



Mutual HealthTM
— *Healthcare Reimagined*



Overview of Mutual Health™

Mutual Health is a comprehensive health share program built around the modern virtual care experience—giving members the flexibility to choose how, when, and where they access healthcare.

From on-demand virtual visits to long-term wellness support, you're in control of your journey. And because it's a health share, members also support one another during times of medical need, creating a community that's both flexible and compassionate.





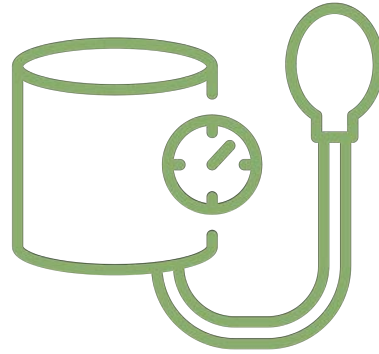
For far too long, healthcare providers have dictated how and when people can access their healthcare.

We are putting the power to choose back where it belongs — in the hands of patients.



Up to 26 days

National average wait time for a primary care appointment



1 day

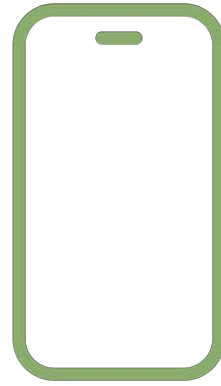
Average wait time for a primary care
Appointment with Mutual Health™





30-60 minutes

National average wait time at urgent care



17 minutes

Average wait time for a same day
Virtual care visit with Mutual Health™



What is Mutual Health™?

Our focus is simple: to create a meaningful way for members to support one another with their healthcare expenses—because no one should face life's challenges alone.

We offer three Unshared Amount options:

\$1,500 UA

\$3,000 UA

\$6,000 UA

Whether you're an individual or a family, Mutual Health™ offers a smart, dependable, and value-driven solution for managing medical costs—
together.



How is Mutual Health™ Different from Other Plans?

- 01 Unlimited **virtual care** benefits at **no cost**

- 02 Over 1,500 prescriptions available at **\$0-\$5**

- 03 Over 1,200 lab services available at **no cost**

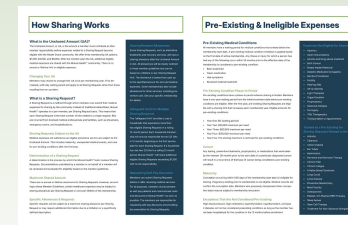
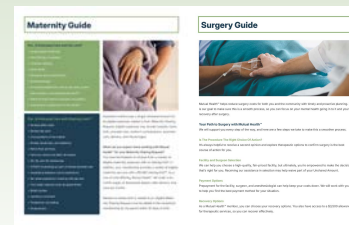
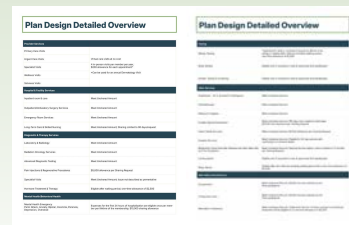
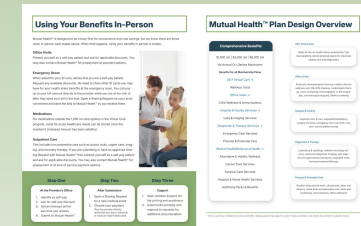
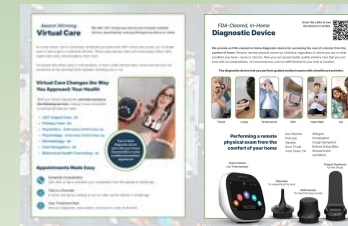
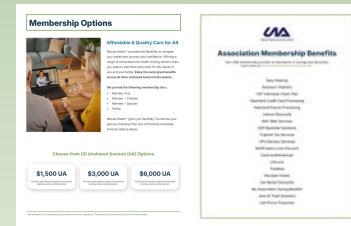
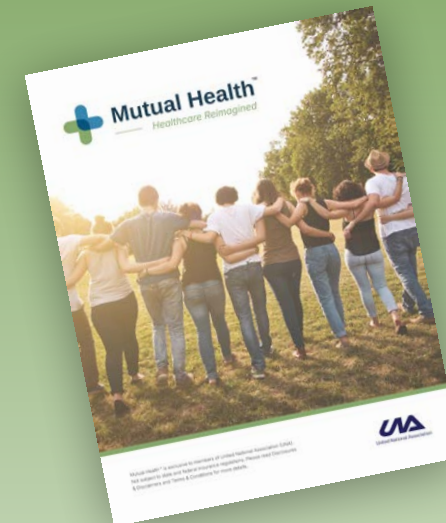
- 04 A clinically trusted & convenient FDA-cleared diagnostic device for seamless virtual care

