Mutual Health™

Better Healthcare. Together.



Mutual Health™ is exclusive to members of United National Association (UNA). Not subject to state and federal insurance regulations. Please read Disclosures & Disclaimers and Terms & Conditions for more details.

United National Association

Revised 08/06/2026

Welcome to Mutual Health™!

Mutual Health™, powered by United National Association, believes healthcare should be simple, supportive, and centered around people. That's why we've built a transparent, value-driven health share program with a virtual care–first approach—giving members the flexibility to connect with providers anytime, anywhere. Whether you're seeking peace of mind, looking for affordable benefits, or simply want a more personalized healthcare solution, you're in the right place.



Affordable Healthcare
Improved Lifestyle



How is Mutual Health™ Different?

Mutual Health™ is a virtual care-first movement. Members come together to share eligible healthcare expenses and gain access to high-quality services.

With Mutual Health™ on your side, you get access to:

- Benefits that create flexibility & affordability
- Comprehensive RX formulary with $0 acute & chronic meds at retail pharmacies
- A clinically trusted & convenient FDA-cleared diagnostic device for seamless virtual care
- Mental health services available

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*Shipment costs for mail order may apply. See formulary for details.

Why Mutual Health™?

Mutual Health™ is more than just an alternative to traditional benefits. It's a community built on the values of connection, compassion, and shared responsibility.

Our focus is simple: to create a meaningful way for members to support one another with their healthcare expenses—because no one should face life's challenges alone. **We offer three membership plans to choose from: Virtual+, $1,500 UA, $2,500 UA.**

Whether you're an individual or a family, Mutual Health™ creates a smart, dependable, and value-driven solution for managing medical costs—together.



Affordable Monthly Cost

Transparent Healthcare

Quick Processing

Is Mutual Health™ right for me?

Mutual Health™ may be the right fit for you if you are looking for a proven and effective alternative to health insurance. From the exam room to your living room, Mutual Health™ delivers an affordable and personalized experience.

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Powered By

United National Association

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United National Association

Association Membership Benefits

Your UNA membership provides an abundance of savings and discounts.
Learn more at www.unitednationalassocation.com.

Easy Hearing

Swanson Vitamins

VSP Individual Vision Plan

Heartland Credit Card Processing

Heartland Payroll Processing

Lenovo Discounts

NAC Web Services

ODP Business Solutions

Trupoint Tax Services

UPS Delivery Services

1800Flowers.com Discount

Cord northAmerican

LifeLock

TravNow

Wyndam Hotels

Car Rental Discounts

My Association Saving Benefits

Membership Options



Affordable & Quality Care for All

Mutual Health™ provides the flexibility to navigate your healthcare journey with confidence. Offering a range of comprehensive health sharing options helps you select a plan that works best for the needs of you and your family. **Enjoy the same great benefits across two Unshared Amount (UA) options.**

We provide the following membership tiers:

- Member Only
- Member + Children
- Member + Spouse
- Family

Mutual Health™ gives you flexibility. Customize your plan by choosing from one of the three membership plan options below.

Choose from (3) Membership Plan Options

Virtual+

Pricing varies based on membership tier.
Does not come with catastrophic benefits.

$1,500 UA

Pricing varies based on membership tier.

$2,500 UA

Pricing varies based on membership tier.

Mutual Health™ is not subject to state and federal insurance regulations. UA memberships not available in WA and VT.
Vritual+ does not include catastrophic benefits. Please read Disclosures and Disclaimers for more details.



Comprehensive Health Share Program

Mutual Health™ is the first health share program to bring together the best of both worlds—traditional benefits and innovative tools, including access to an FDA-cleared diagnostic device, a JD Power award-winning virtual direct primary care platform, mental health, prescription benefits, and exclusive maternity care. **Here's an overview of what your membership provides:**

24/7 Virtual Care

Free virtual care for acute care, including an in-home diagnostic tool for remote physical exams.

Office Visits

A variety of visits from labs, testing, and screenings to primary care, urgent care, and specialist visits.

Prescription Support

Comprehensive RX formulary with $0 acute & chronic meds at retail pharmacies.

One-of-a-Kind Maternity Care

Flexible pre- and postnatal care and delivery including holistic care like home birth and midwives/doulas.

