



KINGS HEALTH PLAN

Core + Plans



What is Kings Health Plan?

Kings Health Plan was designed to make healthcare simple, affordable, and accessible for everyone. Our mission is to provide meaningful benefits without the complexity or high costs of traditional insurance.

Kings Health Plan offers three flexible membership models to fit your lifestyle. Choose from virtual care with 24/7 access to urgent and primary care plus free medications with home delivery; in-office care with convenient visits, low-cost co-pays, and a tiered medication list; or a combined care option, which brings you the best of both - free virtual visits, home-delivered medications, and in-office options with low co-pays. All plans are available in all 50 states.

| Household | Kings Silver Core | Kings Gold Core | Kings Platinum Core |
|------------------|---|--|--|
| Individual | \$ 59.99/mo | \$ 199/mo | \$ 245/mo |
| Parent & 1 Child | \$ 84.99/mo | \$ 363/mo | \$ 438/mo |
| Couple | \$ 84.99/mo | \$ 363/mo | \$ 438/mo |
| Couple & 1 Child | \$ 109.99/mo | \$ 487/mo | \$ 535/mo |
| | <ul style="list-style-type: none"> o \$0 co-pay virtual PCP visits o \$0 co-pay virtual urgent care o \$0 co-pay virtual specialist o 27k free medications o Free home delivery for meds | <ul style="list-style-type: none"> o \$0 preventative in-office visits o \$25 PCP & Specialist visits o \$50 Urgent care facility o \$50 Labs & X-rays o Tiered medication list | <ul style="list-style-type: none"> o All Silver Plan Benefits o \$0 co-pay Telemedicine o All Gold Benefits o Low co-pay for in-office care o More \$0 co-pay medications |

Kings Silver Core Plan delivers complete, coordinated care with 24/7 virtual urgent care, primary and specialty care, and affordable prescriptions-available nationwide with no waiting periods. Enjoy personalized support for wellness, chronic conditions, mental health, and more.

Kings Gold Core Plan offers affordable, comprehensive coverage with 100% coverage for preventive care, low co-pays for in-office visits, labs and x-rays, tiered prescription benefits, and immediate coverage for pre-existing conditions.

Kings Platinum Core Plan combines the best of Silver and Gold, offering complete, coordinated care. Enjoy 24/7 virtual urgent care, primary and specialty care, mental health support, wellness programs, with 100% coverage for preventive care, low co-pays for in-office visits, labs and x-rays and additional medications at no cost.

All Kings Health Plan plans offer flexible enrollment, with benefits starting as soon as the first of the month after you enroll, nationwide coverage, and no waiting period for pre-existing conditions. Our friendly support team is available by phone, email, and online chat to answer your questions and provide personalized assistance.

Not insurance. Kings Health Plan is a consumer health plan/benefit program. The Gold and Platinum plans meet ACA minimum essential coverage requirements.

Not a medical provider. Services are delivered by independent, licensed clinicians/medical groups. Kings Health Plan Core Plans DO NOT cover hospitalization, emergency room services, or surgical procedures.

Core Features Comparison:

