



WoW Health's Comprehensive Healthcare Package



Thank You

for the opportunity to allow WoW Health and its team of advocates and partners to present healthcare benefits for you and your loved ones. This document will outline the elements of the program.

We provide a 24/7 Support Team for any assistance, and look forward to serving your healthcare needs.

Sincerely,

Jawad Arshad, MD
CEO, WoW Health Solutions



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We bundle the two phases of healthcare benefits as one

Comprehensive Package

- 1 Everyday Care
- 2 Large Medical Expenses

We approach healthcare in the same way you think of auto or home insurance, you pay directly to the provider of service for routine Everyday Care, and rely on some service like insurance or HealthShare to pay for uncommon large medical expenses.

We will present information about HealthShare in this booklet, which is a community based approach that can help save members over 50% on costs compared to typical insurance plans. However, WoW Health's Everyday Care Packages can be utilized by everyone, including those without insurance, with insurance, on Medicare or Medicaid, etc.





Our Philosophy

WoW Health strives to provide customizable solutions

for our members to have the most comprehensive and financially responsible options. Healthcare costs are the **#1** reason for personal bankruptcies, and yet **2 out of 3** of those people had traditional health insurance. This is an opportunity to be bold and visionary about how health benefits should be approached.

There is a better Solution!

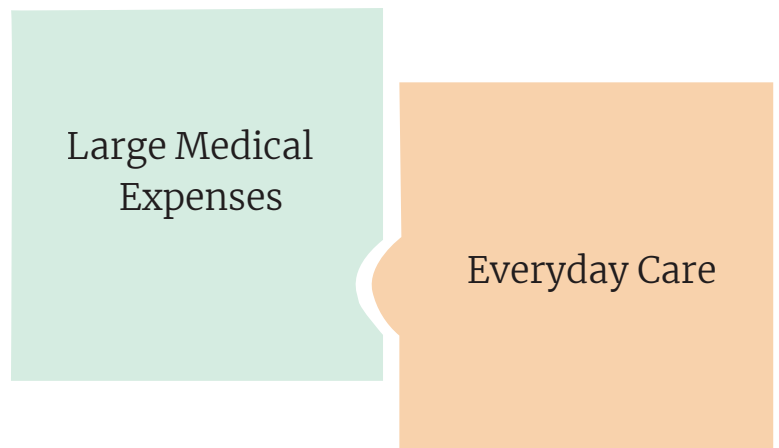


“ Transparent Transaction ”

This allows the consumers to know the actual cost of care. Knowledge is power! and we want to empower you to know how affordable healthcare can be when you pay the healthcare provider directly for services, and not some inflated “contract amount” due to the vagaries of healthcare billing practices.

Healthcare can be divided into **two main categories**, emergent or uncommon but very expensive needs (ER visits, hospitalizations, surgeries, cancer care, etc.) or routine care (office visits for wellness, minor illness, chronic medical conditions, medications, labs, and imaging).

For **large medical expenses** you need a strategy to provide protection against medical bills, but routine care and services can be easily managed with **direct-pay options** like personal funds, HSA, or FSA debit cards.



Let us introduce you to our comprehensive suite of services, provided by a team of professionals, each excelling in their area of expertise, and conveniently accessible for you under one account, either from our website or our mobile app “WoW Health” available in both **Apple and Android stores**.



Everyday Care Packages

Everyday Care is quite affordable and transparent

when patients pay the medical providers directly. Medical providers do not have to pay anything to be part of the WoW Health network, and agree to extend “direct pay” discounts, usually **50%** or more off the “billed charges” because medical providers get paid at the time of service without having to file any claims and paperwork!

Let us give you an overview of the services in our Everyday Care Packages which are available **Nationwide**.



Telemedicine



Dental Program



Prescription Benefits



Vision Plan



Everyday Care Packages

Everyday Care Package

	<i>Services</i>	<i>Network</i>	<i>Membership Benefits</i>	<i>Features</i>
Free for WoW Members	Medical Practices	350,000+	60% discount, typical office visit under \$100	Pay at time of service. No bills after the visit
	Lab Sites	2,100+	75%+ discount	Order labs directly even without prescription, online results
	Imaging Centers	1,100+	70%+ discount, MRI is usually \$400	Direct pay, no pre-authorizations or insurance approval
	Surgery Centers	5,000+	50% discount	Bundled price for the whole procedure
\$10 per month	Pharmacies	65,000+	Upto 80% discount, most meds under \$5	Large network including national retailers like CVS, Costco, Kroger, Rite Aid, etc.
\$10 per month	Virtual Urgent Care	24/7 Nationwide service	FREE Unlimited	95% resolution rate so no need to go see another doctor, Rx can be sent to local pharmacy
\$10 per month	Teletherapy	Nationwide network	\$20 per session	50-min virtual sessions, conducted from privacy of your choice
\$12.50 per month	Dental Practices	250,000+	60% discount, dental cleaning \$40	Pay at time of service. No bills
	Vision Clinics	100,000+	70% discount	Pay direct, no limit on use