Comprehensive Healthshare Program



- **24/7 Virtual Care**
- Office & Wellness Visits
- Hospital & Facility Services
- Labs & Imaging Services
- **Prenatal & Postnatal Care**
- **Mental Health/Behavioral Health**
- Emergency Care Services
- Diagnostic & Therapy Services
- Alternative & Holistic Wellness

Mutual Health™ Brochure





Welcome to Mutual Health™!

Mutual Health™, powered by United National Association, believes healthcare should be simple, supportive, and centered around people. That's why we've built a transparent, value-driven health share program with a virtual care-first approach—giving members the flexibility to connect with providers anytime, anywhere. Whether you're seeking peace of mind, looking for affordable benefits, or simply want a more personalized healthcare solution, you're in the right place.



Affordable Healthcare Improved Lifestyle



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Pre-Existing & Ineligible Expenses

How is Mutual Health™ Different?

Mutual Health™ is a virtual care-first movement. Members come together to share eligible healthcare expenses and gain access to high-quality services. With Mutual Health™ on your side, you get access to:

- Benefits that create flexibility & affordability
- Over 1,500 prescriptions at no cost (acute and maintenance*)
- \$5 retail maintenance medications*
- A clinically trusted & convenient FDA-cleared diagnostic device for seamless virtual care
- Mental health at no cost

*Shipment costs for mail order may apply. See formulary for details.

Why Mutual Health™?

Mutual Health™ is more than just an alternative to traditional benefits. It's a community built on the values of connection, compassion, and shared responsibility.

Our focus is simple: to create a meaningful way for members to support one another with their healthcare expenses—because no one should face life's challenges alone. We offer three Unshared Amounts to choose from: \$1,500 UA, \$3,000 UA, \$6,000 UA.

Whether you're an individual or a family, Mutual Health™ creates a smart, dependable, and value-driven solution for managing medical costs—together.



Affordable
Monthly Cost



Transparent
Healthcare



Quick
Processing



Is Mutual Health™ right for me?

Mutual Health™ may be the right fit for you if you are looking for a proven and effective alternative to health insurance. From the exam room to your living room, Mutual Health™ delivers an affordable and personalized experience.



Powered By

United National Association

"Healthcare Reimagined—At Home, Nationwide"

Mutual Health™ is not subject to state and federal insurance regulations. Please read Disclosures and Disclaimers for more details.



United National Association

Association Membership Benefits

Your UNA membership provides an abundance of savings and discounts.
Learn more at www.unitednationalassociation.com.

