



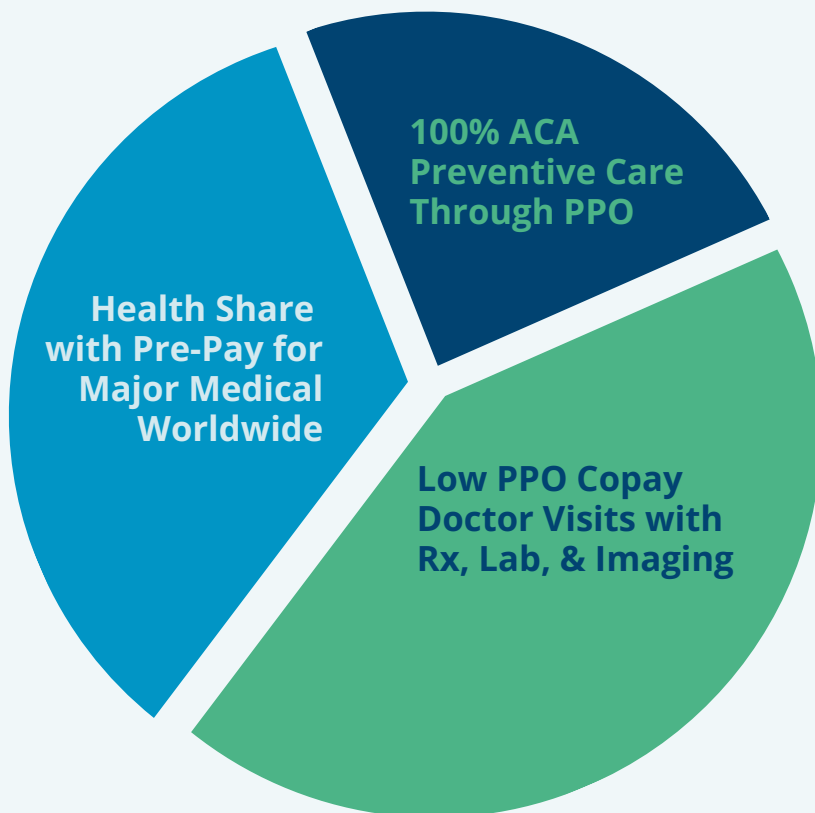
Healthcare a Better Way

The Healthy PPO program provides you and your family with a unique, cost-effective total healthcare solution.

This program includes 100% coverage for preventive services as outlined by the Affordable Care Act (ACA). It includes doctor office visit copays, pharmacy, lab, imaging, mental health, unlimited telemedicine, health benefits app, plus worldwide emergency, surgery, and hospitalization Health Share.

The Healthy PPO Hybrid Advantage

Plan 3-in-1 Design



PPO First Health Network is a wholly owned subsidiary of Aetna



Lower Costs

Save on premiums, copays, and major medical expenses



Smart Coverage

Strategic insurance with a powerful Health Share



More Freedom

PPO flexibility plus worldwide access through Health Share



Unlimited \$0 Telehealth

Fast access to a provider through HealthWallet mobile app



Easy-To-Use App

Manage everything through our all-in-one mobile app



Pre-Payment Savings

Get cash discounts with easy Health Share pre-payment



Care Coordination

Care coordinator to help you understand and utilize your plan

PPO Provider Network

Provider network by First Health PPO Network (wholly owned by Aetna).
To locate a provider visit <https://www.FirstHealthIbp.com/> or call Provider Locator Assistance: (800) 226-5116



*Confirm provider is in network prior to appointment to prevent unexpected out-of-network charges.
**If you don't see your provider, call your provider's office to confirm as they may still be in-network.