Kings Silver

Kings Gold

Kings Platinum

| | | | |
|---------------------------------------|--|---|--|
| Wellness & Preventative: | Virtual visits, screenings, and coaching for you and your dependents. | 100% coverage for in-office ACA-required preventive services. | 100% coverage for in-office and virtual and ACA required preventive . |
| Primary Care: | \$0 co-pay for virtual visits with licensed providers. | \$0 Copay for preventative in-office visits and immunizations | \$0 co-pay for virtual visits AND \$25 co-pay for in-person visits. |
| Well Baby & Child: | X | \$0 Copay for preventative in-office visits and immunizations | \$0 Copay for preventative in-office visits and immunizations |
| Mental Health Support: | Virtual counseling & therapy for emotional wellness. | X | Virtual counseling & therapy for emotional wellness. |
| Urgent Care: | Time-sensitive non-emergent care by video/phone 24/7/365; virtual Rx & follow-ups included. | \$50 co-pay at covered Urgent Care facilities. | 24/7 virtual urgent care access AND \$50 co-pay at covered Urgent Care facilities. |
| Prescriptions & Medicines: | 27,000+ Free medications for common concerns & 400+ urgent medications. | Tiered medication formulary and step-up treatment. | Both tiered medication formulary with step-up AND more free medications. |
| Chronic Disease Care: | Remote Patient Monitoring keeps you connected for better care and lower costs. | Remote Patient Monitoring keeps you connected for better care and lower costs. | Remote Patient Monitoring keeps you connected for better care and lower costs. |
| Specialty Care: | Expert specialty care and medical advice via telemedicine, subject to availability. | X | Expert specialty care and medical advice via telemedicine, subject to availability. |
| Low Co-pays: | \$0 - Virtual Primary Care \$0 - Behavior Health Visits \$0 - All included Silver services | \$0 - Preventative Visits \$25 - Primary & Specialist Visits \$50 - Labs, X-rays, Urgent Care | \$0 - All Virtual Care \$25 Primary & Specialist Visits \$50 - Labs, X-rays, Urgent Care |
| Dependents Coverage: | Add dependents any time at affordable costs. | Add dependents at the time of enrollment at affordable costs. | Add dependents at the time of enrollment at affordable costs. |
| Enroll Anytime | No annual window - join anytime; benefits start the 1st of next month. | Join anytime; benefits start as soon as the 1st of next month. | Join anytime; benefits start as soon as the 1st of next month. |
| No Waiting Period: | Pre-existing coverage starts immediately. | Pre-existing coverage starts immediately. | Pre-existing coverage starts immediately. |
| Nationwide Access: | ✓ | ✓ | ✓ |
| Minimal Essential Coverage: | X | ✓ | ✓ |
| NO Hospitalization: | ✓ | ✓ | ✓ |
| NOT Insurance: | ✓ | ✓ | ✓ |
| NO Emergency Room: | ✓ | ✓ | ✓ |

What are Kings Plus Plans?

Kings Health Plan provides an innovative way to protect both your health and your budget by offering the option to add health-sharing to one of our core plans. This flexible alternative to traditional health insurance allows members to choose any doctor or hospital, with no provider networks, giving you greater control, transparency, and freedom in how you receive care.

Kings Health Plan Core Plus Plans are designed for individuals and families seeking an affordable solution for managing healthcare costs. Through medical cost sharing, members receive support for large, unexpected medical expenses after meeting their selected deductible, while still enjoying access to annual provider visits and preventive services without needing to meet that deductible first.

Built on a medical cost-sharing model, not insurance, Kings Health Plan Core Plus Plans focus on simplicity and accessibility. With convenient virtual care options, clear cost expectations, and no hidden fees, Kings Health Plan delivers a straightforward healthcare experience that helps members manage expenses with confidence.

Core Plus Plan Benefits

- Your choice of deductible (IUA)
- Share the cost of healthcare to help keep expenses affordable
- Annual provider visits & preventive services available without meeting your deductible/IUA
- Prescription medication discounts
- No provider network restrictions - see any doctor or go to any hospital
- No enrollment period - enroll anytime
- Benefits start as soon as the first of the month after you enroll.
- Available in all 50 states
- Get personalized assistance by phone, email and online chat



Four membership tiers!

Member Only: An individual member

Member & Spouse: Two married members or two members in a domestic partnership

Member & Child(ren): A member and any eligible children, without membership of a spouse or domestic partner

Member & Family: A member, spouse or domestic partner, and any children

Eligible Child: An unmarried child under twenty-six years of age may participate under a household membership with the Primary Member.

Not insurance. Kings Health Plan is a consumer health plan/benefit program. The Gold and Platinum plans meet ACA minimum essential coverage requirements.

Not a medical provider. Services are delivered by independent, licensed clinicians/medical groups.