Easy Hearing

Swanson Vitamins

VSP Individual Vision Plan

Heartland Credit Card Processing

Heartland Payroll Processing

Lenovo Discounts

NAC Web Services

ODP Business Solutions

Trupoint Tax Services

UPS Delivery Services

1800Flowers.com Discount

Cord northAmerican

LifeLock

TravNow

Wyndam Hotels

Car Rental Discounts

My Association Saving Benefits

Vero ID Theft Solutions

Cell Phone Protection

Membership Options



Affordable & Quality Care for All

Mutual Health™ provides the flexibility to navigate your healthcare journey with confidence. Offering a range of comprehensive health sharing options helps you select a plan that works best for the needs of you and your family. **Enjoy the same great benefits across all three Unshared Amount (UA) options.**

We provide the following membership tiers:

- Member Only
- Member + Children
- Member + Spouse
- Family

Mutual Health™ gives you flexibility. Customize your plan by choosing from one of the three Unshared Amount options below.

Choose from (3) Unshared Amount (UA) Options

\$1,500 UA

Pricing varies based on ages of household members and membership tier.

\$3,000 UA

Pricing varies based on ages of household members and membership tier.

\$6,000 UA

Pricing varies based on ages of household members and membership tier.

Mutual Health™ is not subject to state and federal insurance regulations. Please read Disclosures and Disclaimers for more details.



Comprehensive Health Share Program

Mutual Health™ is the first health share program to bring together the best of both worlds—traditional benefits and innovative tools, including access to an FDA-cleared diagnostic device, a JD Power award-winning virtual direct primary care platform, no-cost mental health, prescription benefits, and exclusive maternity care. **Here's an overview of what your membership provides:**

24/7 Virtual Care

Free virtual care for acute care, including an in-home diagnostic tool for remote physical exams.

Office Visits

A variety of visits from labs, testing, and screenings to primary care, urgent care, and specialist visits.

Prescription Support*

Over 1,200 prescriptions at no cost (acute and maintenance) and \$5 retail maintenance medications.

One-of-a-Kind Maternity Care

Flexible pre- and postnatal care and delivery including holistic care like home birth and midwives/doulas.

Surgical & Cancer Care

Allowances available for diagnostic imaging, radiation, chemotherapy, specialist visits, and surgery visits.

Mental Health Support

Behavioral & mental health support, psychiatry services, medication maintenance, and no-cost virtual care.

Adult & Child Wellness

Office visits available for annual physicals, well-women visits, and child well visits & immunizations.

Alternative & Holistic Care

Access to chiropractic care, alternative treatments & testing, holistic wellness visits, and acupuncture.

*Shipment costs for mail order may apply. See formulary for details.

FDA-Cleared, In-Home Diagnostic Device

Scan the code to see the device in action.



We provide an FDA-cleared at-home diagnostic device for accessing the care of a doctor from the comfort of home. Receive remote physical exams by clinicians, regardless of where you are or what condition you have – acute or chronic. Now you can access better quality primary care that you can trust with no compromises, no inconvenience, and no inefficiencies to your time or location.

The diagnostic device lets you perform guided medical exams with a healthcare provider.



Throat



Lungs



Temperature



Skin



Heart Rate



Ear

Performing a remote physical exam from the comfort of your home

Ear infection
Pink eye
Nausea
Sore Throat
Cold, Fever, Flu

Allergies
Constipation
Cough Symptoms
Rashes & Bug Bites
Stomachache
and More!

Exam Camera and Thermometer



Otoscope for examining the ears



Stethoscope for heart & lung sounds



Tongue Depressor for the throat



Award-Winning Virtual Care

We offer 24/7 virtual care and access to board-certified doctors, psychiatrists, and psychologists by phone or online.

An online doctor visit is convenient, immediate and saves time. With virtual care access, you no longer have to wait to get in or take time off work. Virtual care reduces costly and unnecessary office visits, urgent care visits, and emergency room visits.

For people who travel, work in rural locations, or live in under-served cities, virtual care services can sometimes be the deciding factor between receiving care or not.

Virtual Care Changes the Way You Approach Your Health

With your Virtual Care benefit, **you have access to the following services**, making it more convenient to receive the care you need.

