



PRESIDIO

America's first pro-life, Christian health insurance.

About Presidio Healthcare

Christian Foundation

America's first pro-life, Christian health insurance registered as a for profit Catholic health insurer.

Real Insurance

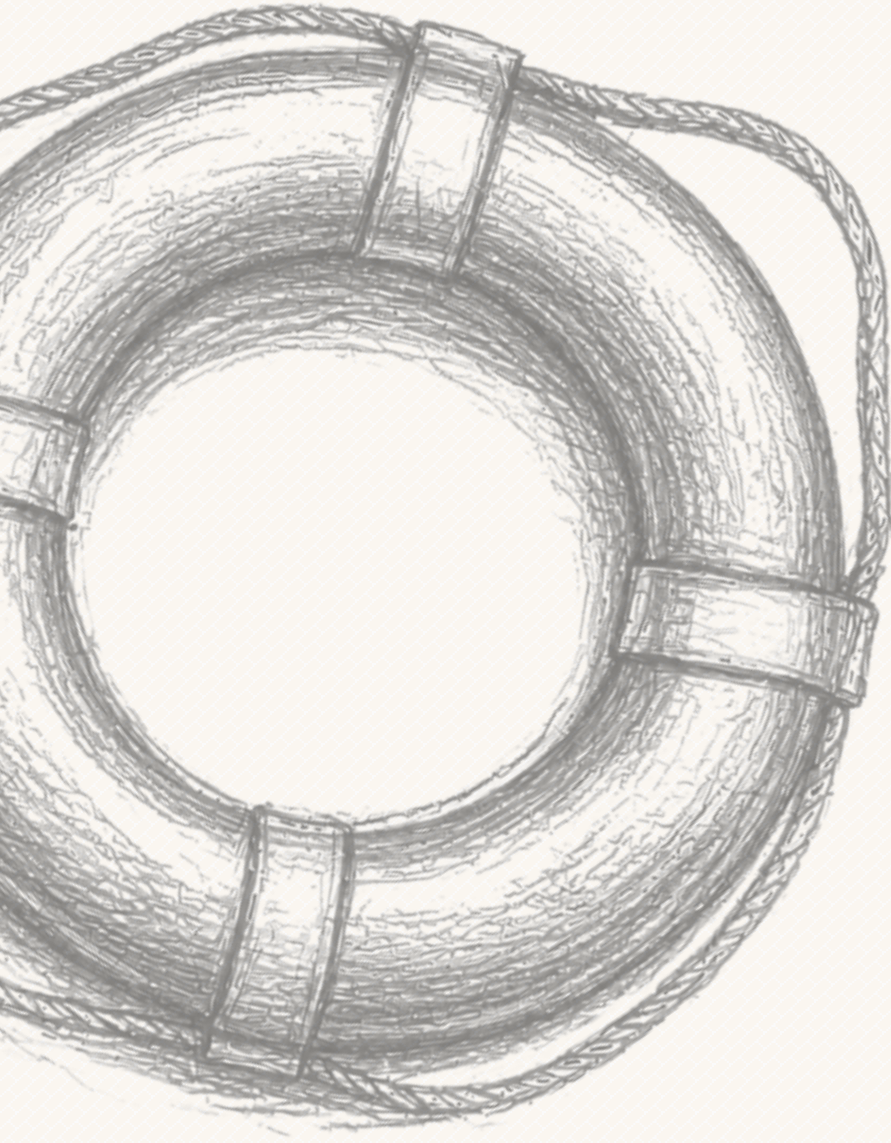
Not healthcare sharing — licensed and regulated by the applicable departments of insurance.*

Non-exclusive

Members and producers are not required to sign a statement of faith or align with the Presidio values.

*Currently licensed in Texas and pending approval in Florida, Georgia, Indiana, North Carolina and Ohio.





PRESIDIO OVERVIEW

Yesterday's Problems

Obamacare is not affordable

Traditional health insurance, like the ACA has become very expensive, especially for healthy Americans who do not qualify for government-funded tax credits.

The alternatives are risky

Private alternatives can be financially risky. Short-term medical plans present many coverage gaps and healthcare sharing ministries are unregulated.

Today's Solution

Presidio Healthcare has you covered

- Obamacare broke the math, so we started over. Up to 50% more affordable than bronze ACA plans.*
- Most non-ACA alternatives come with a catch. Presidio eliminates the gotchas.
- Members shouldn't have to fund what they stand against. Built on Christian values.

*Based on 40 year old male, 39 year old female and 2 children in Dallas County, Texas.