Plus Features Comparison:

Kings Gold

Kings Platinum

| | | |
|---------------------------------------|--|---|
| Wellness & Preventative: | Kings Gold Core: 100% coverage for in-office ACA-required preventive services. | Kings Platinum Core: 100% coverage for in-office and virtual and ACA required preventive . |
| Primary Care: | Kings Gold Core: \$0 Copay for preventative in-office visits and immunizations | Kings Platinum Core: \$0 co-pay for virtual visits AND \$25 co-pay for in-person visits. |
| Maternity: |  Cost Sharing after IUA & waiting period |  Cost Sharing after IUA & waiting period |
| Well Baby & Child: | Kings Gold Core: \$0 Copay for preventative in-office visits and immunizations | Kings Platinum Core: \$0 Copay for preventative in-office visits and immunizations |
| Mental Health Support: |  Cost Sharing after IUA is met | Kings Platinum Core: Virtual counseling & therapy for emotional wellness. |
| Urgent Care: | Kings Gold Core: \$50 co-pay at covered Urgent Care facilities. | Kings Platinum Core: 24/7 virtual urgent care access AND \$50 co-pay at covered Urgent Care facilities. |
| Prescriptions & Medicines: | Kings Gold Core: Tiered medication formulary and step-up treatment. | Kings Platinum Core: Both tiered medication formulary with step-up AND more free meds. |
| Chronic Disease Care: | Kings Gold Core: Remote Patient Monitoring keeps you connected for better care and lower costs. | Kings Platinum Core: Remote Patient Monitoring keeps you connected for better care and lower costs. |
| Specialty Care: |  Medical Cost Sharing after IUA is met | Kings Platinum Core: Specialty care & medical advice via telemedicine, subject to availability. |
| Low Co-pays: | Kings Gold Core: \$0 - Preventative Visits \$25 - Primary & Specialist Visits \$50 - Labs, X-rays, Urgent Care | Kings Platinum Core: \$0 - All Virtual Care \$25 Primary & Specialist Visits \$50 - Labs, X-rays, Urgent Care |
| Dependents Coverage: | Add dependents at the time of enrollment at affordable costs. | Add dependents at the time of enrollment at affordable costs. |
| Enroll Anytime | Join anytime; benefits start as soon as the 1st of next month. | Join anytime; benefits start as soon as the 1st of next month. |
| No Waiting Period: | Kings Gold Core: Pre-existing coverage starts immediately.  Waiting periods apply for certain conditions and events | Kings Platinum Core: Pre-existing coverage starts immediately.  Waiting periods apply for certain conditions and events |
| Hospitalization: |  Cost Sharing after IUA is met |  Cost Sharing after IUA is met |
| Emergency Room: |  Cost Sharing after IUA is met |  Cost Sharing after IUA is met |
| Nationwide Access: |  |  |
| Minimal Essential Coverage: |  |  |
| NOT Insurance: |  |  |

The plan names listed below with 1250, 2500, and 5000 reflect the deductible (IUA) amounts. This is the amount a member is responsible for paying for medical care not covered by core benefits before related expenses become eligible for sharing.

Members may choose from three deductible options: \$1,250, \$2,500, or \$5,000.

| Household & Age Group* | Kings Gold + | | | Kings Platinum + | | |
|---------------------------|--|-------------|-----------|--|---------------|---------------|
| | GOLD 1250 | GOLD 2500 | GOLD 5000 | PLATINUM 1250 | PLATINUM 2500 | PLATINUM 5000 |
| Individual 18-29 | \$ 400/mo | \$ 331/mo | \$ 300/mo | \$ 485/mo | \$ 416/mo | \$ 385/mo |
| Individual 30-49 | \$ 430/mo | \$ 358/mo | \$ 342/mo | \$ 515/mo | \$ 443/mo | \$ 427/mo |
| Individual 50-64 | \$ 535/mo | \$ 455/mo | \$ 385/mo | \$ 620/mo | \$ 540/mo | \$ 470/mo |
| Parent 18-29 & Child(ren) | \$ 710/mo | \$ 565/mo | \$ 510/mo | \$ 795/mo | \$ 650/mo | \$ 595/mo |
| Parent 30-49 & Child(ren) | \$ 730/mo | \$ 615/mo | \$ 575/mo | \$ 815/mo | \$ 700/mo | \$ 660/mo |
| Parent 50-64 & Child(ren) | \$ 910/mo | \$ 770/mo | \$ 673/mo | \$ 995/mo | \$ 855/mo | \$ 758/mo |
| Couple 18-29 | \$ 710/mo | \$ 565/mo | \$ 510/mo | \$ 795/mo | \$ 650/mo | \$ 595/mo |
| Couple 30-49 | \$ 730/mo | \$ 615/mo | \$ 575/mo | \$ 815/mo | \$ 700/mo | \$ 660/mo |
| Couple 50-64 | \$ 910/mo | \$ 770/mo | \$ 673/mo | \$ 995/mo | \$ 855/mo | \$ 758/mo |
| Couple 18-29 & Child(ren) | \$1,050/mo | \$ 875/mo | \$ 765/mo | \$ 1135/mo | \$ 960/mo | \$ 850/mo |
| Couple 30-49 & Child(ren) | \$1,050/mo | \$ 880/mo | \$ 814/mo | \$ 1135/mo | \$ 965/mo | \$ 899/mo |
| Couple 50-64 & Child(ren) | \$1,280/mo | \$ 1,061/mo | \$ 925/mo | \$ 1365/mo | \$ 1146/mo | \$ 1010/mo |
| | <ul style="list-style-type: none"> • Most Routine & Preventive care visits are covered by your Kings Gold Core benefits • Major Medical Events (Hospitalizations & ER) can be covered with Gold Plus benefits. Expenses above the selected deductible are shared per program rules. • No lifetime limit for eligible shared expenses. | | | <ul style="list-style-type: none"> • Most Routine & Preventive care visits are covered by your Kings Platinum Core benefits including Virtual Care. • Major Medical Events (Hospitalizations & ER) can be covered with Platinum Plus benefits. Expenses above the selected deductible are shared per program rules. • No lifetime limit for eligible shared expenses. | | |