Telemedicine

WoW Health has partnered with MeMD

to provide Nationwide Telemedicine services. MeMD is now the Telemedicine partner and owned by Walmart Health.

With over **5 million members**, we know that you will love our integrated workflow of being able to connect with a doctor in just a couple of clicks via the WoW Health app or website. MeMD has a **98%** customer satisfaction, and a **95%** resolution rate which means that you will not need to go for an in-person visit for the same problem. Now that gives new meaning to having a doctor in your pocket--anytime, anywhere!



We offer the **Telemedicine** services in two phases

■ **Virtual Urgent Care**

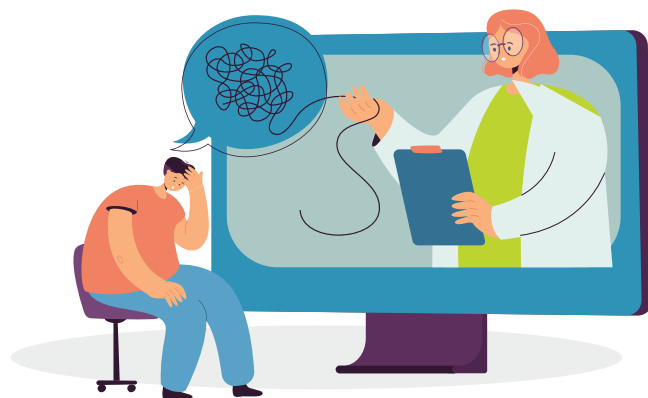
With WoW Health's offering of MeMD's virtual urgent care service, you can reach a doctor, usually in under **10 min**, for any urgent needs like colds, minor injuries, allergic reactions, and much more!



And if appropriate, the doctor can send a prescription to your local pharmacy, so you can focus on healing, not chasing appointments and sitting in waiting rooms.

■ **Teletherapy**

We know that mental health is just as important as physical health. Unfortunately because mental health is not visible, and due to the social stigmas attached to it, many people suffer unnecessarily from lack of treatment. This gap in health care leads to poor work performance and strain on personal relationships.



WoW Health gives access to you to pick a licensed therapist of your choice, make **50-min online appointments** when it's most convenient, and then be able to conduct the session from the privacy of your home, car, etc. And since mental stressors can seldom be addressed in just one visit, you can continue the relationship with your therapist as long as you may need.



Prescription Benefits

Prescriptions are a significant source of healthcare costs.

5 out of 6 people take at least one prescribed medication regularly, and it grows to four medications in people over age 50.

We understand that providing transparent and cost effective medication benefits is critical for any healthcare package. We address this by providing you with the best discount prescription program.



Partnership with Drex

WoW Health has partnered with **Drex**, a subsidiary of Advanced Medical Pricing Solutions (AMPS) which is a market leading healthcare cost management service for large entities like reinsurers, TPAs, brokers, and large self-funded employers. **Now you can benefit from the leverage of these large entities for yourself with WoW Health.**



Drex
An AMPS Company

Drex gives access to you to over **65,000** pharmacies including large retailers like CVS, Rite Aid, Costco, Kroger, etc. at up to **80%** discount off retail prices. In fact, most medications are cheaper with WoW Health's program than with the traditional insurance plans due to ever increasing copays and deductibles.

You can **search for the medication** and **find the price** at local pharmacies where the medication can be picked up. Then you can take the **prescription to the pharmacy** of your choice, show your Drex card in the WoW Health app, and **pay the discounted price.**

It is that simple and transparent--knowing how much you will pay before getting to the register, what a concept!



Dental Program

We know that dental benefits are not a routine offering with traditional health plans. However, everyone needs to visit the dentist, ideally at least twice a year, but many times more due to dental issues.