- **24/7 Urgent Care - \$0**
- **Primary Care - \$0**
- **Psychiatry - \$240 Initial | \$140 Follow Up**
- **Psychology - \$140 Initial | \$140 Follow Up**
- **Dermatology - \$60**
- **Care Navigation - \$0**
- **Behavioral Health Counseling - \$0**



Your in-home diagnostic device pairs with your Virtual Care benefits to create a unified and seamless experience!

Appointments Made Easy



Schedule Consultation

Call, click, or tap to schedule your consultation from the website or mobile app



Talk to a Provider

A doctor will call you directly or join on video via the website or mobile app



Your Treatment Plan

See your diagnoses, prescriptions, and doctors' notes as directed

Using Your Benefits In-Person

Mutual Health™ is designed to be virtual-first for convenience and cost savings, but we know there are times when in-person care makes sense. When that happens, using your benefits in person is simple.

Office Visits

Present yourself as a self-pay patient and ask for applicable discounts. You may also contact Mutual Health™ for prepayment or payment options.

Emergency Room

When asked for your ID card, advise that you are a self-pay patient. Request any available discounts. No need to show other ID cards you may have for your health share benefits at the emergency room. You can pay up to your UA amount directly to the provider while you are at the visit or after they send your bill in the mail. Open a Sharing Request as soon as its convenient and send the bills to Mutual Health™ as you receive them.

Medications

For medications outside the 1,200 no-cost options in the Virtual Care program, costs for acute healthcare needs can be shared once the member's Unshared Amount has been satisfied.

Outpatient Care

This includes non preventive care such as doctor visits, urgent care, imaging, and recovery therapy. If you are submitting or have an approved Sharing Request with Mutual Health™ then present yourself as a self-pay patient and ask for applicable discounts. You may also contact Mutual Health™ for prepayment or at time of service payment options.



Step One

At the Provider's Office

1. Identify as self-pay
2. Ask for self-pay discount
3. Get an itemized bill for services you receive
4. Submit to Mutual Health™

Step Two

After Submission

1. Open a Sharing Request for a new medical event
2. Choose your payment
(Pay the provider directly, reimburse you, pay in advance, or issue an instant debit card)

Step Three

Support

1. Seek member support for fair pricing and assistance
2. Submit bills promptly and respond to requests for additional documentation

Mutual Health™ Plan Design Overview

Comprehensive Benefits

\$1,500 UA | \$3,000 UA | \$6,000 UA

No Annual Or Lifetime Maximums

Benefits for all Membership Plans

[24/7 Virtual Care →](#)

Wellness Visits

[Office Visits →](#)

Child Wellness & Immunizations

[Hospital & Facility Services →](#)

Labs & Imaging Services

[Diagnostic & Therapy Services →](#)

Emergency Care Services

Prenatal & Postnatal Care

[Mental Health/Behavioral Health →](#)

Alternative & Holistic Wellness

Cancer Care Services

Surgical Care Services

Hospice & Home Health Services

Additional Perks & Benefits

24/7 Virtual Care

State-of-the-art health device powered by Tyto Care enabling remote physical exams for improved patient care and diagnostics

Office Visits

Physicals, dermatological checkup, holistic clinician wellness visit, OB-GYN checkup, cardiologist check-up, vision screening, mammography or thermography, colonoscopy/cologuard, lifeline screening

Hospital & Facility

Inpatient room & care, outpatient/ambulatory surgery services, emergency room services, long term care & skilled nursing

Diagnostic & Therapy

Laboratory & radiology, radiation oncology services, advanced diagnostic imaging, pain injections & regenerative procedures, specialist visits, hormone treatment/therapy

Prenatal & Postnatal Care

Routine visits and lab work, ultrasounds, labor and delivery, home birth and alternative care, tests and screenings, immunizations, NICU admission

This is a summary of eligible services and benefits. Waiting periods may apply for certain medical conditions. See official documents for complete details.

