



WELCOME

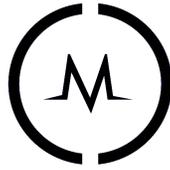
THE CLOUD MEDICAL HEALTHCARE PROGRAM
At the Highland City Club

EXCLUSIVE BENEFITS AVAILABLE TO MEMBERS
OF HIGHLAND CITY CLUB



In addition to the Cloud Medical benefits, City Club members receive:

- 15% discount off of your Cloud Medical Membership
- Exclusive VIP welcome package
- On-site consultations and treatment at our City Club location



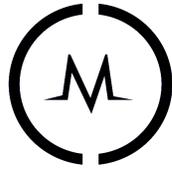
*Let us share our passion to make your healthcare a
masterpiece*

Let us show you how to:

- * *Save about half of the money you are wasting on healthcare insurance.*
- * *Enjoy 24/7 access to your personal physician via text, cell, and email.*
- * *Work with experts in functional, naturopathic, and anti-aging medicine.*
- * *Never pay copays.*
- * *Access our network of discounted integrative specialists to keep you healthy.*
- * *Go anywhere for surgeries, hospitalizations, and maternity care.*

Your membership brings you indispensable primary care services in addition to access to an extraordinary health and wellness network to ensure your connectivity, convenience, comfort, and peace of mind.





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Spend less on your healthcare and more on those you love.

This is your reference guide to world class healthcare with Cloud Medical at the City Club.

We believe you deserve a devoted healthcare guide for life.

You deserve a physician who is available to you as a trusted and caring resource throughout your entire life's journey. A guide with whom you have built a relationship based on respect, reliability, and confidence. An expert who is knowledgeable about the “standard of care”, to be sure, but one who is also able to go far beyond the confines of conventional medical practice. One who can thoughtfully and judiciously help you navigate the evolutions and revolutions in healthcare technology which are already upon us—whether in genomics and advanced diagnostics, or in updated and open-minded approaches to cognitive enhancement, nootropics, anti-aging, longevity, performance, energy, vitality, and a focus not merely upon bringing you from illness back to your average baseline, but also upon lifting you from your average baseline toward your optimum health, wellbeing, and quality of life.

Our goal is the healthiest version of *you!* All the while keeping your costs down and steering you towards the most advanced as well as economical health supporting strategy available. Unfortunately, such relationships are generally impossible within the current conventional American healthcare system. Who you are able to select as your personal physician, how often you can meet with them, for how long, and what tests and treatments they prescribe are all usually dictated by your insurance company or your employer.

We offer something different.

Cloud members enjoy a doctor-patient relationship and a dedicated healthcare team which is lasting and enduring, regardless of where you live or who you work for. We are the super heavyweight champions for your health—as well as for your wallet. We offer a personal relationship with your healthcare provider with 24/7 access designed for your 24/7 lifestyle.



Dependable. Indispensable. Timeless.

OUR WORLD IS GLOBAL YOUR HEALTH IS PERSONAL

We pride ourselves in providing our patients world-class healthcare with a locally-operated, individually-focused, dedicated approach—all with a personal touch based on *continuity* and *optimal wellness*. Here are the five main reasons we are different:

1. VALUE

We know how much everything costs in healthcare. If you need an MRI, a lab panel, or an antibiotic, our network will source what you need for the most economical price available. For those with high deductible “major medical plans”, many still feel effectively un-insured for the 80%-95% of services needed. Cloud members receive all of those services for a low monthly fee and can reach their provider 24/7, so ER visits for non-life-threatening occurrences are eliminated. Alternatively, when Cloud is combined with a Healthshare plan for ‘the big stuff’ (hospitalizations, surgeries, maternity, specialists) your total annual costs are often less than half of the typical annual outlay for health insurance based plans available on the exchange.

2. EXPERTISE

Although our providers are trained in conventional western medicine, we have gone far beyond “mainstream” practice and are experts in functional (source-cause) medicine, anti-aging, bio-identical hormone therapies, nutrition therapies, sports medicine, complex needle-based therapies (dry-needling, botox for neuromuscular conditions, and PRP) and advanced diagnostics. Its truly the best of both worlds!

3. SERVICE

Our patients each receive their provider’s personal cell phone and email. We are available 24/7 for you. Connectivity is never a problem. Our “user experience” is something we take extremely seriously, we never charge co-pays, and our members aren’t forced into inconvenient office visits just because some bureaucrat requires it for payment. Nearly half of our consultations can be handled more quickly and efficiently via Text, Phone, or Video Consult—making it easier and faster to get the care you need when you need—whether you are in town or not.