Surgical & Cancer Care

Allowances available for diagnostic imaging, radiation, chemotherapy, specialist visits, and surgery visits.

Mental Health Support

Behavioral & mental health support, psychiatry & psychology services, and medication maintenance.

Adult & Child Wellness

Office visits available for annual physicals, well-women visits, and child well visits & immunizations.

Alternative & Holistic Care

Access to chiropractic care, alternative treatments & testing, holistic wellness visits, and acupuncture.

*Shipment costs for mail order may apply. See formulary for details.

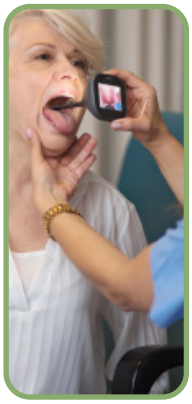
FDA-Cleared, In-Home

Diagnostic Device

Scan the code to see the device in action.

We provide an FDA-cleared at-home diagnostic device for accessing the care of a doctor from the comfort of home. Receive remote physical exams by clinicians, regardless of where you are or what condition you have – acute or chronic. Now you can access better quality primary care that you can trust with no compromises, no inconvenience, and no inefficiencies to your time or location.

The diagnostic device lets you perform guided medical exams with a healthcare provider.



Throat



Lungs



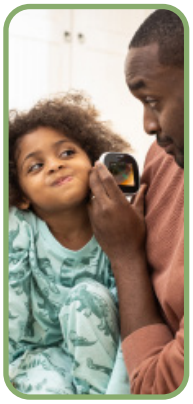
Temperature



Skin



Heart Rate



Ear

Performing a remote physical exam from the comfort of your home

Ear infection
Pink eye
Nausea
Sore Throat
Cold, Fever, Flu

Allergies
Constipation
Cough Symptoms
Rashes & Bug Bites
Stomachache
and More!

Exam Camera and **Thermometer**

Otoscope for examining the ears

Stethoscope for heart & lung sounds

Tongue Depressor for the throat



Award-Winning

Virtual Care

We offer 24/7 virtual care and access to board-certified doctors, psychiatrists, and psychologists by phone or online.

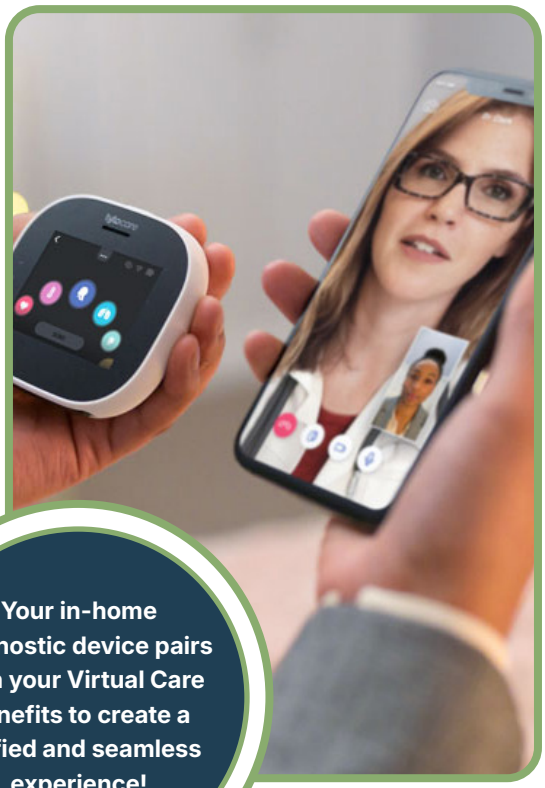
An online doctor visit is convenient, immediate and saves time. With virtual care access, you no longer have to wait to get in or take time off work. Virtual care reduces costly and unnecessary office visits, urgent care visits, and emergency room visits.

For people who travel, work in rural locations, or live in under-served cities, virtual care services can sometimes be the deciding factor between receiving care or not.

Virtual Care Changes the Way You Approach Your Health

With your Virtual Care benefit, **you have access to the following services**, making it more convenient to receive the care you need.