Plan Design Detailed Overview

Provider Services	
Primary Care Visits	Virtual care visits at no cost 4 in-person visits per member per year, \$200 allowance for each appointment* *Can be used for an annual Dermatology Visit
Urgent Care Visits	
Specialist Visits	
Wellness Visits	
Sickness Visits	
Hospital & Facility Services	
Inpatient room & care	Meet Unshared Amount
Outpatient/Ambulatory Surgery Services	Meet Unshared Amount
Emergency Room Services	Meet Unshared Amount
Long-Term Care & Skilled Nursing	Meet Unshared Amount; Sharing Limited to 90 days/request
Diagnostic & Therapy Services	
Laboratory & Radiology	Meet Unshared Amount
Radiation Oncology Services	Meet Unshared Amount
Advanced Diagnostic Testing	Meet Unshared Amount
Pain Injections & Regenerative Procedures	\$5,000 allowance per Sharing Request
Specialist Visits	Meet Unshared Amount; Issue not described as preventative
Hormone Treatment & Therapy	Eligible after waiting period; one-time allowance of \$2,500
Mental Health/Behavioral Health	
Mental Health Emergency Panic Attack, Anxiety, Bipolar, Insomnia, Paranoia, Depression, Overdose	Expenses for the first 24 hours of hospitalization are eligible once per member per lifetime of the membership; \$10,000 sharing allowance

Plan Design Detailed Overview

Testing	
Allergy Testing	Treatment for relief or reversal of long-term effects of an allergy is eligible after initial pre-existing waiting period; one-time allowance of \$2,000
Sleep Studies	Eligible only if required to treat an approved Sharing Request
Genetic Testing & Screening	Eligible only if required to treat an approved Sharing Request
Other Services	
Ambulance - Air or Ground for Emergency	Meet Unshared Amount
Chemotherapy	Meet Unshared Amount
Dialysis & Supplies	Meet Unshared Amount
Durable Medical Equipment	Meet Unshared Amount; 180 days from treatment start date; \$3,000 max allowance per Sharing Request
Home Health Services	Meet Unshared Amount; \$3,000 allowance per Sharing Request
Hospice Services	Meet Unshared Amount; Eligible for 60-day periods with certification of terminal illness
Prescription Medication	Virtual Care Program \$0 Cost Retail Acute Medications (over 100) \$5 Cost Retail Maintenance Medications (over 250) \$0 Cost Mail Order Maintenance Medications (over 900) Health Share Program Meet Unshared Amount; medication prescribed after membership start date with no prior symptoms; Sharing all prescription costs is limited to 12 months per Sharing Request
Contraception	Eligible only if required to treat an approved Sharing Request
Sleep Apnea	Eligible after the initial pre-existing waiting period with a one-time allowance of \$2,000.
Alternative Care Services	
Acupuncture	Meet Unshared Amount, \$3,500 recovery allowance per Sharing Request
Chiropractic Care	Meet Unshared Amount, \$3,500 recovery allowance per Sharing Request
Alternative Treatments	Meet Unshared Amount, Treatments that do not have a proven conventional treatment will be eligible for a one-time allowance of \$2,500

Maternity Guide

Pre- & Postnatal Care with No Limit*

- Hospital labor & delivery
- OB-GYN labor & delivery
- Cesarean delivery
- Home births
- Premature and multiple births
- Anesthesiologist
- In-hospital pediatrician visit for lab work, routine immunizations, and hearing tests (limit 1)
- Maternal-fetal medical specialist consultation
- Unexpected complications to the mother



Pre- & Postnatal Care with Sharing Limit**

- Routine office visits
- Routine lab work
- Immunizations of the mother
- Doulas, doula tubs, and midwives
- Pelvic floor services
- Fetal non-stress test (after 36 weeks)
- 2D, 3D, and 4D ultrasounds
- STD/STI screenings as part of routine prenatal care
- Gestational diabetes care & medications
- Six-week postpartum checkup with pap test
- Two-week cesarean post-op appointment
- Breast pumps
- Lactation consultant
- Postpartum counselling
- Acupuncture

Expectant mothers pay a single Unshared Amount for all eligible expenses related to their Maternity Sharing Request. Eligible expenses may include hospital, home birth, prenatal care, mother's complications, postnatal care, delivery, and miscarriages.

