



Last Updated: April 2026



PREMIUM CARE

Membership Overview

www.mpb.health

Easy Access to All Your Benefits!

24/7 Virtual Health

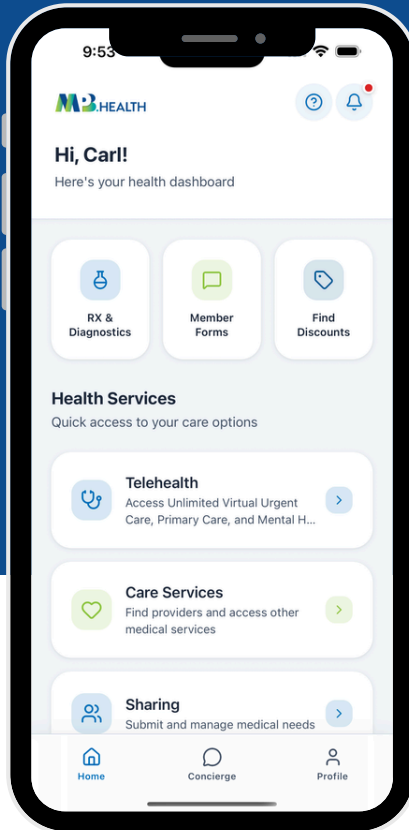


Pet Telehealth

Submit Your Sharing Needs

MPB Concierge Assistance

Exclusive Discounts



PREMIUM CARE MEMBERSHIP



Medical Cost Sharing

A community-based way to share healthcare expenses among members who support each other's medical needs.



Virtual Health

Telehealth access to: Primary Care, Urgent Care, Mental Health, and Pet Care



MPB Concierge Support

Personalized guidance to help you navigate your healthcare, answer questions, and make the most of your membership.



Pharmacy Discount Program

Save up to 80% on prescription medications.



Exclusive Discounts

Access valuable savings:

- 30% off Vitamins
- \$25 off DNA Testing

MEDICAL COST SHARING

Our membership is based on the voluntary principle of medical cost sharing. Through this community-driven model, members contribute toward each other's eligible medical expenses, helping to reduce the financial burden of healthcare while promoting a more affordable approach to managing medical costs.

This summary is a general reference. For detailed information on eligibility, shareable expenses, and specific conditions, please review the Healthsharing Community Guidelines applicable to your membership.



Download

Membership Guidelines

<https://mpb.health/3d-flip-book/sedera-guidelines/>

HOW IT WORKS

Monthly Contributions:

Members make regular monthly payments, which fund the shared pool for medical expenses.

Medical Needs:

When you have medical expenses, you submit a sharing request through our app or member portal.

Initial Responsibility (IA):

You're responsible for paying a specified amount first, before your medical expenses are eligible for sharing.

Medical Cost sharing

Initial Unshareable Amount Explained



You can choose from different IUA amounts to fit your needs.

For example, Sarah broke her ankle. With a \$1,000 IUA, she would be responsible for the first \$1,000 of her medical bills. After that, the community would share the remaining costs.

Sarah's Medical Expenses for a Broken Ankle

ER Visit with Xray	\$2,500
Surgery	\$20,000
Follow Up Doctor's Visit	\$400
Physical Therapy	<u>\$1,500</u>
Total Medical Costs	\$24,400
Shareable Eligible Expenses	\$23,400
Sarah's Responsibility (IUA)	\$1,000

Sarah



\$1000 IUA

VIRTUAL HEALTH



PRIMARY CARE

Continuous, personalized healthcare provided by a dedicated clinician focused on your overall well-being.



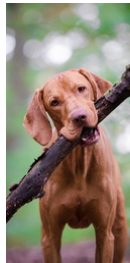
URGENT CARE

Around-the-clock virtual access to licensed physicians for prompt assistance with non-emergency health needs.



MENTAL HEALTH

Compassionate support for managing depression, anxiety, and other mental health concerns.



PET CARE

Convenient virtual consultations and care guidance for your furry family members.

Behavioral Health: For treatment of acute conditions. An intake clinician will determine a baseline for the number of sessions pending assessment. Sessions can be extended at the provider's discretion, with no annual limit of use.

Complex Mental Health Conditions: For ongoing treatment of more serious conditions such as major depression, generalized anxiety, PTSD, etc., sessions with a licensed Ph. D.-level clinician are available for \$100 per session.

Psychiatry:

- Initial Intake Appointment: \$205
- Follow-Up/Maintenance Appointments: \$100 per session

MPB CONCIERGE SUPPORT



Our MPB Concierge Team is here to help you get the most from your membership — including:



Understanding your membership



Saving on medications through our Pharmacy Discount Program



Locating high-quality providers
Scheduling appointments

Disclaimer: This is not traditional insurance, and it does not include an insurance ID card. It is a membership-based alternative healthcare solution. For comprehensive details on Medical Cost Sharing—including eligibility criteria, requirements, and limitations—please consult the Medical Cost Sharing Guidelines. Please note that the information provided in this document is subject to change.