- **24/7 Urgent Care - $0**
- **Primary Care - $0**
- **Psychiatry - $240 Initial | $140 Follow Up**
- **Psychology - $140 Initial | $140 Follow Up**
- **Dermatology - $0 for visits 1-3, then $60 for visits 4+; visit count resets yearly**
- **Care Navigation - $0**
- **Behavioral Health Counseling - $0**



Your in-home diagnostic device pairs with your Virtual Care benefits to create a unified and seamless experience!

Appointments Made Easy

Schedule Consultation
Call, click, or tap to schedule your consultation from the website or mobile app

Talk to a Provider
A doctor will call you directly or join on video via the website or mobile app

Your Treatment Plan
See your diagnoses, prescriptions, and doctors' notes as directed

Using Your Benefits In-Person

Mutual Health™ is designed to be virtual-first for convenience and cost savings, but we know there are times when in-person care makes sense. When that happens, using your benefits in person is simple.

Office Visits

Present yourself as a self-pay patient and ask for applicable discounts. You may also contact Mutual Health™ for prepayment or payment options.

Emergency Room

When asked for your ID card, advise that you are a self-pay patient. Request any available discounts. No need to show other ID cards you may have for your health share benefits at the emergency room. You can pay up to your UA amount directly to the provider while you are at the visit or after they send your bill in the mail. Open a Sharing Request as soon as its convenient and send the bills to Mutual Health™ as you receive them.

Medications

For medications outside the formulary options in the Virtual Care program, costs for acute healthcare needs can be shared once the member's Unshared Amount has been satisfied.

Outpatient Care

This includes non preventive care such as doctor visits, urgent care, imaging, and recovery therapy. If you are submitting or have an approved Sharing Request with Mutual Health™ then present yourself as a self-pay patient and ask for applicable discounts. You may also contact Mutual Health™ for prepayment or at time of service payment options.



Step One

At the Provider's Office

1. Identify as self-pay
2. Ask for self-pay discount
3. Get an itemized bill for services you receive
4. Submit to Mutual Health™

Step Two

After Submission

1. Open a Sharing Request for a new medical event
2. Choose your payment
   (Pay the provider directly, reimburse you, pay in advance, or issue an instant debit card)

Step Three

Support

1. Seek member support for fair pricing and assistance
2. Submit bills promptly and respond to requests for additional documentation

Mutual Health™ Plan Design Overview

Comprehensive Benefits

$1,500 UA | $2,500 UA

No Annual Or Lifetime Maximums

Benefits for all Membership Plans

24/7 Virtual Care →

Wellness Visits

Office Visits →

Child Wellness & Immunizations

Hospital & Facility Services →

Labs & Imaging Services

Diagnostic & Therapy Services →

Emergency Care Services

Prenatal & Postnatal Care

Mental Health/Behavioral Health →

Alternative & Holistic Wellness

Cancer Care Services

Surgical Care Services

Hospice & Home Health Services

Additional Perks & Benefits

24/7 Virtual Care

State-of-the-art health device powered by Tyto Care enabling remote physical exams for improved patient care and diagnostics

Office Visits

Physicals, dermatological checkup, holistic clinician wellness visit, OB-GYN checkup, cardiologist checkup, vision screening, mammography or thermography, colonoscopy/cologuard, lifeline screening

Hospital & Facility

Inpatient room & care, outpatient/ambulatory surgery services, emergency room services, long term care & skilled nursing

Diagnostic & Therapy

Laboratory & radiology, radiation oncology services, advanced diagnostic imaging, pain injections & regenerative procedures, specialist visits, hormone treatment/therapy

Prenatal & Postnatal Care

Routine visits and lab work, ultrasounds, labor and delivery, home birth and alternative care, tests and screenings, immunizations, NICU admission

This is a summary of eligible services and benefits. Waiting periods may apply for certain medical conditions. See official documents for complete details.

Plan Design Detailed Overview

When the Unshared Amount, Sharing Request, or Sharing Allowance is referenced, the benefit applies to the Health Share.