WoW Health has partnered with **1Dental** to bring access to thousands of local dentists, at usually 60% savings for common dental services. Routine dental cleanings will cost about **\$40!**



Partnership with 1Dental

You can **search** for any needed dental procedures, see the discounted price, and a list of local dental practices. Then you can **call** and make an appointment with the dental office, present the discount card, and **pay** the steeply discounted price at the time of service.



WoW Health's dental program has stayed true to our core belief of price knowledge and access, with choice and control for you and **no surprise bills in the mail!**



Vision Plan

3 out of 4 adults use some form of vision correction, and with the effects of aging and the increase in screen usage, vision care will only become more important.

WoW Health brings **EyeMed** as the vision discount partner for you, with over **100,000** eyecare providers, and **62 million** members, we know that EyeMed will exceed your expectations. By offering the right mix of independent providers, national and regional retailers, and online options, it's no wonder **EyeMed** has a **97%** satisfaction rate.

We know that you not only need but will love your vision benefits while saving an average of **71%** (vs. retail pricing with no insurance) on frames, lenses, contacts, exams and more.



Vision Plan

You can easily [search](#) for a local eyecare provider, and present your discount card in your [WoW Health app](#) to get the discounted price. With unlimited use, you could save on an exam, glasses, contacts, and even laser vision correction all in the same year!

Standard Plastic Lenses	Single Vision	\$50
	Bifocal	\$70
	Trifocal	\$105
Frames	Any frame available at provider location	35% off retail price
Lens Options	UV Coating	\$15
	Tint (Solid & Gradient)	\$15
	Standard Polycarbonate	\$40
	Standard Progressive (Add-on to Bifocal)	\$65
	Standard Anti-Reflective Coating	\$45
	Other Add-ons and Services	20% off retail price
Contact Lenses	Conventional	15% off retail price
Laser Vision Correction	LASIK or PRK from U.S. Laser Network	15% off retail price 5% off promotional
	Exams	\$5 off routine exam \$10 off contact lens exam



HealthShare for Large Medical Expenses

Uncommon and very expensive medical events like ER visits, hospitalizations, surgeries, cancer care, etc. require financial assistance because an individual will not be able to pay for these.

Traditional insurance plans bundle the common but inexpensive phases of care with the less common but expensive episodes and end up charging a large premium. Then, to shift the risk and dissuade people from accessing care, there are many terms that are deployed--copays, deductibles, coinsurance, etc.--all of which increase the cost of care. No wonder that **2 out of 3** people who have to declare bankruptcy due to healthcare costs actually have a traditional health insurance plan!

WoW Health has taken a very different approach. We know that routine Everyday Care is actually quite affordable --add up the copay at time of visit, and then the bill that you get 4 weeks after the appointment because you haven't met your deductible, and you end up paying more than if you had just paid directly at the time of visit. So with WoW Health you get to pay your medical provider directly with **price transparency**, and without any **surprise bills** after the fact!



However, for uncommon but large medical expenses, WoW Health has chosen to provide **membership** for our members to a **HealthSharing community**. You may also hear interchangeable terms like Medical Cost Sharing or MediShare but they are conceptually the same as HealthShare.

In this arrangement, members pay directly for their routine care, but any large medical expense is shared with the community. And no, this isn't some new concept, this type of HealthSharing has been around for almost 50 years, with over a million members!

There are two basic terms you need to know to understand the concept of HealthSharing.

1 Need

A need is defined as all of the medical expenses related to a single accident or illness that exceeds your Initial Un-shareable Amount (IUA).

A need comprises all expenses surrounding a new accident injury or illness. Once your IUA is met for a need, all medical expenses are shared by the community at 100% until the need is resolved. For example, you fall and end up fracturing your leg. From the initial doctor visits, any medical treatment, x-rays, MRIs, specialists visits, surgeries, physical therapy, everything counts as one need.

There is a limit of three Needs per 12-month period, so if there is a fourth need for a member, there is **no IUA due for that fourth need**.

2 Initial Un-shareable Amount (IUA)

The IUA for each member's medical need is the responsibility of each member, based on your choice of IUA. This is the amount that you need to pay before the community is eligible to share in your medical expenses.

WoW Health currently offers 3 IUA levels of **\$1000, \$2500, and \$5000**.

The higher the IUA level, the more financial risk a member takes, and so the lower the monthly membership cost. However to protect our members financially, a member will not be responsible for more than 3 IUAs in one year. So in case of a fourth Need that exceeds \$500, members will not have to pay anything.

WoW and Zion Health

WoW Health has selected Zion Health as its HealthShare community for our members.