What can you expect when working with Mutual Health™ for your Maternity Sharing Request?

You have the freedom to choose from a number of eligible maternity expenses with no sharing limit*. In addition, your membership provides a variety of eligible maternity services with a \$6,000 sharing limit**. As a one-of-kind offering, Mutual Health™ will order a six-month supply of disposable diapers after delivery (one case per month).

Newborns whose birth is related to an eligible Maternity Sharing Request must be added to the household membership by the parent within 30 days of birth.

Surgery Guide



Mutual Health™ helps reduce surgery costs for both you and the community with timely and proactive planning. It is our goal to make sure this is a smooth process, so you can focus on your mental health going in to it and your recovery after surgery.

Your Path to Surgery with Mutual Health™

We will support you every step of the way, and here are a few steps we take to make this a smoother process.

Is The Procedure The Right Choice Of Action?

It's always helpful to receive a second opinion and explore therapeutic options to confirm surgery is the best course of action for you.

Facility and Surgeon Selection

We can help you choose a high-quality, fair-priced facility, but ultimately, you're empowered to make the decision that's right for you. Receiving our assistance in selection may help waive part of your Unshared Amount.

Payment Options

Prepayment for the facility, surgeon, and anesthesiologist can help keep your costs down. We will work with you to help you find the best payment method for your situation.

Recovery Options

As a Mutual Health™ member, you can choose your recovery options. You also have access to a \$3,500 allowance for therapeutic services, so you can recover effectively.

How Sharing Works

What is the Unshared Amount (UA)?

The Unshared Amount, or UA, is the amount a member must contribute as their member responsibility before expenses related to a Sharing Request become eligible with the Health Share community. We offer three membership UA options: \$1,500, \$3,000, and \$6,000. After the member pays the UA, additional eligible medical expenses are shared with the Mutual Health™ community. There is no annual or lifetime limit on eligible expenses.

Changing Your UA

Members may choose to change their UA once per membership year. If it's decreased, a 60-day waiting period will apply to all Sharing Requests other than those resulting from an accident.

What is a Sharing Request?

A Sharing Request is a method through which members can submit their medical expenses for sharing by the community. Instead of traditional deductibles, Mutual Health™ operates on a per-member, per Sharing Request basis. This means that each Sharing Request is the total number of bills related to a single request. Bills are incurred from licensed medical professionals and facilities, such as physicians, emergency rooms, and hospitalizations.

Sharing Requests Subject to the UA

Medical expenses not outlined as an eligible preventive service are subject to the Unshared Amount. This includes maternity, unexpected medical events, and care for pre-existing conditions after the first year.

Determination of a Sharing Request

A determination is the process by which the Mutual Health™ team reviews Sharing Requests. Documentations submitted by a member or on behalf of a member will be reviewed and evaluated for eligibility based on the member guidelines.

Maximum Shared Amount

There are no annual or lifetime maximums for Sharing Requests. However, according to these Member Guidelines, certain healthcare expenses may be subject to sharing allowances per Sharing Request or once per lifetime of the membership.

Specific Allowances & Requests

Specific requests will be subject to a maximum sharing allowance per Sharing Request or may require additional information due to a limitation or a specifically defined description.

Sharing Request Allowances

Some Sharing Requests, such as alternative treatments and recovery services, will have a sharing allowance after the Unshared Amount is met. All allowances will be clearly outlined in these member guidelines and can be based on a lifetime or per-Sharing Request limit. The allowance is toward the costs up to the specified amount for accrued medical expenses. Some memberships also include allowances for other services, including preventive care. See your specific membership for details.

