

DRIVE SAFE, STAY COVERED: YOUR HEALTH PLAN SUMMARY

A Budget-Friendly Alternative to Traditional Health Insurance

■ The Big Picture

Our company offers access to the **Liberty HealthShare (Connect Plan)**. This is not traditional health insurance. It is a medical cost-sharing community where thousands of independent workers pool their money together to pay each other's medical bills. It saves you up to 40% compared to buying a regular insurance plan on your own.

■ What is 100% FREE (You Pay \$0)

You do not have to pay anything out-of-pocket for regular, preventive health needs:

- **Annual Physical:** One wellness exam per year is fully covered.
- **Routine Labs:** Up to **\$500** in basic blood work and health screenings per year are fully covered.
- **24/7 Telehealth:** Free, unlimited phone or video doctor visits through *DialCare*. If you get sick on the road, call a doctor for free to get a prescription sent to the nearest pharmacy.

■ How Big Medical Bills Are Paid (The 90/10 Split)

For unexpected sickness, specialized tests, injuries, or emergencies, the money works like this:

1. **Your Yearly Pool (\$1,000):** You pay the first **\$1,000** of your own medical bills for the year.
2. **The 90/10 Split:** After you spend that first \$1,000, Liberty steps in. Liberty pays **90%** of your remaining bills, and you only pay **10%**.
3. **The Worst-Case Protection:** Your 10% share is capped at a maximum of **\$4,000** for the year. If you have a massive hospital stay, you will never pay more than \$5,000 total out-of-pocket (\$1,000 pool + \$4,000 cap). Liberty covers the rest up to **\$1,000,000**.

■ Prescription Medications: How It Works

Liberty cuts out the insurance paperwork to keep your monthly costs low. Medications are handled using cheap cash-discount tools rather than traditional insurance copays:

- **Everyday & Daily Medications:** For routine illnesses (like a quick antibiotic) or daily maintenance (like blood pressure or cholesterol), you pay out-of-pocket using Liberty's built-in **GetMoreRx card** or services like **Mark Cuban Cost Plus Drugs**. This cuts out the insurance middleman and gives you direct access to cheap wholesale pricing, meaning most common medications drop to a typical average of **only \$5 to \$20**.
- **Emergency Medications:** If you need specialized medications directly resulting from a major illness, accident, or surgery, those costs are shareable. They count toward your \$1,000 yearly pool, and Liberty pays **90%** of the cost once the pool is met.

■ Weekly Rates Breakdown

To match how you get paid, rates are broken down below by what they equate to on a weekly paycheck basis:

■ Individual Driver Weekly Rates

Age Group	Monthly Cost	Weekly Equivalent	Yearly Pool (AUA)	Max Protection
Under 35	\$211 / mo	\$48.69 / wk	\$1,000 / yr	\$1M / event
Ages 35 – 49	\$241 / mo	\$55.62 / wk	\$1,000 / yr	\$1M / event
Ages 50 – 64	\$281 / mo	\$64.85 / wk	\$1,000 / yr	\$1M / event

■■■■■■■■ Full Family Weekly Rates (Up to 4 Members)

Oldest Parent	Monthly Cost	Weekly Equivalent	Family Pool (AUA)	Max Protection
Under 35	\$559 / mo	\$129.00 / wk	\$3,000 / yr	\$1M / event
Ages 35 – 49	\$639 / mo	\$147.46 / wk	\$3,000 / yr	\$1M / event
Ages 50 – 64	\$779 / mo	\$179.77 / wk	\$3,000 / yr	\$1M / event

■■ Two Important Community Rules

Because this is a community designed to keep monthly costs low, all members must follow these rules:

- 1. The Lifestyle Agreement:** Members must live a healthy lifestyle. This means **no tobacco use, no vaping, and no drug abuse.**
- 2. Pre-Existing Conditions:** Conditions you were treated for right before joining face waiting periods. They are not covered in your 1st year and have limited coverage in years 2 and 3.