Medical Benefits	
Preventive / Wellness	Covered at 100%
Primary Doctor & Pediatric-Sick Visits	\$25 copay - unlimited visits
Specialist Doctor	\$35 copay in-network - 5 visits per year
Urgent Care	\$50 copay in-network - 3 visits per year
Virtual Urgent Care, 24/7/365 with Licensed, Board- Certified Physicians	\$0 copay - unlimited in HealthWallet App. *Using telehealth outside of the HealthWallet App can lead to 100% member cost responsibility.
Diagnostic Labs	\$50 copay - outpatient & basic diagnostic labs only (at lab Quest/LabCorp)
Mental Health, Substance Abuse Consultation	\$25 copay - 3 visits per year
Virtual Counseling - Consult with a Master-level Therapist/Counselor	\$0 copay in HealthWallet App. Number of counseling sessions will be clinically appropriate based on the issue. *Using telehealth outside of the HealthWallet App can lead to 100% member cost responsibility.
Preventive Breast Cancer Mammography Screening	Plan pays 100% for screenings every 1-2 years for women over 40 years old.
Preventive Cervical Cancer Screening	Plan pays 100%. Women ages 21 to 29 pap test every 3 years. Women ages 30 to 65 every 3 years if you only have a pap test. Every 5 years if you have both a pap test and an HPV test.
Preventive Colorectal Cancer Screening	Plan pays 100% for preventive screening starting at age 50
Immunizations Per ACA Guidelines	Plan pays 100%

Once copay limits have been reached, additional costs may qualify for Health Share after UA has been met.
Pre-existing condition limitations may apply. See page 5 for details.

Rx Benefits

Program provides over 1,000 routinely prescribed ACUTE and CHRONIC drugs at no cost. Plus, access to thousands of other medications at the fraction of retail cost.

Over 70,000 in-network retail pharmacies and mail-order available.

Access to thousands of drugs that are not on the formulary starting at just \$14.95 per fill.

Men's Health: Viagra® and Cialis® can be purchased exclusively via mail-order and limited to 72 generic Viagra 50/100mg pills or 48 generic Cialis 5/20mg pills per year.

Access to our Diabetic Supply, International Pharmacy, and Prescription Assistance Program.

Once pharmacy limits have been reached, additional costs may qualify for Health Share after UA has been met.
Pre-existing condition limitations may apply. See page 3 for details.

*Formulary available upon request.

**Provider network by First Health Group Corporation, a wholly owned subsidiary of Aetna Inc., a CVS Health Company.

Emergency, Surgery, Hospitalization, and Other Medical Expenses¹

Overview

Health Share for emergency, surgery, hospitalization, and other medical expenses.

- No annual caps or lifetime limits
- One-of-a-kind maternity program
- “Know before you go” pricing
- Holistic and alternative care options
- Quick bill share
- Advocacy support

¹Pre-Existing Condition Benefit Limitations

For more information, refer to the "Pre-Existing Medical Conditions" section.

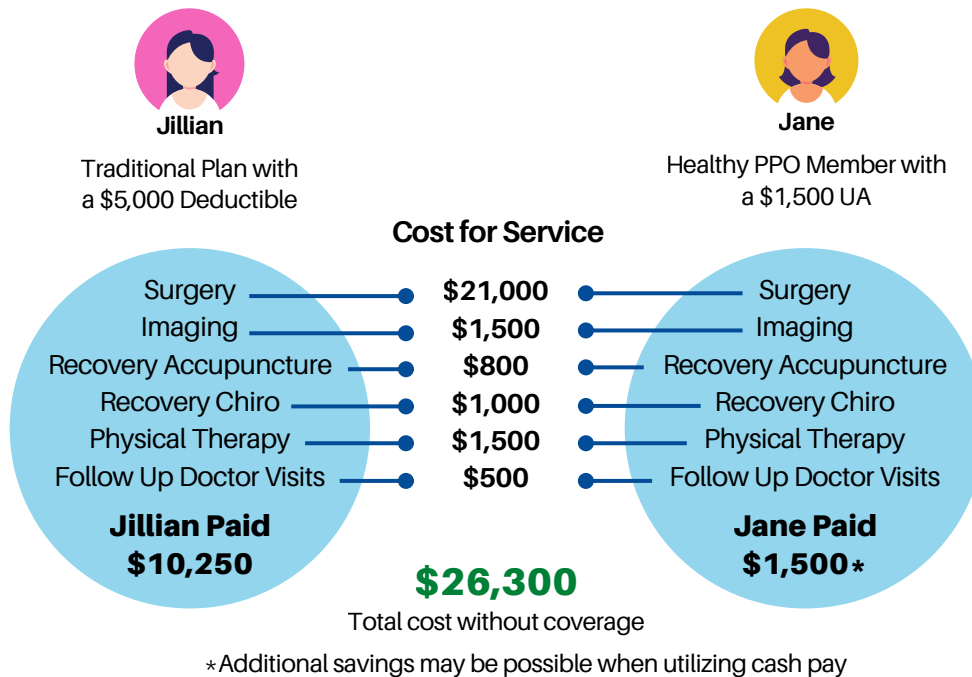
What is a UA?