Provider Services	
Primary Care Visits	**Virtual Care Program** Virtual care visits at no cost *Dermatology - Visits 1-3 at $0, then $60 for visits 4+; Resets yearly **Health Share Program** 4 in-person visits per member per year, $200 allowance for each appointment* *Dermatology - Can be used for an annual visit
Urgent Care Visits	
Specialist Visits*	
Wellness Visits	
Sickness Visits	
Hospital & Facility Services	
Inpatient room & care	Meet Unshared Amount
Outpatient/Ambulatory Surgery Services	Meet Unshared Amount
Emergency Room Services	Meet Unshared Amount
Long-Term Care & Skilled Nursing	Meet Unshared Amount; Sharing Limited to 90 days/request
Diagnostic & Therapy Services	
Laboratory & Radiology	Meet Unshared Amount
Radiation Oncology Services	Meet Unshared Amount
Advanced Diagnostic Testing	Meet Unshared Amount
Pain Injections & Regenerative Procedures	$5,000 allowance per Sharing Request
Specialist Visits	Meet Unshared Amount; Issue not described as preventative
Hormone Treatment & Therapy	Eligible after waiting period; one-time allowance of $2,500
Mental Health/Behavioral Health	
Mental Health Emergency Panic Attack, Anxiety, Bipolar, Insomnia, Paranoia, Depression, Overdose	Expenses for the first 24 hours of hospitalization are eligible once per member per lifetime of the membership; $10,000 sharing allowance

Plan Design Detailed Overview

Testing	
Allergy Testing	Treatment for relief or reversal of long-term effects of an allergy is eligible after initial pre-existing waiting period; one-time allowance of $2,000
Sleep Studies	Eligible only if required to treat an approved Sharing Request
Genetic Testing & Screening	Eligible only if required to treat an approved Sharing Request
Other Services	
Ambulance - Air or Ground for Emergency	Meet Unshared Amount
Chemotherapy	Meet Unshared Amount
Dialysis & Supplies	Meet Unshared Amount
Durable Medical Equipment	Meet Unshared Amount; 180 days from treatment start date; $3,000 max allowance per Sharing Request
Home Health Services	Meet Unshared Amount; $3,000 allowance per Sharing Request
Hospice Services	Meet Unshared Amount; Eligible for 60-day periods with certification of terminal illness
Prescription Medication	**Virtual Care Program** $0 acute & chronic medications at retail pharmacies **Health Share Program** Meet Unshared Amount; medication prescribed after membership start date with no prior symptoms; Sharing all prescription costs is limited to 12 months per Sharing Request
Contraception	Eligible only if required to treat an approved Sharing Request
Sleep Apnea	Eligible after the initial pre-existing waiting period with a one-time allowance of $2,000.
Alternative Care Services	
Acupuncture	Meet Unshared Amount, $3,500 recovery allowance per Sharing Request
Chiropractic Care	Meet Unshared Amount, $3,500 recovery allowance per Sharing Request
Alternative Treatments	Meet Unshared Amount, Treatments that do not have a proven conventional treatment will be eligible for a one-time allowance of $2,500

Maternity Guide

Pre- & Postnatal Care with No Limit*

- Hospital labor & delivery
- OB-GYN labor & delivery
- Cesarean delivery
- Home births
- Premature and multiple births
- Anesthesiologist
- In-hospital pediatrician visit for lab work, routine immunizations, and hearing tests (limit 1)
- Maternal-fetal medical specialist consultation
- Unexpected complications to the mother

Pre- & Postnatal Care with Sharing Limit**

- Routine office visits
- Routine lab work
- Immunizations of the mother
- Doulas, doula tubs, and midwives
- Pelvic floor services
- Fetal non-stress test (after 36 weeks)
- 2D, 3D, and 4D ultrasounds
- STD/STI screenings as part of routine prenatal care
- Gestational diabetes care & medications
- Six-week postpartum checkup with pap test
- Two-week cesarean post-op appointment
- Breast pumps
- Lactation consultant
- Postpartum counseling
- Acupuncture



Expectant mothers pay a single Unshared Amount for all eligible expenses related to their Maternity Sharing Request. Eligible expenses may include hospital, home birth, prenatal care, mother's complications, postnatal care, delivery, and miscarriages.

What can you expect when working with Mutual Health™ for your Maternity Sharing Request?
You have the freedom to choose from a number of eligible maternity expenses with no sharing limit*. In addition, your membership provides a variety of eligible maternity services with a $6,000 sharing limit**. As a one-of-kind offering, Mutual Health™ will order a six-month supply of disposable diapers after delivery (one case per month).