**PRESIDIO**
HEALTHCARE

Jayne Benedict
MEMBER ID
ME1234567
GROUP ID
PH001
DEPENDENTS COVERED
Sam Benedict
Gabby Benedict
Carter Benedict
Lewis Benedict
MEMBER SERVICES
(855) 954-7001

Individual/Family

TDI

PLAN DETAILS (In-network)	ACCIDENT	SICKNESS
Deductible	\$0	\$0
Coinsurance	50%	50%
Individual Max Out of Pocket	\$5,000	\$5,000
Family Max Out of Pocket	\$10,000	\$10,000

24/7 Virtual Primary & Urgent Care
(855) 954-9001
virtual.presidiocare.com

Pharmacy Benefits
 RxBIN: 026556 RxPCN: SHIELD RXGroup: PH001

 **First Health**
Effective: 01.01.2026

Preauthorization

Preauthorization must be obtained for services as specified by the member's policy, including prior to surgery, inpatient admission, infusion therapy, specialty drugs, transportation by ambulance, chemotherapy, and radiation therapy (except in the case of an emergency, in which case notice must be provided as soon as reasonably possible). Failure to comply may result in a reduction of benefits, including non-coverage. For Preauthorization, please call (855) 954-8001 or fax (614) 889-2148. **Preauthorization does not guarantee payment.**

For Providers
(855) 954-8001
provider.presidiocare.com

Pharmacy
(877) 659-6101
rx.presidiocare.com
 Pharmacy included in applicable medical deductibles / out-of-pocket maximums.

For Members
(855) 954-7001
my.presidiocare.com

Claims
Payer ID: 31441
Fax: (513) 772-9174
Reflect Health
PO Box 46511
Cincinnati, OH 45246-0511


PRESIDIO OVERVIEW

The Fortress Plan

Pick the Moop: \$2,500 • \$5,000 • \$7,500 • \$10,000

Accident Coverage

EXPENSE INCURRED

Coverage for injuries, accidents and sudden emergencies.*

Sickness Coverage

EXPENSE INCURRED

Broad spectrum coverage, from cancer to the common cold.*

Wellness Coverage

FIXED INDEMNITY

Optional indemnity coverage for checkups and preventive care.

*Subject to limitations and non-covered services of the policies.

Benefits & Features



Zero Deductibles*

Coverage starts at dollar one, day one.



Fifty Percent

Presidio pays half up to the Moop.



Moop Rollover

Half of the used Moop rolls over each year.



Broad Coverage**

No aggregate lifetime or policy limits.



Guaranteed Renewable

No need to reapply every year.



Anywhere Network

Pick any provider or 1M+ from First Health®.



Private Insurance

Not ACA. Not healthcare sharing.



24/7 Virtual Care

Primary and urgent care.



Pregnancy & Maternity*

Presidio covers pregnancy & maternity.

*Pregnancy and maternity in the first year are subject to separate pregnancy deductible.

**Specific benefit limits may apply.

Key Points of Understanding

- ✓ Presidio is licensed and regulated.*
- ✓ Presidio is not Obamacare (ACA).
- ✓ Presidio is available year-round, no enrollment period.
- ✓ Presidio is not healthcare sharing.
- ✓ Presidio does not require a statement of faith.

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Eligibility & Underwriting

SSN or ITIN. All applicants must have a valid Social Security Number or ITIN.

<4x Tobacco. Individuals who use tobacco products more than four times per month are not eligible.