Similar to a deductible, the Unshared Amount, or UA, is the amount a member will pay per incident before ShareWELL shares in medical expenses. The lower your UA, the higher your monthly contribution will be.

Members will pay two UAs per family in a rolling 12-month period. After the UA is met, additional eligible medical expenses are provided for. If you chose an UA of \$1,500 and are hospitalized with a heart attack, you pay the UA. That's it!

Comparison Scenario

Jane and Jillian both needed shoulder surgery. Their financial experiences were vastly different.



How does Health Share work?

- 1 Submit a sharing request: Unless it is an emergency, contact your Care Navigator prior to any medical appointment. Our Medical Advocacy team can help navigate your healthcare experience.
- 2 At your appointment, present as a self-pay patient and request best cash discount with estimate or invoice.
- 3 Once sharing request is submitted, we will work with you to coordinate provider payments. As you receive bills from your provider, request itemized statements and send them through the HealthWallet App.

Healthy PPO Member Pricing

1

Unshareable Amount per Medical Event x2 per rolling 12-month period	\$1500 UA	
	Under 50	Over 50
Member Only	\$631.00	\$691.00
Member + Spouse	\$987.00	\$1052.00
Member + Child(ren)	\$991.00	\$1032.00
Member + Family	\$1434.00	\$1494.00

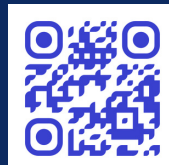
**Surcharge added for tobacco use

Prices published 01/01/2026 and are subject to change

GET GREAT HEALTHCARE TODAY!



www.PMBMed.com



Pre-existing Medical Conditions for Health Share

Powered by ShareWELL Health Share

This section refers to pre-existing medical condition limitations for ShareWELL (Emergency, Surgery, Hospitalization, and other Medical Expenses). Limitations are applied based on the first date of active membership. This section defines pre-existing medical conditions and outlines related sharing limitations.

Definition of Pre-Existing Medical Condition

Any illness or injury for which a person has had any of the following occur:

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

Within 24 months prior to the effective date of the membership is considered a pre-existing condition.

Pre-existing For 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 or related recurrence of that type of cancer being considered a pre-existing condition.

Exceptions That Are Not Considered Pre-existing

High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered pre-existing conditions if it's controlled, and the member has not been hospitalized for the condition 12 months before enrollment.

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 all pre-existing conditions.

Maternity

Conception within (30) days of the membership start date is ineligible for sharing. Pregnancy existing prior to membership is not eligible

Initial 90-Day Ineligibility for Certain Conditions

The following conditions and any related treatment are not eligible for sharing if signs, symptoms, diagnosis, or treatment occur within the first 90 days of membership:

- Gallbladder-related care – including gallstones, gallbladder removal, or related complications
- Kidney stones – including diagnostic imaging, treatment, or removal procedures
- Cancer – any form of diagnosis, staging, or active treatment
- Tumor- benign or malignant

Treated as Pre-existing for Sharing Requests Related to the Unshared Amount (UA)

The following conditions and treatments are eligible after the initial pre-existing waiting period. Expenses may qualify without limitations and are applicable to a preventive Sharing Request. See your eligible preventive services for details:

- | | | |
|--------------------------------|--|--|
| • Arthritis | • Ear Tubes | • Long-Covid |
| • Basal & Squamous Cell Cancer | • GERD/Acid Reflux | • Lyme Disease |
| • Cataracts | • Hashimoto's | • Mold Toxicity |
| • Celiac Disease | • Hormone and Hormone Therapy | • Preventive Mastectomy |
| • Chronic Fatigue | • Injections & Regenerative procedures from non-acute injury | • Osteoporosis |
| • Chronic Pain | • Irritable Bowel Syndrome | • Sleep Apnea |
| • Diagnostic Colonoscopy | | • Treatment For Non-Seasonal Allergies |
| | | • Varicose Veins |

**ShareWELL Health Share is not insurance but a nonprofit healthcare entity that is not regulated as insurance. ShareWELL members voluntarily share each other's medical expenses in accordance with guidelines adopted by the members. ShareWELL members do not assume any legal obligation to share in the payment of any medical expense incurred by another ShareWELL member.*