Newborns whose birth is related to an eligible Maternity Sharing Request must be added to the household membership by the parent within 30 days of birth.

Surgery Guide



Mutual Health™ helps reduce surgery costs for both you and the community with timely and proactive planning. It is our goal to make sure this is a smooth process, so you can focus on your mental health going in to it and your recovery after surgery.

Your Path to Surgery with Mutual Health™

We will support you every step of the way, and here are a few steps we take to make this a smoother process.

Is The Procedure The Right Choice Of Action?

It's always helpful to receive a second opinion and explore therapeutic options to confirm surgery is the best course of action for you.

Facility and Surgeon Selection

We can help you choose a high-quality, fair-priced facility, but ultimately, you're empowered to make the decision that's right for you. Receiving our assistance in selection may help waive part of your Unshared Amount.

Payment Options

Prepayment for the facility, surgeon, and anesthesiologist can help keep your costs down. We will work with you to help you find the best payment method for your situation.

Recovery Options

As a Mutual Health™ member, you can choose your recovery options. You also have access to a $3,500 allowance for therapeutic services, so you can recover effectively.

How Sharing Works

What is the Unshared Amount (UA)?

The Unshared Amount, or UA, is the amount a member must contribute as their member responsibility before expenses related to a Sharing Request become eligible with the Health Share community. We offer two membership UA options: $1,500 and $2,500. After the member pays the UA, additional eligible medical expenses are shared with the Mutual Health™ community. There is no annual or lifetime limit on eligible expenses.

Changing Your UA

Members may choose to change their UA once per membership year. If it's decreased, a 60-day waiting period will apply to all Sharing Requests other than those resulting from an accident.

What is a Sharing Request?

A Sharing Request is a method through which members can submit their medical expenses for sharing by the community. Instead of traditional deductibles, Mutual Health™ operates on a per-member, per Sharing Request basis. This means that each Sharing Request is the total number of bills related to a single request. Bills are incurred from licensed medical professionals and facilities, such as physicians, emergency rooms, and hospitalizations.

Sharing Requests Subject to the UA

Medical expenses not outlined as an eligible preventive service are subject to the Unshared Amount. This includes maternity, unexpected medical events, and care for pre-existing conditions after the first year.

Determination of a Sharing Request

A determination is the process by which the Mutual Health™ team reviews Sharing Requests. Documentations submitted by a member or on behalf of a member will be reviewed and evaluated for eligibility based on the member guidelines.

Maximum Shared Amount

There are no annual or lifetime maximums for Sharing Requests. However, according to these Member Guidelines, certain healthcare expenses may be subject to sharing allowances per Sharing Request or once per lifetime of the membership.

Specific Allowances & Requests

Specific requests will be subject to a maximum sharing allowance per Sharing Request or may require additional information due to a limitation or a specifically defined description.

Sharing Request Allowances

Some Sharing Requests, such as alternative treatments and recovery services, will have a sharing allowance after the Unshared Amount is met. All allowances will be clearly outlined in these member guidelines and can be based on a lifetime or per-Sharing Request limit. The allowance is toward the costs up to the specified amount for accrued medical expenses. Some memberships also include allowances for other services, including preventive care. See your specific membership for details.

Safeguard Limit For Multiple Sharing Requests

The "safeguard limit" provides a cap to households that experience more than two eligible Sharing Requests in a rolling 12-month period. Each household membership will only be responsible for two (2) UAs in 12 months beginning on the first service date for each Sharing Request. If a household has met two (2) UAs in a rolling 12-month period, Mutual Health™ will share additional eligible Sharing Requests exceeding $1,500 with no UA responsibility.

Requesting Self-Pay Discounts

Members can submit Sharing Requests before or after receiving medical services. For all purposes, members should present as self-pay patients and communicate costs and discounts to Mutual Health™ as soon as possible. The members are responsible for requesting self-pay discounts and providing documentation for Sharing Requests.

Pre-Existing & Ineligible Expenses

Pre-Existing Medical Conditions

All members have a waiting period for medical conditions that existed before the membership start date. A pre-existing medical condition limitation is applied based on the first date of active membership. Any illness or injury for which a person has had any of the following occur within 24 months prior to the effective date of the membership is considered a pre-existing condition:

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

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 pre-existing conditions

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 of that type of cancer being considered a pre-existing condition.

