



PRESIDIO

HEALTHCARE



About Presidio

Christian Foundation

Presidio is a for profit Catholic health insurance company.

Real Insurance

Not healthcare sharing — licensed by the Texas Department of Insurance.

Non-exclusive

Members and agents are not required to sign a statement of faith or align with our values.



The problem

Traditional health insurance is **unaffordable** for healthy Americans and is not pro-life.

Christian alternatives, like healthcare sharing, are affordable and pro-life, but are unregulated and **financially risky**.

The solution

America's first Christian health insurer providing the best of both worlds:

- **Affordability**
- **Financial Security**
- **Value-alignment**



Why now?



Health insurance is **broken for healthy Americans**

Premiums have tripled under Obamacare forcing millions to seek alternative coverage designed for healthy individuals.



Small employers are being forced to **drop expensive coverage**

24 million Christian Americans work at a small employer and are increasingly forced to shop for their own individual insurance.



Our experienced team



Daniel Cruz, FSA, MAAA | Founder

Health insurance actuary and nationally recognized ACA expert who has advised the Texas Department of Insurance and built similar insurance products while at USHealth Group.



Bob Hogan, JD | Founder

Healthcare lawyer having represented the largest names in healthcare re compliance and transactions aggregating >\$1B.



Cameron Mason | COO

Former founding team member and Head of Product & Operations at Remodel Health, the largest ICHRA solution in the market.



Alex Hart | VP of Cost Containment

Previously led cost containment at the largest healthcare sharing program, Medi-Share, reducing claims and navigating complex medical situations.





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 Rx VALET RxBIN: 026556 RxPCN: SHIELD RXGroup: PH001



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. Pre-certification does not guarantee payment.

For Providers

(855) 954-7001 provider.presidiocare.com

For Members

(855) 954-8001 portal.presidiocare.com

Pharmacy

(877) 659-6101 rx.presidiocare.com



Pharmacy included in applicable medical deductibles / out-of pocket maximums.

Claims

Payer ID: 31441 Fax: (513) 772-9174

Reflect Health PO Box 46511 Cincinnati, OH 45246-0511



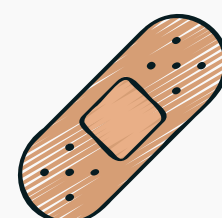
FortressPlan Bundle

Fair-priced coverage when you need it, and peace of mind when you don't.



Sickness Policy

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



Accident Policy

Coverage for injuries, accidents, and sudden emergencies.*



Wellness Policy

Optional indemnity coverage for checkups and preventive care.

* Subject to limitations and non-covered services of the Policies



Plan Benefits

Fair-priced coverage when you need it, and peace of mind when you don't.



\$0 Deductible

First dollar benefits — value when you use it



50% Coinsurance

Presidio pays half of all bills up to the MOOP



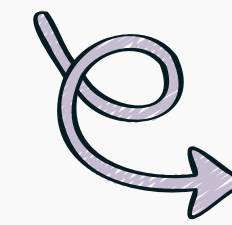
Max Out-of-Pocket Rollover

Half of the used MOOP rolls over each year



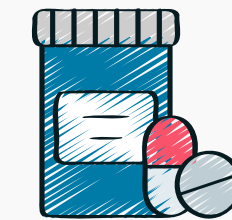
No Policy Maximums

Protection with no limits on the max benefit



Guaranteed Renewable

No need to reapply every open enrollment



Integrated Pharmacy

Rx costs are integrated into the MOOP



Nationwide Network

Pick any provider or TM from First Health®



24/7 Virtual Care

Convenient access to primary & urgent care



Eligibility guidelines

FortressPlan guidelines for eligibility, knockouts and pre-existing conditions.

Knockout conditions

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

Pre-existing conditions

The Presidio FortressPlan Accident and Sickness and Condition policies exclude pre-existing conditions during the first twelve (12) months of coverage.





