Mutual Health™

Healthcare Reimagined



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.

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United National Association

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Welcome to Mutual Health™!

Mutual Health™, powered by United National Association, believes healthcare should be simple, accessible, and always within reach. That's why our virtual care–first membership option puts comprehensive medical support right at your fingertips—no waiting rooms, no scheduling hassles, just quality care when you need it. Connect with licensed providers anytime, anywhere through video visits, phone consultations, and secure messaging from the comfort of home.



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Affordable Healthcare
Improved Lifestyle



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How is Mutual Health™ Different?

Mutual Health™ delivers healthcare that works around your life. Our virtual care plan option gives you 24/7 access to quality medical support from anywhere at your convenience:

- Quality care anytime, anywhere
- A clinically trusted & convenient FDA-cleared diagnostic device for seamless virtual care
- Over 1,200 prescriptions at no cost (acute and maintenance*)
- $5 retail maintenance medications*
- Mental health at no cost

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

Why Mutual Health™?

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

Our focus is simple: to create a meaningful way for members to access quality healthcare on their terms because everyone deserves convenient, affordable support when they need it most.

Our Virtual Care Plus membership delivers comprehensive medical support designed around your life. Whether you're an individual or a family, Mutual Health™ creates a smart, dependable, and value-driven solution for managing your healthcare needs all from wherever you are.

Affordable Cost for Healthcare

Transparent Healthcare

Quick Access to Quality Care



Is Mutual Health™ right for me?

Mutual Health™ is designed for people who value convenience and want a smarter alternative to healthcare. No complexity, no waiting rooms, just quality medical care delivered directly to you through virtual visits, whenever and wherever you need it.

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Powered By
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"Healthcare Reimagined—At Home, Nationwide"

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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

Vero ID Theft Solutions

Cell Phone Protection

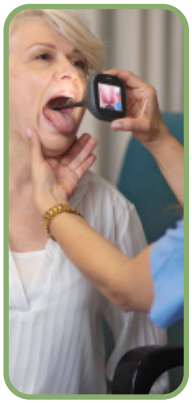
FDA-Cleared, In-Home

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



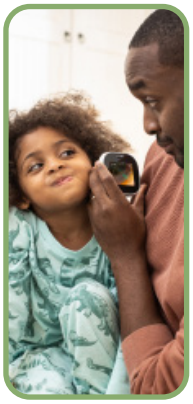
Temperature



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



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Award-Winning

Virtual Care

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

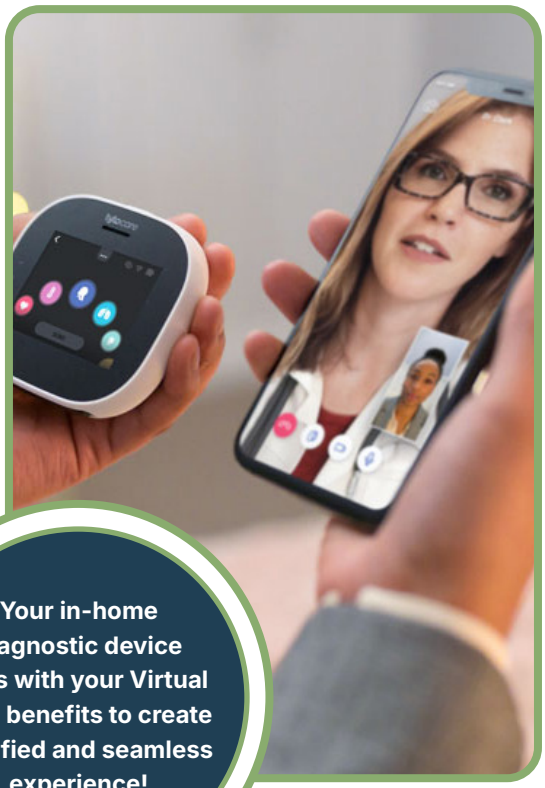
An online doctor visit is convenient, immediate and saves time. With virtual care access, you no longer have to wait to get in or take time off work. Virtual care reduces costly and unnecessary office visits, urgent care visits, and emergency room visits.

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**
- **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

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Plan Design Overview

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Virtual Care Services	
Primary Care Visits	Unlimited; $0 per visit
Urgent Care Visits	
Specialist Visits	
Wellness Visits	
Sickness Visits	
Behavioral Health Counseling	$0 per visit
Psychiatry	$240 Initial Cost $140 Follow-Up Cost
Psychology	$140 Initial Cost $140 Follow-Up Visit
Dermatology	$0 per visit
Care Navigation	$0
Labs & Testing	Over 1,200 no cost labs/testing
Prescriptions	$0 Cost Retail Acute Medications (over 100) $5 Cost Retail Maintenance Medications (over 250) $0 Cost Mail Order Maintenance Medications (over 900)

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



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@bni-tpa.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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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

920-631-1626
www.discovermutualhealth.com

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