Maternity

Conception occurring within (30) days of the membership start date is ineligible for sharing. Pregnancy existing prior to membership is not eligible. Medical records will confirm the conception date. Members who purposely misrepresent their conception dates may be subject to membership revocation

Exceptions That Are Not Considered Pre-Existing

High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered preexisting conditions as long as the member has not been hospitalized for the condition in the 12 months before enrollment.

Expenses Not Eligible for Sharing

- Abortion
- Adult Immunizations
- Alcohol and Drug Abuse Treatment
- Birth Control
- Breast Implant Removal
- Diabetic Medication & Supplies
- Elective Procedures
- Fertility
- Hearing Aids
- IVF & Infertility
- Light Therapies
- Organ Donation
- Prophylactics
- Seasonal Allergies
- Surrogacy
- TMJ Therapeutics
- Transportation to Appointments

Treated as a Pre-Existing for Sharing Requests Related to the UA

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

Membership Pricing



	Virtual+	1,500 UA	2,500 UA
Member	$149.95	$693.03	$616.11
Member + Spouse	$169.95	$1,110.98	$957.13
Member + Child(ren)	$159.95	$1,117.82	$963.97
Family	$179.95	$1,577.65	$1,372.52

Pricing is based on membership tier and UA option selection.
UA membership plans are not available in WA and VT.

Virtual+ membership plan is available in all 50 states.
Virtual+ membership plan does not come with catastrophic benefits.
A $50 enrollment fee is required at time of membership enrollment for the Virtual + plan only.

United National Association Terms & Conditions

United National Association (UNA) is a nonprofit, members-only association that offers a selection of non-insured products and services. As a UNA member, you and your immediate family can take advantage of a wide array of programs and services designed to support your needs.

Membership Date – Membership in United National Association will be effective the date of enrollment and collection of the first dues.

Collection of Membership Dues - UNA may collect Membership dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

UNA is not an insurer, guarantor or underwriter and does not provide any medical treatment, medical services, products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of UNA. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. UNA and its affiliates do not have the responsibility nor liability for a member or Member's dependents medical care or for any other goods or services provided to Member or Member's dependents. Members shall have no recourse against UNA by reason of its referral to a provider of products or services. No payments to medical providers or Members will be made by UNA. All medical providers are independent contractors and are not employees or agents of UNA.

Product Changes - The products and services contracted by the Association arranged for inclusion into the membership levels may change at any time. UNA will give a minimum of 30 days' notice of any such change to the membership programs.

Cancellation - Members may cancel their UNA membership at any time by emailing their name and membership ID # to info@bnitpa.com or by calling 855-253-4160. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to keep your membership payment up to date will result in cancellation of your membership by UNA.

These Terms and Conditions are subject to change without notice.

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United National Association

Disclosures and Disclaimers

Mutual Health™ is not subject to state and federal insurance regulations, certain states require the publication of the following disclosure to meet exemption qualifications.

We encourage you to seek the advice of a health insurance professional to further explain the difference between state-regulated health insurance and mutual sharing ministries such as Mutual Health™.

As a Member, we often refer to you as a Member of United National Association. Under Texas statutes, membership does not entitle you to any rights as a member of a corporation, a non-profit, or otherwise.

Notice: Mutual Health™ is NOT insurance, and these Guidelines are not an insurance contract. The Guidelines do, however, outline how voluntary sharing of healthcare expenses occurs among members. By becoming a Mutual Health™, you agree to these Guidelines and that Mutual Health™ has the legal right to facilitate sharing under these Guidelines for your benefit and the benefit of all members at your reasonable discretion. Mutual Health™ is not liable for payment of a member's medical bill. If sharing occurs, the shared medical bills are paid by the member who incurred the bill from other members' share contributions only, not from Mutual Health™ itself.

There is no risk transfer from a member to Mutual Health™ or from a member to other members, and there is no contract of indemnity between Mutual Health™ and any member or between the members themselves.

Member Support

866-305-2934
www.discovermutualhealth.com

Broker Assistance

920-631-1550
www.discovermutualhealth.com

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