4. NETWORK

We have a broad affiliate network of the best healthcare practitioners in all fields of conventional as well as integrative medicine. Your membership provides you with discounted rates on a wide range of services and products to optimize your health & wellness. Your Cloud membership is your ticket to special discounts on everything from acupuncture and yoga classes to locally produced products and supplements to optimize your health.

5. PORTABILITY

Your provider is available 24/7 wherever on earth you may roam! We are your 24/7 advocates and coaches even when you are traveling around this amazing world. Your membership will remain active even when you change jobs, so that continuity of care remains uninterrupted.



We are here for you, wherever your adventures take you next.

SCHEDULING YOUR VISITS - UNLIMITED - WITHOUT COPAYS

THE INITIAL VISIT

We like to make your first visit with us relaxed, memorable, and of broad scope. Usually we try to schedule it at the the Highland City Club, and preferably outside in the garden (weather permitting). We like to spend a bit of time getting to know you as a person and carefully review, clarify, and understand your goals—and help you refine them for maximum impact.

VIRTUAL VISITS

Sometimes you don't have time to come to the doctor's office. We get it. We are happy to schedule time to connect with you via phone or video conference, at your convenience. Your personal provider is always available—on the fly—via cell and text messaging.

ROUTINE OFFICE VISITS

It's very easy to schedule routine visits with our providers. Just call our main line and we'll get you in at your convenience. Annual check ups are extended visits and are usually scheduled a week or two in advance. We will always try to accommodate you.

URGENT (SAME DAY) VISITS

We go out of our way to see you as quickly and conveniently as possible if you have an urgent matter (like an acute infection or laceration). Just call our main number during business hours, and we'll do everything possible to ensure you are taken care of on the same day (*NOTE: If you are having a life-threatening emergency, always call 911*). It's against our core values to have our members end up at an urgent care or ER for any of the problems which we are well-equipped to handle.

AFTER HOURS VISITS

We are here for your 24/7/365. We appreciate your judicious discretion in calling our providers after hours regarding issues that cannot wait until the next business day. You are always invited to send a text message to your personal healthcare provider. Although we make every attempt to reply ASAP, from time to time we may be out of cell reception. If you don't hear back promptly, just call our main line and you will be transferred to the on-call provider. Any time you have an urgent matter after hours, we'll be happy to open the office and take great care of you.



CLOUD MEDICAL - MEMBER SERVICES - PRICING

Included in your membership at no additional charge or co-pay:

- All office visits, virtual visits, and after-hours care
- 24/7/365 Urgent care
- Office surgeries
- Cryosurgeries of skin lesions with liquid nitrogen
- Cortisone shots and joint aspiration
- Dry needling treatments
- Nebulizer treatments
- Care of non-surgical fractures
- Suture or surgical glue repair of lacerations
- Wellness checks, annual, and GYN exams
- Skin cancer checks and surgical removal
- Mole removal and wart removal

Discounted services available to members:

- PRP Injections - \$50
- Botox injections - \$6 / unit
- Vitamin B12 injections - \$20
- Testosterone injections - \$20
- Hormone implants - 20% off
- Depo-Provera injections - \$40
- Toradol pain injections - \$10
- Xymogen nutraceuticals - 20% off
- Ortho Molecular Products - 20% off
- Metagenics Products - 20% off
- Pharmaceutical Medications - 20% off
- CBD-Rx Products - 20% off

CLOUD MEDICAL - ADVANCED DIAGNOSTICS

At Cloud Medical, we focus on the most advanced diagnostics on earth. We specialize in helping you find the best possible test in order to discover the roots of illness—as well as the underlying causes preventing you from living your best life and achieving your greatest level of vitality, energy, and performance. We are constantly looking for the best labs in each area of testing and negotiating with them to obtain the best pricing available—so we can pass the savings on to you. We work with biohackers of all levels, from elite athletes and executives, to weekend warriors, to those who are just trying to keep up with their kids. We offer testing which is generally unavailable outside of research institutions including **whole genome sequencing** and liquid biopsies. Below is an small sample of some of the tests which we offer. We can delve into this area more deeply during your consultation. You may also visit our sister company, Diagnostics, at www.diagnostics.com (packages 10% off for Cloud members).