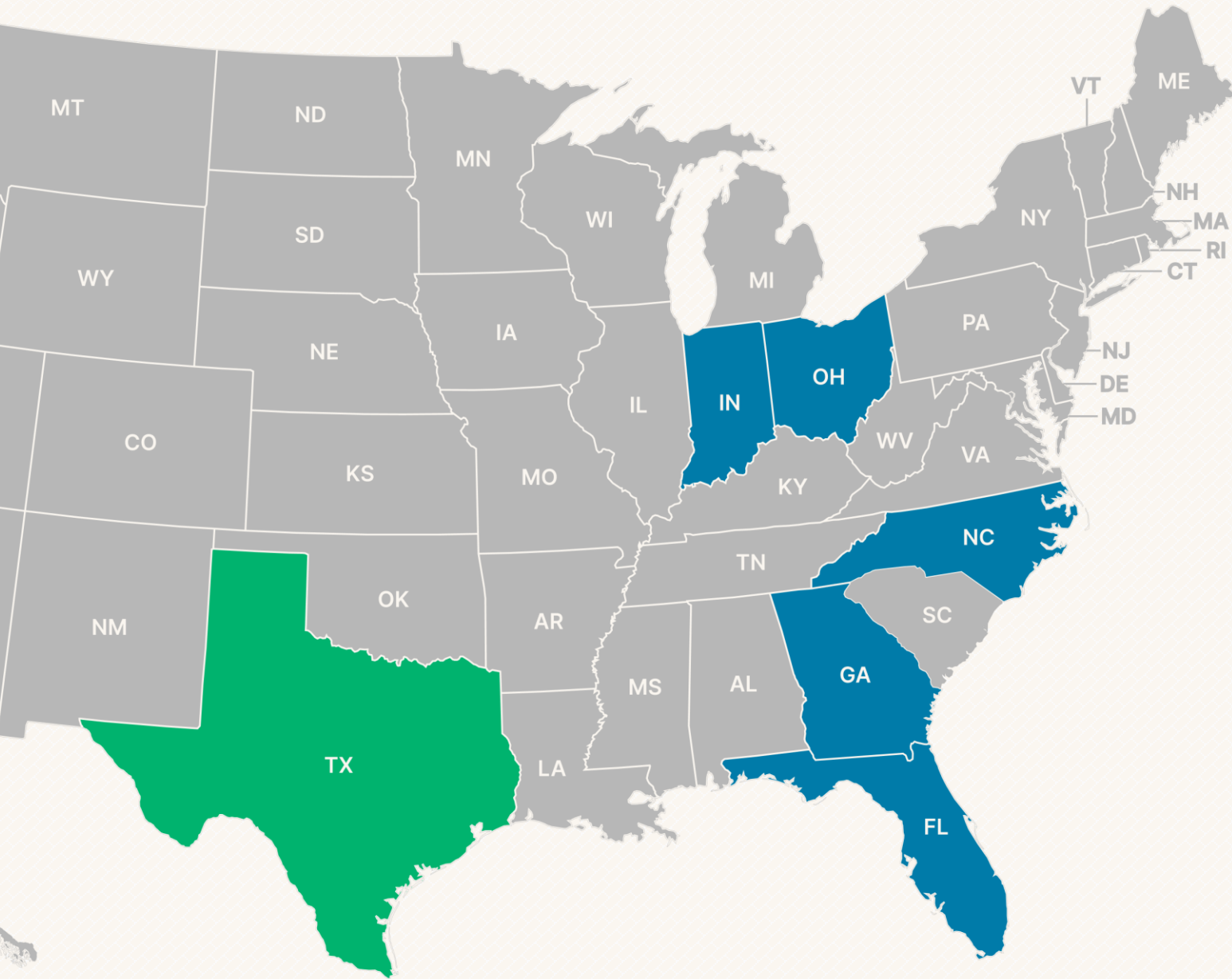
Knockout Conditions. Applicants who have ever had any of the following conditions are not eligible.

- | | | | | | |
|----------------------------|-------------------------|--------------------------|-------------------------|------------------------|----------------------|
| • Addison disease | • Dermatomyositis | • Heart attack | • Lupus | • Paralysis | • Scleroderma |
| • Cancer | • Diabetes | • Hemophilia | • Lyme disease | • Parkinson's disease | • Sjogren syndrome |
| • Crohn's disease | • Epilepsy | • Hepatitis | • Mitral valve prolapse | • Pernicious anemia | • Stroke |
| • Cirrhosis | • Fibromyalgia | • HIV, AIDS, or ARC | • Multiple sclerosis | • Psoriasis | • Ulcerative colitis |
| • Congestive heart failure | • Graves' disease | • Kidney / renal failure | • Muscular dystrophy | • Reactive Arthritis | |
| • Dementia | • Hashimoto thyroiditis | • Lou Gehrig's (ALS) | • Myasthenia gravis | • Rheumatoid arthritis | |

Pre-existing Conditions. Conditions for which medical advice, diagnosis, care or treatment was sought, recommended or received during the 12 months preceding the effective date are not covered during the first 12 months of coverage.

Pregnancy. Applicants who are pregnant at the time of application are not eligible. If medical records indicate an applicant sought medical treatment for the pregnancy prior to the application date, the policy will be subject to termination.

Underwriting. Presidio may use the services of a third-party to query prescription and medical record databases to confirm the veracity of the application information. Presidio products are not currently subject to health status rating.



PRESIDIO OVERVIEW

Market Expansion

2025 Launch

✓ Texas

2026 Expansion*

- Florida
- Georgia
- Indiana
- Ohio
- North Carolina

*Expansion applications pending approval.



Let's start cooking selling.