

# ZION HEALTH

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# SHARING AT WORK WITH THE ZION HEALTH ESSENTIAL MEMBERSHIP (FOR EMPLOYERS)

Thank you for choosing Zion Health for your business. Zion Health is a non-profit HealthShare ministry committed to reducing healthcare costs for its members by sharing within the community. Zion Health is not health insurance; instead, it is an alternative option to share in the healthcare costs of a community. With the Zion Health Essential Membership for businesses, associations, and organizations, you and your employees have access to reduced monthly membership contributions and the choice of add-ons customizable to fit each employee's healthcare needs. At Zion Health, we strive to make your member experience as simple and straightforward as possible. This step-by-step guide has everything you need to make the Zion Health Essential Membership work for you and your business.



## WHAT BENEFITS ARE OFFERED THROUGH ZION HEALTH?

### FULL INTEGRATION WITH EXISTING BENEFITS

HealthShares like Zion Health are here to help with unexpected medical expenses from injury or illness. For this reason, Health-Sharing is ideal for integrating with your other healthcare solutions. Zion Health will not interfere with other healthcare plans offered through your workplace, like HSAs and dental and vision plans.

### FLEXIBLE PAYMENT OPTIONS

Pay monthly membership contributions through company checking or by credit card. Zion Health makes payments simple with a single list bill that includes the monthly rates of every employee enrolled in the membership.

**PLEASE NOTE THAT ZION HEALTH MEMBERSHIP RATES DO NOT QUALIFY FOR SECTION 125 PRE-TAX BENEFITS.**

## SHARING AMONG EMPLOYEES

As an employer, you have the option to contribute as much or as little as you'd like toward your employee's monthly member contributions. The remainder can be paid directly through employee payroll deductions, simplifying the payment process for everyone involved.

Employers also have the option to make charitable donations through Zion Health's Additional Giving Fund on behalf of the company. These funds are not subject to administration costs and can be used to share in the medical needs of employees in circumstances where normal sharing is not available. As an employer, you are able to designate the recipient of these funds when an employee has a need. For example, an employee with a pre-existing condition might take advantage of these additional funds before their waiting period has expired.

## GET STARTED

- 1** Review the Membership Guidelines on ZionHealth.org. Each employee who joins Zion Health is responsible for adhering to the principles of membership and committing to an ethical and health-conscious lifestyle.
- 2** Complete the census enrollment form for group enrollment sent by Zion Health. The form will ask for company information, a primary contact, payment information, and member information for everyone enrolled in the Essential Membership. Our Member Care Team is available to help with enrollment education and to answer employee questions. Contact us by phone or email, or come visit us in person at our St. George location.
- 3** Provide employees with the "Sharing at Work with the Zion Health Essential Membership for employees" handout.
- 4** Inform employees that they should be receiving a welcome packet with their membership ID and information on their membership and chosen add-ons. The welcome packet will be sent both digitally and physically.
- 5** Review the simplified List Bill with the monthly rate for all combined employees.
- 6** Coming soon! Log in to the new Member Portal to view and manage your membership details. As an employer, you have access to the Employer Portal, which allows you to add and delete employees, make payments, change payment methods, and more.

## ESSENTIAL MEMBERSHIP PRICING

Membership contribution rates are based on the age of the oldest member of the household, the type of household membership, and the member's chosen Initial Unshareable Amount. Add-on feature pricing is determined by household type without regard to member age. Employees can also find Essential Membership pricing on our website.

AGE 18-29	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member	\$150	\$100	\$75
Member & Spouse	\$300	\$200	\$150
Member & Child(ren)	\$300	\$200	\$150
Member Family	\$425	\$350	\$250

AGE 30-49	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member	\$175	\$120	\$100
Member & Spouse	\$325	\$225	\$200
Member & Child(ren)	\$325	\$225	\$200
Member Family	\$450	\$350	\$300

AGE 50-64	\$1,000 IUA	\$2,500 IUA	\$5,000 IUA
Member	\$200	\$175	\$125
Member & Spouse	\$425	\$350	\$300
Member & Child(ren)	\$425	\$350	\$300
Member Family	\$650	\$500	\$425

ADD-ON PRICING	Connected	Rx Share	Teladoc	LifeWorks	Network	Tobacco	Additional Giving
Member	\$20	\$10	\$5	\$5	\$5	\$50	ANY
Member & Spouse	\$40	\$15	\$10	\$10	\$5	\$50	ANY
Member & Child(ren)	\$40	\$15	\$10	\$10	\$5	\$50	ANY
Member Family	\$60	\$20	\$15	\$20	\$5	\$50	ANY