General Annual Bloodwork	-	\$120
Assesses 26 basic biomarkers including liver, kidney, thyroid, inflammation, glucose, complete blood count, and vitamin D		
Comprehensive Micronutrient Panel	-	\$325
Assesses the levels of all of your vitamins and the most extensive panel of antioxidants, minerals, and metabolites		
Comprehensive Hormone Panel	-	\$265
A deep analysis of thyroid, adrenal, and pituitary function, as well as the major sex hormones for both men and women		
Heavy Metal Toxicity Panel	-	\$265
Assesses your blood levels of a wide range of harmful toxins, as well as beneficial minerals.		
Electrocardiogram	-	No charge
An important test which assesses the electrical function of your heart		
Echocardiogram	-	\$275
A detailed assessment of your cardiac anatomy, valvular function, and pumping capacity of your heart muscle		
GI - MAP	-	\$325
A microbial analysis of your gut health which tests for intestinal parasites, fungi and yeasts (including candida), viruses, as well as pathogenic and beneficial bacteria.		



*Without the right diagnosis,
it's difficult to prescribe the best treatment*



Can the most advanced healthcare program also be the most affordable?

The New Medicine:

Our healthcare program resonates with the core values of the City Club. Healthcare should be *ethical*. Your physician should be devoted to your care and wellbeing and incentivized to only help you live your fullest and best life. Healthcare should be *transparent*. The costs of every therapy, lab test, scan, and medication should be available for all to see. Healthcare should be *modern*. New technologies should be incorporated by physicians who are not only informed about the latest techniques but also skeptical and thoughtful about ensuring the lowest risk and highest benefit. Healthcare should be *accessible*. Patients must be available to connect with their personal physicians in real time, whenever they need medical guidance. Healthcare should be *broad-minded*. Our goals must transcend the result of any given blood test and encompass a recognition of all the elements which enable us to thrive, feel the greatest vitality and connectedness, and enjoy living optimally.



THE CLOUD MEDICAL INTEGRATED AFFILIATE NETWORK

We are proud to have built a integrative network of some of the most talented healers, bodyworkers, therapists, in a wide range of health and wellness fields. As a Cloud Medical member, you recieve preferred (discounted) rates for services and products offered by our affiliate partners. Simply present your Cloud Medical membership card to obtain your discount when you arrive for your affiliate appointment. For a current list, see the attached insert.

Cloud Medical also offers our signature **Cloud-Mandala** plan with monthly acupuncture and massage, as described on our pricing page.

ACUPUNCTURE / TCM

HOLISTIC DENTISTRY

PSYCHOTHERAPY / COUNSELING

AYURVEDA

HOMEOPATHY

PHYSICAL THERAPY

BODY WORK / PERSONAL TRAINING

HYPNOTHERAPY

REIKI

CRANIOSACRAL THERAPY

INTEGRATIVE PSYCHIATRY

SEXUAL THERAPY

ENERGY MEDICINE

LIFE COACHING

SLEEP MEDICINE

EMDR

MASSAGE THERAPY

SPORTS RECOVERY

HERBALISM

NUTRITION THERAPY

YOGA



CLOUD - MANDALA PLAN

At Cloud, we understand that health is far more than the absence of illness. Health is part of the larger domain of quality of life, and our goal is always to help you become the best version of yourself. So we have teamed up with another extraordinary program in Boulder to help you cultivate, nourish, and support your highest self. The Mandala Clinic offers massage therapies, acupuncture, TCM, and herbalism.

The Mandala Clinic was founded by Marco Lam, who has practiced Chinese Medicine and Acupuncture for over 17 years and is lauded to have a unique style of practice that accelerates his clients breakthroughs in both physical and cognitive domains. He is well known in the Boulder community for supporting elite athletes, business leaders and entrepreneurs in pursuing peak performance and expanded flow states.

With The Cloud-Mandala membership you benefit from all that we offer at Cloud *plus* your choice of monthly massage or acupuncture at the Mandala Clinic. Both are provided at discounts when they are bundled with your Cloud membership.

We designed this Plan for those seeking the ultimate in proactive health & wellness.

The usual charge for a 60 minute massage or an acupuncture visit at Mandala Clinic is \$90. By joining this program, you enjoy either a massage or acupuncture each month for a discounted rate of \$70 (which will be added to your monthly Cloud membership).



