



MightyWELL Health

Innovative solutions for your Healthcare needs

Kent Long
Office: (405) 633-3710
Cell: (405) 409-8585
klong@cig-ok.com
www.cig-ok.com



Why Choose MightyWell Health?



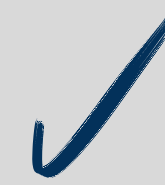
MightyWELL
Health

- **Lower Cost** : up to 50% less compare to traditional insurance
- **Less Risk Exposure**: we eliminate surprise bills, NO co-insurance, NO annual limits
- **Not a Reimbursement Plan**: If price is negotiated up front it pays the day of the medical event
- **Law firm on retainer**: Price negotiator, avoid price gouging, we advocate for our members



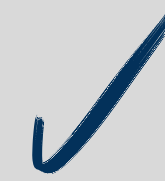
Key Advantages

Flexible healthcare options for your medical needs



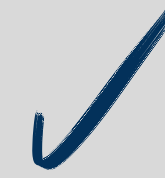
Any Doctor

Choose the best care for you in or out of network



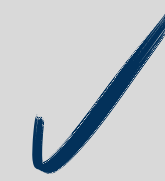
Any Hospital

Visit any hospital you prefer



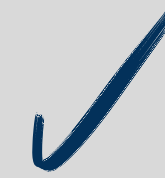
Preferred Treatment

More choices, acupuncture, naturopath, chiropractic
Mid-wives, and more.



No Co-insurance

The percentage YOU pay AFTER deductible.



Affordable Plans

Co-Pay and HSA options available

Explore MightyWell Health Plan Options

Co-Pay Plans

- \$20 Dr. visits/ \$50 Specialist / \$50 X-Ray / \$200 MRI
- Online doctor visits/ Telemedicine
- Preventive Screening \$0 co-pay
- Labs & imaging
- Prescriptions co-pay
- Immunizations

HSA Plans

- Health Saving Account - Tax free up to \$8750/family (2026)
- Online Doctor visits/ Telemedicine
- Annual Physical
- Preventive Health Screening
- RX Benefits
- Immunizations