FortressPlan

Key targets

- + **Healthy Individuals & Families**
- + **Sharing Program Members**
- + **STLD/Limited Med Members**
- + **Self-employed or 1099s**
- + **Early retirees**
- + **ARPA Tax Credit Impacted**



FortressPlan

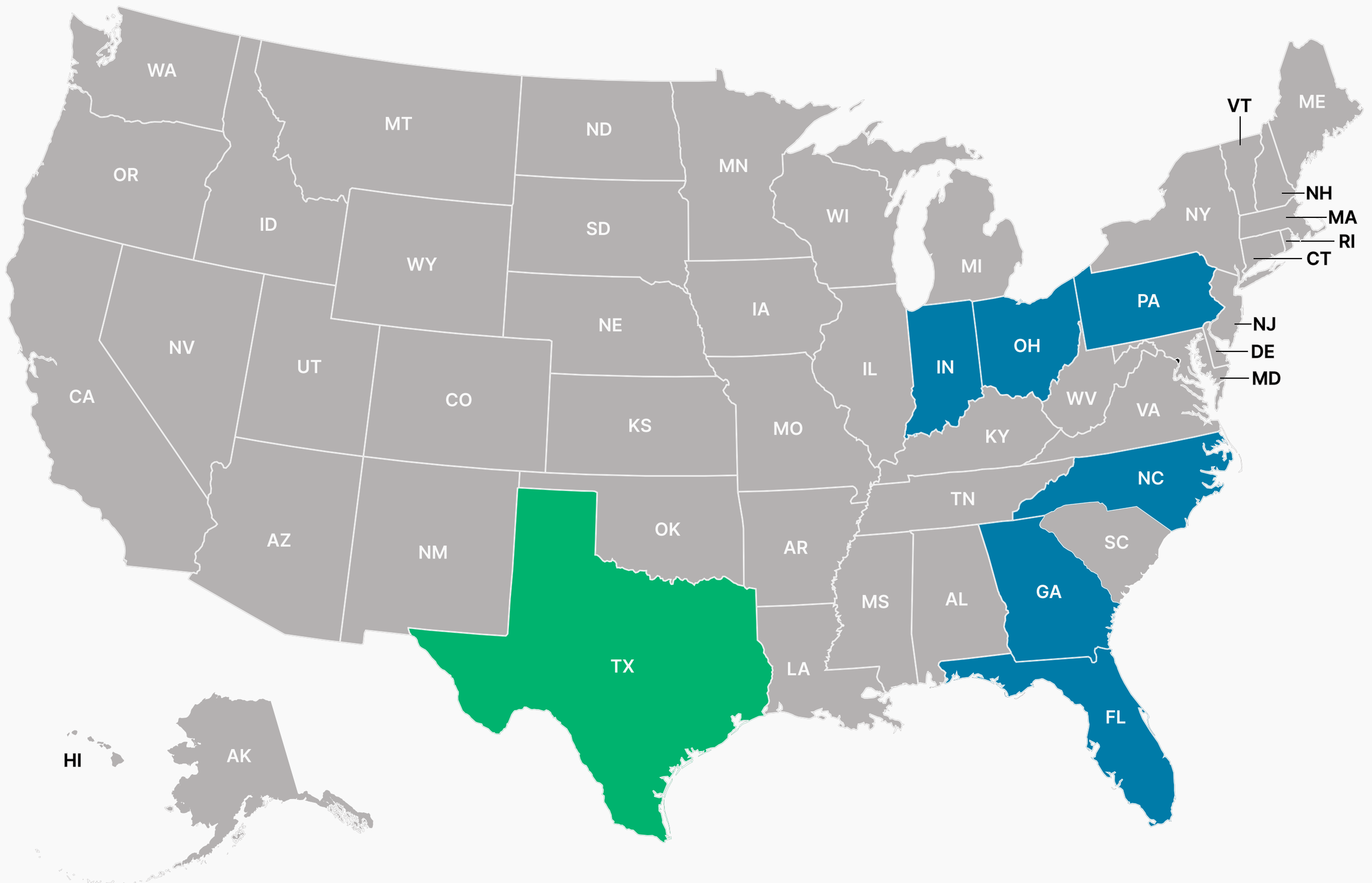
Market expansion

2025 Launch

Texas ✓

2026 Expansion

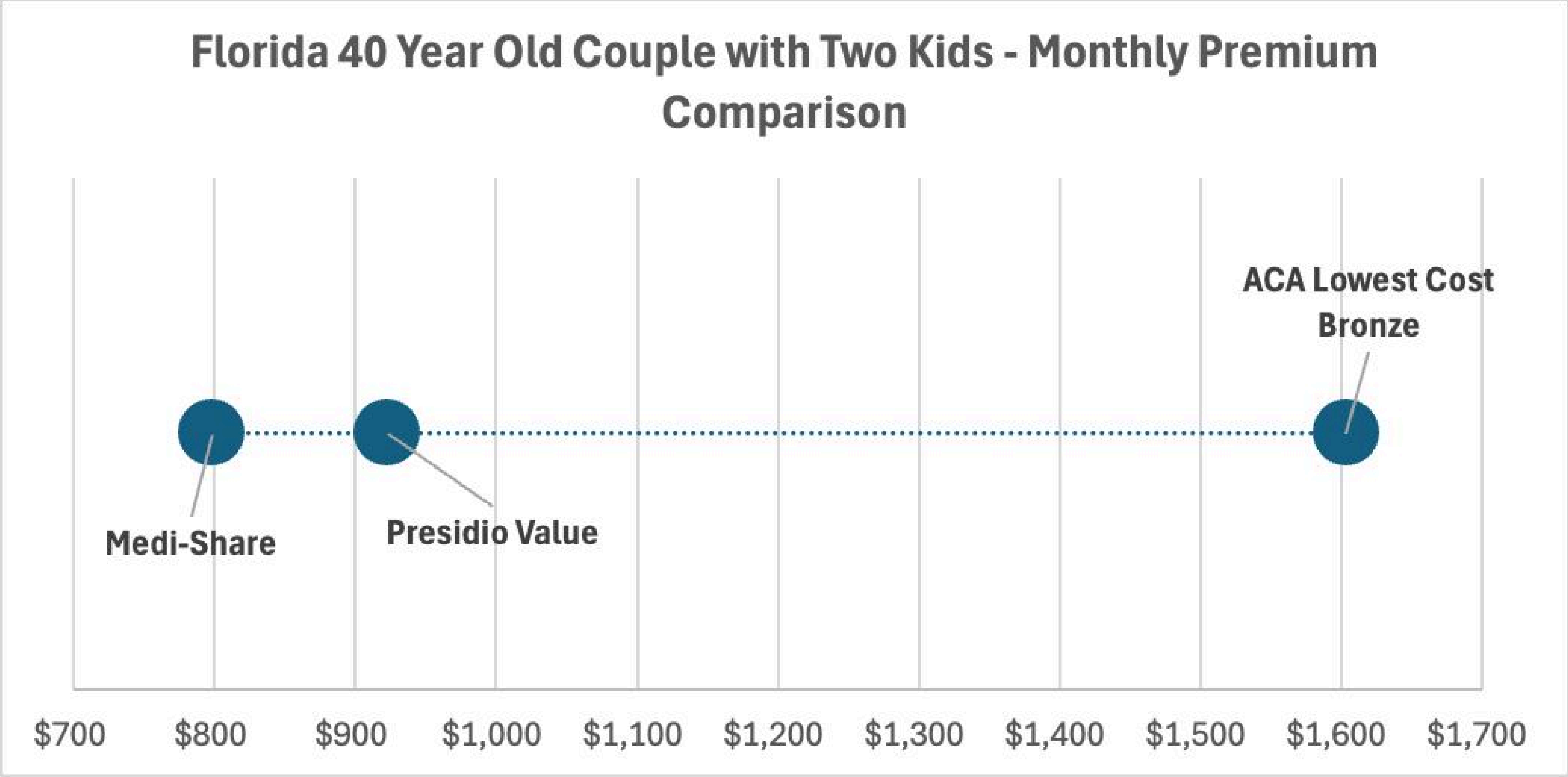
Florida, Georgia, Indiana, North Carolina, Ohio & Pennsylvania



Texas Pricing



Florida Pricing



Georgia Pricing



Questions?