THE HEALTHSHARE CONCEPT - AN ALTERNATIVE TO INSURANCE

At Cloud Medical we are very flexible about our patients' choice of "major medical" coverage. We are agnostic to which kind of plan is best for you—we simply advise everyone to obtain coverage against catastrophic health problems and for hospitalizations, surgeries, and maternity care. For some it makes sense to keep their employer-subsidized health plan, many of which have high deductibles. Such plans usually pair perfectly with the broad array of primary care services offered by Cloud Medical and our affiliates because we move mountains to prevent you from hitting your deductible in the first place. We handle so many of the things that land people in the ER or urgent care centers, and we have the lowest rates for labs, imaging tests, and medications. In fact, **we consider it our job to be the most trusted and unbiased advocates of your healthcare spend.**

For those who are self-employed or work for smaller businesses, the Healthshare model provides an increasingly attractive alternative to conventional insurance. Pairing a Healthshare plan with Cloud Medical for those who are health-conscious can often save 50% or more on total monthly out of pocket costs when compared to the cheapest plans available on the healthcare exchange. However, it is essential to understand the important philosophical and structural differences of Healthshare plans. In contrast to high premiums and deductibles which leave most patients feeling as though they need to utilize the maximum amount of healthcare services in order to get "something" out of the astronomical amount that they are paying each month, the Healthshare model is based upon using only what you need. In general this means using the program only for those high-cost conditions such as hospitalizations, surgeries, and maternity care. The Healthshare model is based upon philanthropic principles of "sharing one another's burden" in times of medical catastrophe, and is antithetical to "using your insurance card like an ATM for healthcare".

In some cases Healthshare plans will reimburse for costs of medications, certain labs and imaging tests, and some outpatient specialist visits. But the process of reimbursement for such lower-cost items can be cumbersome and confusing. At Cloud Medical we do everything possible to keep those kinds of costs as low as possible for our patient-members. It is not uncommon that such costs are available at 50-90% discounts compared to the typical fees, and we carry a large inventory of in-house medications and premium supplements at the lowest available costs.

We recommend that those patients who are not frequent utilizers of the healthcare system but who are looking for a lower-priced alternative to health insurance consider pairing their Cloud Medical membership with a Healthshare plan, such as Liberty Healthshare, Altrua, or Good Samaritan. Please note that there are a number of important differences from conventional insurance and it is crucial to fully understand these differences prior to enrolling in a Healthshare program. For example, the religious nature of these plans, their restrictions regarding pre-existing conditions, and their lack of reimbursement for health conditions related to smoking, alcoholism, and drug use must be carefully weighed by anyone considering the Healthshare model. If you have any questions, feel free to talk to our staff, or visit www.libertydirect.org and www.libertyhealthshare.org.

PLAN OPTIONS & MONTHLY PRICING:

	Cloud Medical¹	Cloud Medical + Liberty²	Liberty DPC Rebate³	Total Cost of Cloud Medical + Liberty
Individual	\$119	under 30 - \$268	\$40	under 30 - \$228
		over 30 - \$318	\$40	over 30 - \$278
Couple	\$199	under 30 - \$468	\$60	under 30 - \$408
		over 30 - \$518	\$60	over 30 - \$458
Family of 3	\$258	under 30 - \$678	\$75	under 30 - \$603
		over 30 - \$728	\$75	over 30 - \$653
Family of 4	\$317	under 30 - \$737	\$75	under 30 - \$662
		over 30 - \$787	\$75	over 30 - \$712

(For each additional child, add \$59/mo. to Cloud Medical membership)

1. Cloud Medical is a direct primary care (DPC) program covering comprehensive primary care, pediatrics, gynecology, adult medicine, 24/7 urgent care, various office-based surgeries and medical procedures. It is not an insurance plan, nor does Cloud Medical own or manage Liberty Healthshare or any other healthshare plans. **(City Club Members qualify for an additional 15% discount on the Cloud Medical rates)**
2. Liberty Healthshare requires a separate qualification and enrollment process. Liberty and other healthshare programs are not insurance plans, but offer a lower cost alternative to help defray major medical costs related to hospital, surgical, and maternity care. Various exclusions apply. Contact www.libertyhealthshare.org for details.
3. Liberty Healthshare offers various tiers of rebates (called "partial membership sharing") to members of different DPC programs nationwide. Cloud Medical qualifies for the maximum monthly rebate of \$40, \$60, and \$75 per month for individual, couple, and family plans respectively *directly from Liberty*. Members must submit a request for this rebate to Liberty each month. Visit www.libertydirect.org for details on this rebate program.



“We believe everyone should have a trusted, knowledgeable physician on speed-dial. One who’s an ever-present champion for your health and wellness, as well as an advocate for your wallet. The kind of provider with whom you can partner over an entire lifetime. Welcome to Cloud Medical. Welcome to healthcare reinvented.”

Cloud Medical | 25

David Tusek, MD

CLOUD MEDICAL - PELOTON

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CLOUD MEDICAL

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