Modern Cooperative

HEALTH BENEFITS

FOR PRE-RETIREES & MEDICARE BRIDGE

Retire on your terms.
Not on insurance's timeline.

The years between retirement and Medicare are the most expensive for health insurance — and entirely avoidable. A cooperative health benefit gives you a real bridge: predictable costs that don't punish you for getting older.

THE REAL COST OF WAITING FOR MEDICARE

Age 55	Age 60	Age 62	Age 64
$1,313 per month $15,756/yr	**$1,598** per month $19,176/yr	**$1,691** per month $20,292/yr	**$1,766** per month $21,192/yr

ACA 3:1 rule: A 64-year-old pays up to 3x what a 21-year-old pays for the same plan. Premiums rise every year you wait. **EverTrust contributions are not age-rated.**

THE COBRA TRAP VS. THE SMARTER BRIDGE

COBRA — Temporary & Expensive

Average individual premium	~$584–$750/mo (you pay 100% + 2% fee)
Average family premium	~$1,800–$2,200/mo
Maximum duration	18 months (36 in some cases)
36-month family total	~$79,200 — gone forever
After COBRA ends	Back to full-price ACA or uninsured

EverTrust — The Smart Bridge

✓ **Monthly contribution**	Same rate regardless of your age
✓ **No age-rating penalty**	55 or 64 — you pay the same amount
✓ **No expiration**	Stay enrolled until Medicare at 65
✓ **36-month savings vs COBRA**	Thousands back in your retirement
✓ **Flexible enrollment**	No open enrollment window required

Why spend $79,200 on COBRA family coverage over 36 months — money that disappears — when you could pay significantly less and keep the difference in your retirement account?

WHAT'S INCLUDED ON BOTH PLANS

100% Preventive Care

Both Plans — No MRA Required

- ★ **Mammograms — covered at 100%**
- ★ **Colonoscopies — covered at 100%**
- Annual physicals & bloodwork
- Age-appropriate cancer screenings

$0 Virtual Care & Rx

Amaze Health + Rx Program

- $0 Amaze Health virtual care
- 1,100+ medications at $0 cost
- Blood pressure, cholesterol, thyroid
- 35% off vitamins & supplements

Major Medical Sharing

After MRA — Community Covers

- Hospitalization & surgery
- Emergency room visits
- Specialist & imaging
- Any provider — no network lock

TWO WAYS TO BRIDGE

1 The Everyday Cooperative

Copay-based | Benefits from day one | No deductible to meet first

$20 doctor · $50 specialist · $50 urgent care · $10 labs · $200 advanced imaging

2 The Modern Advantage

HSA-compatible | Reduce taxable income | Savings roll over to retirement

Pair with a Lively HSA — no monthly fees. Pre-tax contributions lower your tax bill each year.

Member Responsibility Amount (MRA)

The MRA is the amount a member must pay before eligible major medical expenses become eligible for sharing. Routine copays (Plan 1) do not count toward the MRA. Once met, the community shares in eligible expenses at 100%.

Important: Pre-Existing Conditions

Health Sharing is not insurance and may not be a good fit for everyone in this age group. Pre-existing conditions may be excluded from sharing or subject to a waiting period. Members with significant ongoing health conditions should evaluate carefully. Ask your agent whether this plan is right for your situation.

Important: HSA & Medicare

You can't contribute to an HSA once Medicare starts — but every dollar already saved spends tax-free on Medicare premiums, dental, vision, and long-term care. Build your balance now during the bridge years so you arrive at 65 with a tax-free reserve ready to go.

Waiting For Medicare

Some people with pre-existing conditions intentionally wait until Medicare starts for major elective procedures, and that's a perfectly valid strategy. This plan bridges your coverage in the meantime, so you're protected for everything else without worrying about pre-x exclusions derailing a planned surgery.