIVERY	\$7,800
PRESCRIPTIONS (1ST 120 DAYS)	\$425
SHARED WITH COMMUNITY	-\$11,525
TOTAL MEMBER COST	\$1,000

Heart Attack

Example Based on
a \$1000 IUA

Member has heart attack at home and is taken to the ER by ambulance. Patient spends 5 days in the hospital and receives EKG, surgery, and post-surgery physical therapy. Doctor prescribes medication for maintenance.

HOSPITAL BILL	\$54,600
ANESTHESIA AND SURGERY	\$22,000
PRESCRIPTION (1ST 120 DAYS)	\$425
AMBULANCE TO HOSPITAL	\$725
FOLLOW-UP OFFICE VISITS	\$500
SHARED WITH COMMUNITY	-\$77,250
TOTAL MEMBER COST	\$1,000