Benefits of an HSA



Tax Deduction

On contributions



Tax-Deferred Growth

Assets grow tax-deferred



Tax-Free Distributions

When used for qualified medical expenses

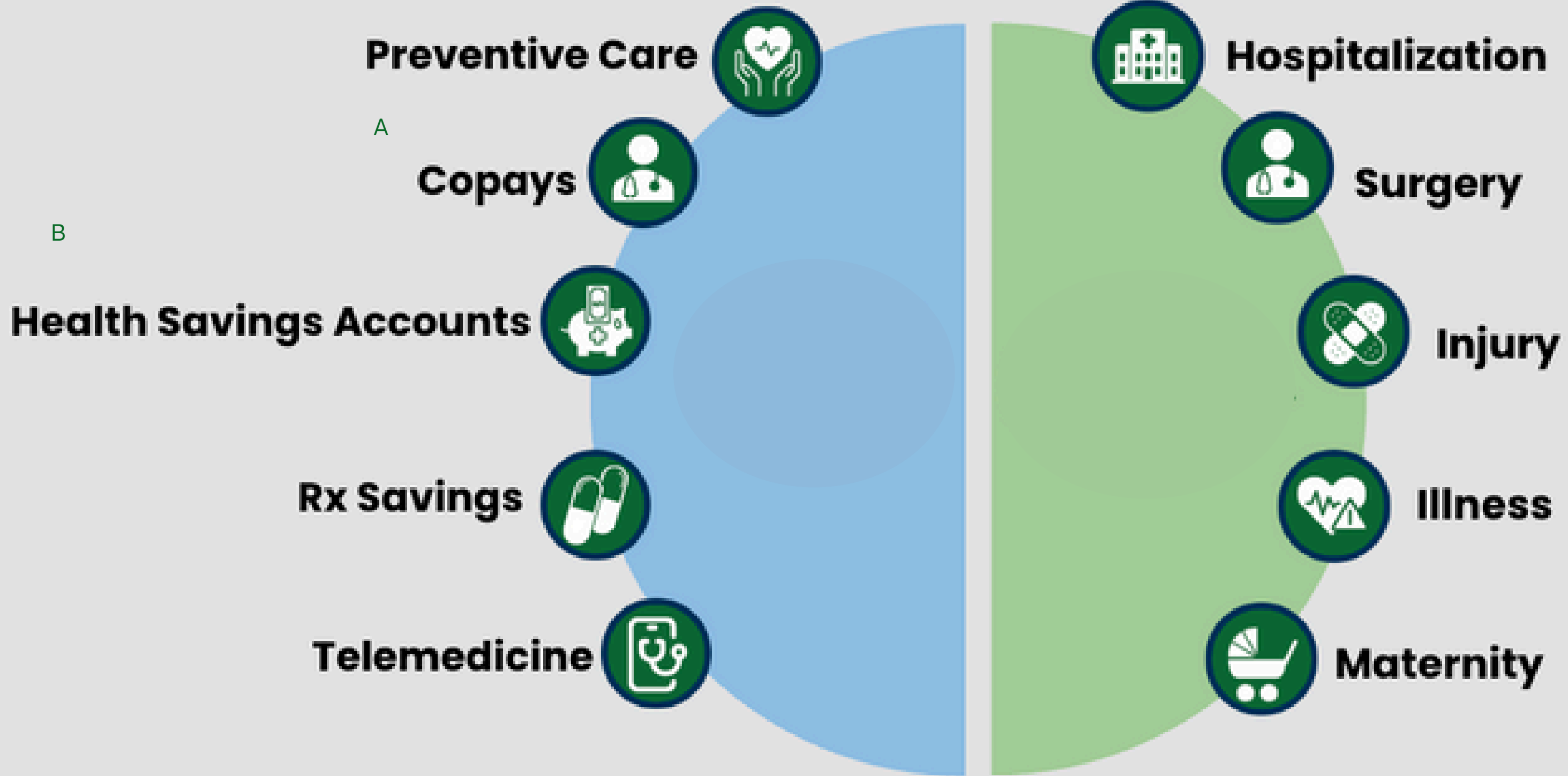


Bonus: Employer contributions are also exempt from FICA tax

TPA Benefits

+

HealthShare



MightyWELL Group Plans 2026

HSA PLANS - **UNDER 40** YEARS OLD

| Coverage | UA \$1500 | UA \$2500 | UA \$5000 |
|----------|-----------|-----------|-----------|
| Single | \$317.97 | \$272.97 | \$222.97 |
| ES/EC | \$579.07 | \$484.07 | \$419.07 |
| Family | \$789.84 | \$669.84 | \$599.84 |

COPAY PLANS - **UNDER 40** YEARS OLD

| Coverage | | UA \$2500 | UA \$5000 |
|---------------|--|-----------|-----------|
| Single | | \$360 | \$315 |
| Member/Spouse | | \$561 | \$503 |
| Member/Child | | \$589 | \$532 |
| Family | | \$799 | \$736 |