Zion Health is based in St George, Utah with over **26,000** members. Zion Health collects over \$2.8 million monthly from members and keeps 300% of the estimated annual medical costs of the community in reserve. Zion Health also works to negotiate medical bills for its members, saving them an average of **62%** compared to the original billed amount. Zion Health publishes its Financial Statistics page to provide transparency to its members. In fact, 33% of Zion Health's funds are saved for future needs!

Pre-existing Conditions



Zion Health does not decline anyone, although there are rules to be fair to all members for pre-existing conditions. Any person who has received any medical treatment, diagnosed with a disease, taken medication, or had any symptoms in the last 24 months since the membership joining date is considered a preexisting condition. It is not fair that a member who is recently given a serious diagnosis like cancer joins the community, and now the community has to pay towards those bills. So there is a phase-in period for pre-existing conditions.

1st Year of Membership	Waiting period for all pre-existing conditions
2nd Year of Membership	Up to \$25,000 of sharing per need for pre-existing conditions
3rd Year of Membership	Up to \$50,000 of sharing per need for pre-existing conditions
4th Year of Membership and Beyond	Up to \$125,000 of sharing per need for pre-existing conditions per year

You can find the link to full Membership Guidelines for Zion on our website. Once enrolled, you will receive a card in the mail which you can show to the hospital financial representative. The card has Zion Health's information to connect you and hospital facility to Zion's Membership team to address any questions.



Free Preventive Services

WoW Health brings certain preventive services listed below to help you and your loved ones stay healthy.

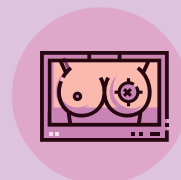
There are no **network limitations** for preventive services, so you can go to any provider of your choice. At the time of service, ask your provider for a **self-pay discount** and an itemized bill which is submitted with the proof of payment for reimbursement.



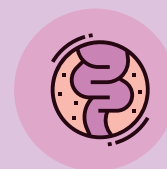
Annual Office Visit



Pediatric care



Mammogram



Colonoscopy



Annual Office Visit

- ✓ You are provided **one free annual office visit** per enrolled family member. The visit may be used for a sick visit, preventive visit, or specialist visit.
- ✓ Members may also use their annual visit for services provided by a dentist, optometrist, or mental health provider.
- ✓ The **free** annual visit resets **12 months** from the last free visit, not at the membership anniversary.
- ✓ There is a cap of **\$250** for the total visit cost. Pap smears will be considered fully shareable when billed alongside the annual provider visit.

Any additional services provided at the time of service will be considered the member's responsibility, including x-rays and other services.



Pediatric Care

Well child visits and their associated immunizations are free, and based on recommendations of the [CDC](#) and the [American Academy of Pediatrics](#):

- ✓ Six well child visits before the age of 12 months
- ✓ Three well child visits between 12 months and 24 months.
- ✓ Two well child visits between 24 months and 36 months
- ✓ One yearly visit after 36 months

For children born through a shareable maternity need, while the mother is a member of Zion Health, there is no [waiting period](#). However, if children are not born through Zion's shareable maternity need, the membership must be active for at least [six months](#) for the services to be reimbursable.

- ✓ The appointment or visit fees are not covered as part of the preventive immunizations unless they are a part of the well child visits or annual wellness visits.
- ✓ Immunizations must be given within 12 months of the age recommended



Mammogram


- ✓ A yearly preventive mammogram is shareable beginning at the age of 50, or earlier if referred by a licensed medical provider.
- ✓ A 2D or 3D imaging service, and the follow-up appointment are shareable at **100%**, including the mammogram, exam, appointment, and evaluation of imaging.
- ✓ The maximum shareable amount for the preventive mammogram and related services is **\$600**.

Diagnostic mammograms are not shareable as a preventive service. They may be eligible for sharing as part of a related eligible need. There is a **six month waiting period for the benefit to be active**.

Colonoscopy

- ✓ Screening colonoscopies are available every 10 years beginning at age 45. A screening colonoscopy and the related anesthesia are shared at **100%**.
- ✓ Diagnostic testing, including biopsies and pathology, performed as part of the screen are also shared. Any separate appointment or visit fees are not considered shareable as part of the colonoscopy service.
- ✓ The **\$5,000** sharing cap applies to the total cost of the visit and all shareable services.
- ✓ We encourage members to have this service performed at an outpatient center and not in the hospital, as the centers usually charge less for their services. There is a six month waiting period for the benefit to be active.



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