Safeguard Limit For Multiple Sharing Requests

The "safeguard limit" provides a cap to households that experience more than two eligible Sharing Requests in a rolling 12-month period. Each household membership will only be responsible for two (2) UAs in 12 months beginning on the first service date for each Sharing Request. If a household has met two (2) UAs in a rolling 12-month period, Mutual Health™ will share additional eligible Sharing Requests exceeding \$1,500 with no UA responsibility.

Requesting Self-Pay Discounts

Members can submit Sharing Requests before or after receiving medical services. For all purposes, members should present as self-pay patients and communicate costs and discounts to Mutual Health™ as soon as possible. The members are responsible for requesting self-pay discounts and providing documentation for Sharing Requests.

Pre-Existing & Ineligible Expenses

Pre-Existing Medical Conditions

All members have a waiting period for medical conditions that existed before the membership start date. A pre-existing medical condition limitation is applied based on the first date of active membership. Any illness or injury for which a person has had any of the following occur within 24 months prior to the effective date of the membership is considered a pre-existing condition:

- Been examined
- Taken medication
- Had symptoms
- Received medical treatment

Pre-Existing Condition Phase-In Period

Pre-existing conditions have a phase-in period wherein sharing is limited. Members have a one-year waiting period from the initial enrollment date before pre-existing conditions are eligible. After the first year, pre-existing Sharing Requests are eligible with a sharing limit that increases each membership year. Eligible amounts for pre-existing conditions:

- Year One: \$0 (waiting period)
- Year Two: \$30,000 maximum per need
- Year Three: \$60,000 maximum per need
- Year Four: \$150,000 maximum per need
- Year Five: The sharing maximum is removed for pre-existing conditions

Cancer

Any testing, preventive treatments, prophylactics, or medications that were taken by the member 36 months prior to the start date of a previously diagnosed cancer will result in a recurrence of that type of cancer being considered a pre-existing condition.

Maternity

Conception occurring within (30) days of the membership start date is ineligible for sharing. Pregnancy existing prior to membership is not eligible. Medical records will confirm the conception date. Members who purposely misrepresent their conception dates may be subject to membership revocation

Exceptions That Are Not Considered Pre-Existing

High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered preexisting conditions as long as the member has not been hospitalized for the condition in the 12 months before enrollment.

Expenses Not Eligible for Sharing

- Abortion
- Adult Immunizations
- Alcohol and Drug abuse treatment
- Birth Control
- Breast Implant Removal
- Diabetic Medication & Supplies
- Elective Procedures
- Fertility
- Hearing Aids
- IVF & Infertility
- Light Therapies
- Organ Donation
- Prophylactics
- Seasonal Allergies
- Surrogacy
- TMJ Therapeutics
- Transportation to Appointments

Treated as a Pre-Existing for Sharing Requests Related to the UA

- Arthritis
- Cataracts
- Celiac Disease
- Ear Tubes
- Hashimoto's
- Hormone and Hormone Therapy
- Chronic Pain
- Chronic Fatigue
- Irritable Bowel Syndrome
- Long-Covid
- Lyme Disease
- Preventive Mastectomy
- Mold Toxicity
- Osteoporosis
- Platelet-rich Plasma (PRP) Therapy
- Sleep Apnea
- Stem Cell Therapy
- Treatment For Non-Seasonal Allergies