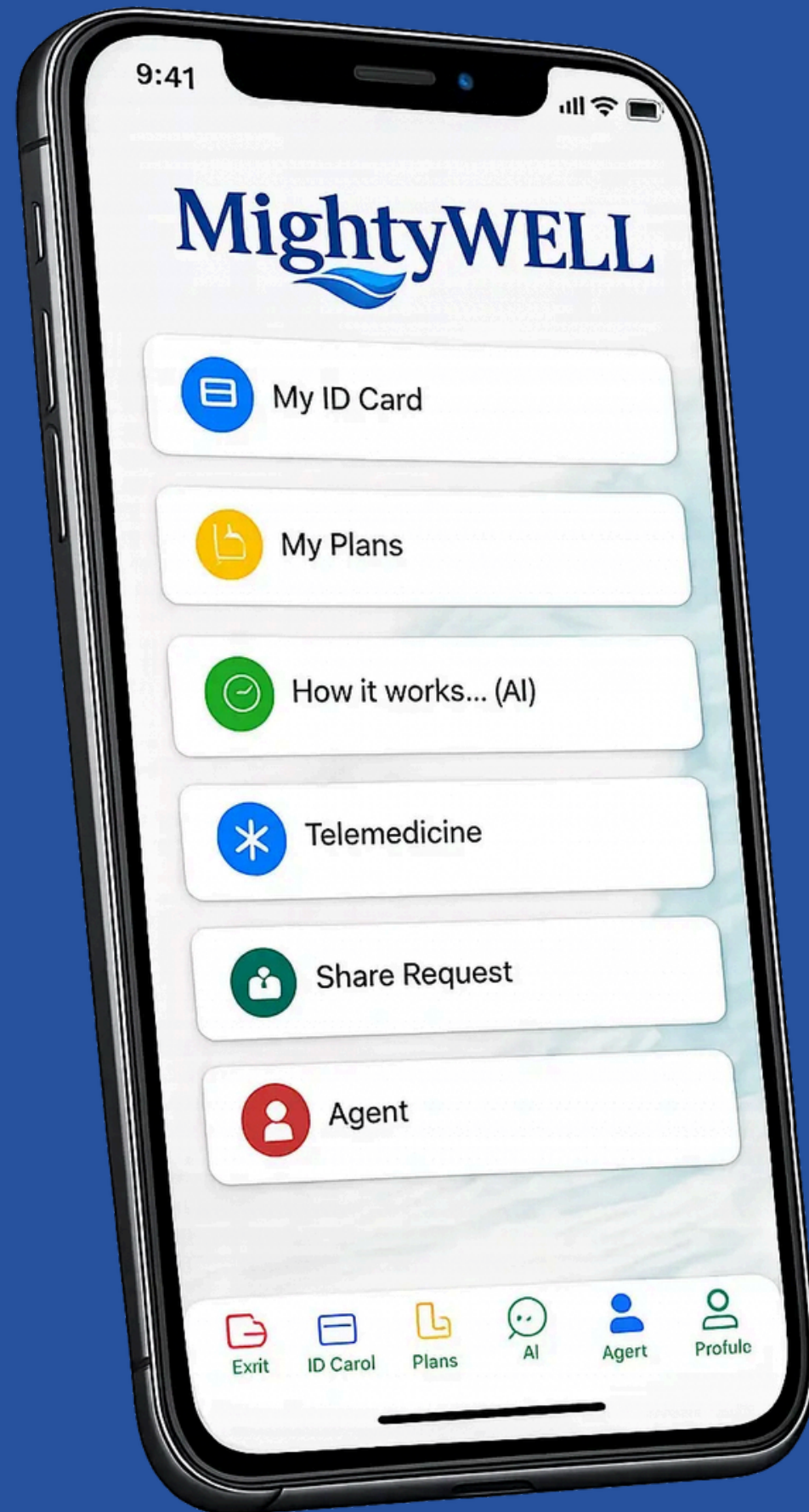
HSA PLANS - **OVER 40** YEARS OLD

| Coverage | UA \$1500 | UA \$2500 | UA \$5000 |
|----------|-----------|-----------|-----------|
| Single | \$336.48 | \$291.48 | \$241.48 |
| ES/EC | \$601.34 | \$506.34 | \$441.34 |
| Family | \$816.14 | \$696.14 | \$626.14 |

COPAY PLANS - **OVER 40** YEARS OLD

| Coverage | | UA \$2500 | UA \$5000 |
|---------------|--|-----------|-----------|
| Single | | \$445 | \$389 |
| Member/Spouse | | \$696 | \$622 |
| Member/Child | | \$733 | \$659 |
| Family | | \$991 | \$912 |

Clients using tobacco will be charged an additional \$100 per month.
This fee is not reflected in these figures. The rates don't apply for clients over 65



Pre-existing Conditions

Symptoms or medical treatment received in the last 24 months

*36 months for cancer



Third Party Administered Benefits

ROUTINE CARE

- Medications
- Specialist Visits
- Urgent Care Visits
- Primary Care

PREVENTATIVE CARE

- Routine Checkups
- Preventative Screenings
- Annual Physicals
- Lab Work



ShareWELL

HEALTHSHARE – MAJOR EVENT

- Surgery
- Hospitalizations
- Major Health Events

MAJOR HEALTH EVENT PRE-EXISTING CONDITIONS LIMITS

| | |
|---------------------------|----------------------------|
| Year 1 - \$0 maximum | Year 4 - \$150,000 maximum |
| Year 2 - \$30,000 maximum | Year 5+ - no maximum |
| Year 3 - \$60,000 maximum | |



Real Client Success Stories



Scott's Neck Surgery

"When I hurt my neck, I reached out to MightyWELL. They helped me pick the right surgeon and the best treatment for me. All I had to pay was my initial \$1,500, and MightyWELL handled the rest. My surgery was originally going to cost \$90,000, but MightyWELL worked their magic and got the price down to just \$29,600! They paid for everything within 30 days, and there were no surprise bills. I'm so grateful for my MightyWELL plan!"



Katie's Maternity Journey

"Having my second baby with MightyWELL Healthshare was such a relief! I knew my total cost for all my maternity care would only be \$1,500. MightyWELL guided me through every step and even paid for all my care upfront! With my first child, I had a huge bill because my out-of-pocket costs reset at the end of the year. I'm so glad we found MightyWELL Health; it made such a difference!"



Phil Brannen Ford of Perry

"MightyWELL helped us create a health plan specifically designed for each of our employees. It's been incredibly affordable and clear about what's covered, allowing us to protect more of our team members. Since switching to MightyWELL, our company has saved over \$180,000 on what we pay each month for health coverage! This new plan has truly improved our employee benefits!" - Owner, Phil Brannen

These stories show how MightyWELL makes healthcare easier and more affordable, giving real peace of mind to individuals, families, and businesses just like yours.