[Modern Cooperative

HEALTH BENEFITS

FOR ENTREPRENEURS & SELF-EMPLOYED

Real health coverage for people who work for themselves.

A cooperative health benefit built for self-employed professionals — combining a medical sharing plan, virtual primary care through Amaze Health, 1,100+ zero-cost medications, and an Rx program into one predictable monthly contribution. **No employer required.**

WHO THIS IS FOR

Real Estate Agents
Commission-based income, no employer plan — this was built for you.

Insurance Agents
Independent brokers & 1099 reps looking for smarter personal coverage.

Tradespeople
Handymen, electricians, plumbers — self-employed & need real care access.

Freelancers & Founders
Consultants, creatives, coaches & small business owners of all kinds.

CHOOSE YOUR PLAN

OPTION 1

The Everyday Cooperative

- ✓ **100% preventive care** exams & screenings at $0
- ✓ **Primary care visits** $20 copay, no deductible first
- ✓ **Urgent care, labs & imaging** straightforward copays
- ✓ **Specialist visits** covered with a $50 copay
- ✓ **Amaze Health** $0 primary & urgent care
- ✓ **Rx Program** 1,100+ medications at $0
- ✓ **Health Share MRA** hospitalization, surgery, emergency & maternity

No deductible to meet first
Flat copays work from day one — you always know what a visit costs before you go, with no surprises.

Member Responsibility Amount (MRA)
The MRA is the amount a member must pay before eligible medical expenses become eligible for sharing.

OPTION 2 — AS USED BY THE PARKER FAMILY

The Modern Advantage

- ✓ **100% preventive care** exams & screenings at $0
- ✓ **HSA-compliant plan** pair with a Health Savings Account
- ✓ **No HSA fees** Lively HSA — no monthly or custodial fees
- ✓ **Reduce taxable income** HSA contributions are fully deductible
- ✓ **Amaze Health** $0 primary & urgent care
- ✓ **Rx Program** 1,100+ medications at $0
- ✓ **Health Share MRA** hospitalization, surgery, emergency & maternity

Your HSA funds roll over every year
Unused HSA dollars carry forward year after year — building a medical safety net while reducing your taxable income.

Member Responsibility Amount (MRA)
The MRA is the amount a member must pay before eligible medical expenses become eligible for sharing.

WHAT'S INCLUDED

Amaze Health
Included Virtual Care

- Virtual primary care — $0, no waiting room
- Order labs & imaging from your phone
- Care navigation — find the right provider
- Mental health services included
- Referral support to specialists
- Prescription support & medication review

Zero-Cost Medications
$0 Rx Program

$0 Birth control	**$0 Hormone therapy**
$0 Blood pressure	**$0** Cholesterol
$0 Thyroid	**$0** Allergy / sinus
$0 Antibiotics	**$0** Acid reflux
$0 Prenatal care	**$0** Sleep support

+ 35% off vitamins & supplements
1,100+ covered medications. Full formulary available.

Why It Works for Entrepreneurs

No employer required
Built for 1099, self-employed & independent workers.

Predictable monthly cost
Transparent contribution model, no surprise increases.

HSA tax advantage
Modern Advantage members can reduce taxable income with HSA deposits.

Enroll & Change All Year
No enrollment, open enrollment deadlines, or restrictions.