In-Home Diagnostic Device

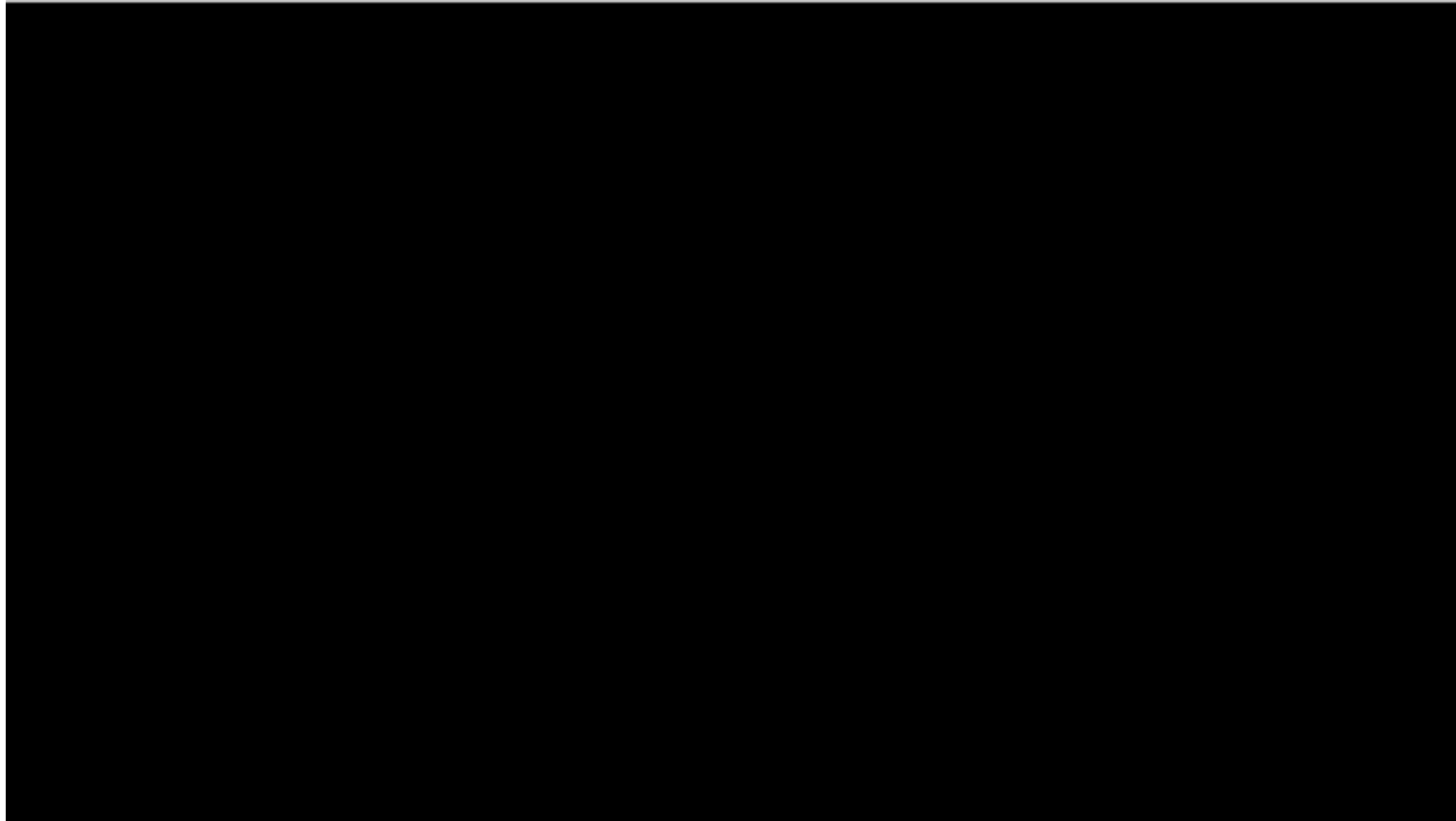
Overview & In Action



Spared a late night visit to ER

In-Home Diagnostic Device

Testimonial from a Physician



Mutual Health 6000

Mutual Health Virtual +

\$564.83	Member Only
\$854.57	Member + Spouse
\$861.41	Member + Children
\$1,269.95	Family

\$175.80	Member Only
\$182.37	Member + Spouse
\$188.21	Member + Children
\$194.05	Family

Thank You!

Contact Us:

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