***Households with one or more tobacco users are subject to an additional \$60 monthly household premium, applied in addition to the selected plan premium.**

A tobacco user is defined as any member who uses or has used a tobacco product one or more times within the past twelve months. Tobacco products include, but are not limited to, cigarettes, cigars, chewing tobacco, snuff, pipe tobacco, and inhaled products such as vaping devices, hookahs, and similar delivery systems. For purposes of this surcharge, smoked cannabis products are also included. Failure to disclose tobacco or cannabis use may result in additional fees assessed to the household.

Gold Core and Platinum Core

Free Preventative Benefits for Adults Include:

- Diabetes Screening (Type II) for adults 40-70 years of age who are overweight.
- Cholesterol Screening for those at risk or above a certain age
- Diet counseling for those at higher risk for chronic disease.
- Hepatitis B Screening for those at higher risk
- Hepatitis C Screening for adults over 18
- Falls Prevention for adults over 65
- Blood Pressure Screening
- Certain Immunizations
- Depression Screening
- Obesity Screening and Counseling
- Cessation Interventions for Tobacco users
- Colorectal Cancer screening for adults 45 to 75



Free Preventative Benefits for Children Include:

- Newborn screenings: Blood, Bilirubin, Hearing, Sickle Cell, PKU, and more.
- Regular Height, Weight and Body Mass Index measurements
- Developmental Screening for children under 3 years of age
- Immunizations from birth to age 18
- Well Baby and Well Child visits
- Behavioral assessments
- Vision Screening
- Obesity Screening and Counseling
- Autism Screening at 18 and 24 months
- Hearing Screenings for children and adolescents
- Oral health risk assessment for children, 6 months to 6 years
- Depression Screening for adolescents beginning at age 12



Kings Health Plan Core Plus plans build on the corresponding Core Plans, including all free and low-copay services.

See your plan document for more details about included Preventative and ACA Required Benefits

Core + Facts

Gold & Platinum Core Plus Medical Cost Sharing Facts:

- Kings Health Plan Core Plans provide dependable in-network access for low-cost routine care and \$0 copay preventive services, Core Plus Plans build on those same benefits and give you the freedom to choose any licensed doctor, specialist, or hospital nationwide for emergency and major medical care.
- No referrals are required to see a specialist for covered services. There is no life-time limit on eligible medical expenses that can be shared.
- Expenses related to a shared medical need are one sharing request. Pay only one IUA for that sharing request until you are symptom-free for that condition for 12 months.
- Home healthcare expenses may be eligible for sharing when related to an eligible sharing request and prescribed by a licensed physician, sharing is limited to 30 days.
- Hospice care may be eligible for sharing for 90-day periods with certification of terminal illness and when ordered by a licensed provider.
- Medical supplies that directly aid treatment or recovery may be eligible for sharing when prescribed. Certain guideline thresholds/limits apply.
- If you have other insurance coverage, that insurance is primary. You may submit a sharing request for remaining eligible expenses after primary insurance is exhausted.
- Members can negotiate directly with providers, often resulting in significant cost savings. In addition, Kings Health Plan can assist in locating fair-priced providers in your area to help keep care affordable.

