Modern Cooperative

HEALTH BENEFITS

FOR NOMADS & FREQUENT TRAVELERS

Coverage that moves wherever you do.

Traditional plans lock you into narrow networks that stop at state lines — or worse, at the border. This cooperative health benefit pairs a **nationwide PPO network** with a Health Share that allows you to see **providers anywhere in the world.** Built for the way you actually live.

WHO THIS IS FOR

Digital Nomads
Remote workers who live and work across multiple states or countries.

Van Lifers & Full-Time RVers
On the road full-time with no fixed home state address.

Expats & International Workers
Living or working abroad part of the year, needing cross-border coverage.

Frequent Business Travelers
Self-employed consultants and contractors always on the move.

WHY TRADITIONAL INSURANCE FAILS TRAVELERS

TRADITIONAL PLANS

Network restrictions that don't travel with you

- ✗ **In-network only coverage** out-of-network visits not covered
- ✗ **HMO networks** limited in network benfits only
- ✗ **No international coverage** most plans offer nothing outside the U.S.
- ✗ **Referral requirements** you need a local PCP to refer you
- ✗ **Home-state plans & Pricng** In state plan, providers and benefits only

THIS COOPERATIVE PLAN

Freedom to see providers, anywhere

- ✓ **Nationwide PPO network** preferred pricing at providers across all 50 states
- ✓ **Health Share allows any provider** see any licensed provider, no network required
- ✓ **International provider eligibility** Health Share Sharing is not limited to U.S.
- ✓ **Amaze Health virtual care** see a doctor from your phone, wherever you are
- ✓ **No referral needed** go directly to urgent care, specialists, or virtual care

CHOOSE YOUR PLAN

PLAN OPTION 1

The Everyday Cooperative

- ✓ **100% preventive care** annual exams & screenings at $0
- ✓ **Primary care visits** flat copay anywhere in the PPO network
- ✓ **Urgent care** $50 copay, no referral, any location
- ✓ **Labs, imaging & specialists** covered with copay
- ✓ **Health Share — any provider** including providers outside the PPO network
- ✓ **1,100+ medications at $0** Rx program

Copay-based simplicity on the road

Whether you're in Miami, Montana, or Maine — flat copays mean you always know what a visit costs before you go.

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

PLAN OPTION 2

The Modern Advantage

- ✓ **100% preventive care** annual exams & screenings at $0
- ✓ **HSA-compliant plan** pair with a Health Savings Account
- ✓ **Use HSA funds anywhere** pay for eligible care globally with your HSA card
- ✓ **No monthly HSA fees** Lively HSA recommended, no custodial fees
- ✓ **Health Share — any provider** including providers outside the PPO network
- ✓ **1,100+ medications at $0** Rx program

Your HSA travels with you too

Use pre-tax HSA dollars to pay for eligible medical expenses anywhere in the world — your savings account has no borders.

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
Care From Anywhere in the US

- Virtual primary care — $0, no waiting room
- Works from any device, any location
- Order labs & imaging — pick up locally
- Care navigation — find providers near you
- Mental health services included
- Prescription support & refill coordination

Zero-Cost Medications
$0 Rx Program

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

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

Built for the Nomad Lifestyle

PPO For Everday care
PPO preferred pricing and nationwide access to providers and services

See any provider
Health Sharing is anywhere in the US or worldwide

Virtual care from your phone
Amaze Health works wherever you have a signal.

No employer required
Designed for self-employed, remote, and location-independent workers.

This plan is a voluntary health sharing arrangement, not insurance. Premium and cost estimates are illustrative ranges and not guarantees. Sharing eligibility is subject to Member Guidelines.