MATERNITY:

Members are eligible for maternity expense cost-sharing if the conception date is after six months of continuous membership in a Kings Health Core Plus plan. Then, once the maternity specific IUA is met, a broad range of pregnancy and childbirth related expenses are eligible for sharing, including:

- **Prenatal care and routine screenings:** including essential prenatal visits, ultrasounds, lab tests, and other routine monitoring that help ensure a healthy pregnancy.
- **Labor and delivery:** whether you choose a hospital birth, a birthing center, or a home birth, eligible expenses include the costs associated with labor, delivery, and immediate postpartum care.
- **Complications and specialist care:** unexpected complications such as gestational diabetes, preeclampsia, or the need for specialized medical attention.
- **Newborn care:** add your newborn to your plan within 30 days of birth to maintain coverage for other than routine medical concerns
- Maternity IUA's are \$2,500 or \$5,000 based on your selected plan

**See plan documents for more details about
Cost Sharing Benefits & Exclusions**

Core Plus Pre-Membership Medical Conditions:

- A pre-membership medical condition is any condition for which, within the 24 months prior to the membership start date, a member was examined, diagnosed, treated, prescribed medication, experienced symptoms, or had a known history or increased pregnancy-related risk.
- Sharing requests for pre-membership conditions are eligible only if the condition was cured and symptom-free for 24 months before membership.
- Pre-membership conditions have a phase-in period: a one-year waiting period applies from the membership start date, after which eligible amounts increase each year based on the service date.
- After four years, pre-membership medical expenses are eligible for sharing

Exceptions: *High blood pressure, high cholesterol, and diabetes (types 1 and 2) are not pre-membership conditions if the member has not been hospitalized in the past 12 months and can manage the condition with medication or diet.*

**See plan documents for more details about
Pre-Membership Medical Conditions**

Excluded Services:

Services Your Plan Generally Does NOT Cover *Check your policy or plan document for more information and a list of any other excluded services.*

- Bariatric Surgery
- Abortion
- Dialysis
- Private-Duty Nursing
- Dental Care
- Transplant Services
- Chiropractic Care
- Cosmetic Surgery
- Long-Term Care
- Routine Eye Care
- Infertility Treatment
- Hearing Aids
- Acupuncture
- Chemotherapy / Radiation Therapy
- Experimental / Investigational Treatments
- Care when traveling outside the United States

Not insurance. Kings Health Plan is a consumer health benefit program. Gold Core and Platinum Core plans meet ACA MEC requirements.

Not a medical provider. Services are delivered by independent, licensed clinicians/medical groups.

Kings Health Plan Core Plans DO NOT cover emergency room services, hospitalization, or surgeries.

Prescriptions not guaranteed. Availability may vary; some medications/services may be restricted.

Kings Health Plan Core Plans are NOT FOR EMERGENCIES. In an emergency, call 911 or go to the nearest emergency department.

Separate charges may apply. Labs, imaging, or external referrals may involve separate charges.

Availability varies. Features, partner networks, & shipping vary by state and are subject to change.

Privacy & data: Our partners maintain their own compliance & privacy programs.

Eligibility: Primary member must be 18+; adding dependents subject to plan rules.



KINGS HEALTH PLAN

Membership-based access to high-quality care, including preventive services, health screenings, virtual urgent care, primary care, mental health support, a comprehensive medication formulary, and health-sharing options for greater control over your healthcare - all with simple, predictable payments.

Customer Support:


Kings Health Plan is here to help you every step of the way. Our support team is available by phone, email, and online chat to answer your questions and provide personalized assistance, ensuring you get the help you need.


Live chat support available through our website:
Monday - Friday 8 am - 5 pm CST

 **Email:** Hello@KingsHealthPlan.com

 **Member Services:**
1-855-282-5700
Monday - Friday
8 a.m. - 5 p.m. Central Time.

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