Office Visit MRAs for Gold and Silver Memberships

A \$35 office visit MRA for up to six office visits per person per calendar year. The office visit MRA applies to all services received at the time of the office visit. Each visit is allowed up to \$300.00 for Gold and Silver plans. It does not include any services contracted out to other providers or facilities. Maternity office visits are considered part of maternity sharing limit for your membership.

All Membership Guidelines regarding eligibility are still applicable. Be sure to refer to the most current Membership Guidelines before receiving medical services to be aware of any possible exclusion that may apply.

Any amount that exceeds the maximum sharing limit of \$300.00 will not be applied to the 1st or 2nd MRA(s) but will remain the responsibility of the member.



ALTRUA MINISTRIES (DBA ALTRUA HEALTHSHARE) IS NOT AN INSURANCE COMPANY NOR IS THE MEMBERSHIP OFFERED THROUGH AN INSURANCE COMPANY, AND THE ORGANIZATION IS NOT SUBJECT TO THE REGULATORY REQUIREMENTS OR CONSUMER PROTECTIONS OF ANY STATE INSURANCE CODE, ALTRUA MINISTRIES IS A 501(C)(3) NONPROFIT CORPORATION. CONTENT REVISED: DECEMBER 12, 2017.



How it works is simple.

Individuals, families and organizations rely on each other for their eligible medical needs.

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Check is issued to provider from escrow account or Explanation of Sharing (EOS)*

Member receives Explanation of Sharing (EOS)*

Provider sends medical need to Altrua HealthShare

> Member notifies Altrua HealthShare of any ER visit, emergency surgery or hospital admission

Provider calls for pre-authorization on any non-emergency testing, procedure or surgery

> Member presents Member ID Card

Member has medical need and selects provider or facility

Member Needs

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A HealthShare

Member Shares

Member receives monthly contribution request

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Altrua HealthShare receives member contribution

Member may submit additional donations to help others in need**

> Altrua HealthShare deposits member contributions into an escrow account

Monthly operating expenses are transferred from the escrow account to an operating account

All eligible medical needs are processed according to Membership Guidelines and Escrow Instructions*

Altrua HealthShare issues check to provider from escrow account or Explanation of Sharing (EOS)*

*MEMBER MEDICAL NEEDS ARE PROCESSED ACCORDING TO MEMBERSHIP GUIDELINES, ESCROW INSTRUC-TIONS, AND THE MEMBERSHIP PLAN TYPE SELECTED BY MEMBERS. **WHEN SUBMITTING ADDITIONAL DONATIONS, PLEASE MAKE CHECK PAYABLE TO ALTRUA MINISTRIES. DONATIONS ARE TAX DEDUCTIBLE.

STANDARD Membership Information

STANDARD MEMBERSHIPS	GOLD	SILVER	BRONZE		
1 st MRA*	\$500 per person per calendar year	\$1,000 per person per calendar year	\$1,500 per person per calendar year		
2 nd MRA*	25% of the next \$10,000	25% of the next \$10,000	25% of the next \$10,000		
2 nd MRA* Non-Affiliated Practitioner only	50% of the next \$10,000	50% of the next \$10,000	50% of the next \$10,000		
Office Visits MRA* 6 visits per calendar year	Included up to \$300 per visit with a \$35 MRA	Included up to \$300 per visit with a \$35 MRA	Not Available		
Maternity	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	Not Available		
Prescriptions- Generic and Brand	Discount Program	Discount Program	Discount Program		
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000		
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000		

Monthly Contribution Requests for Standard Memberships

GOLD STANDARD			SILVER STANDARD			BRONZE STANDARD					
Age	Single	Member +1	Family	Age	Single	Member +1	Family	Age	Single	Member +1	Family
0-39	\$269.00	\$403.00	\$538.00	0-39	\$242.00	\$376.00	\$504.00	0-39	\$135.00	\$269.00	\$370.00
40-49	\$296.00	\$444.00	\$605.00	40-49	\$269.00	\$417.00	\$551.00	40-49	\$202.00	\$302.00	\$403.00
50-59	\$363.00	\$625.00	\$740.00	50-59	\$336.00	\$578.00	\$672.00	50-59	\$269.00	\$470.00	\$504.00
60-64	\$470.00	\$820.00	\$874.00	60-64	\$403.00	\$740.00	\$874.00	60-64	\$336.00	\$605.00	\$672.00

Please visit us online at altruahealthshare.org for more information about membership plans, MRAs and contribution amounts.

*MEMBER RESPONSIBILITY AMOUNT (OUT OF POCKET) AFFILIATED PRACTITIONER ONLY: PHCS NETWORK WWW.MULTIPLAN.COM. 25% WHEN USING AFFILIATED PRACTITIONER OR FACILITY-STANDARD, 50% WHEN USING NON-AFFILIATED PRACTITIONER-STANDARD OR ADVANTAGE. MRAS ARE SUBJECT TO REVIEW AND ADJUSTMENTS-SEE OUR WEBSITE FOR CURRENT AMOUNTS.. • If a membership has more than five dependents, an additional monthly contribution of \$50 is required for each additional dependent.

> The Head of Household is the oldest member on the membership.

ADVANTAGE Membership Information

ADVANTAGE MEMBERSHIPS	GOLD	SILVER	BRONZE
1 st MRA*	\$3,000 per person per calendar year	\$3,500 per person per calendar year	\$4,000 per person per calendar year
2 nd MRA* Non-Affiliated Practitioner only	50% of allowed charges (no cap)	50% of allowed charges (no cap)	50% of allowed charges (no cap)
Office Visits MRA* 6 visits per calendar year	Included up to \$300 per visit with a \$35 MRA	Included up to \$300 per visit with a \$35 MRA	Not Available
Maternity	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	Not Available
Prescriptions- Generic and Brand	Discount Program	Discount Program	Discount Program
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

Monthly Contribution Requests for Advantage Memberships

GOLD ADVANTAGE			SILVER ADVANTAGE			BRONZE ADVANTAGE					
Age	Single	Member +1	Family	Age	Single	Member +1	Family	Age	Single	Member +1	Family
0-39	\$224.00	\$336.00	\$448.00	0-39	\$202.00	\$314.00	\$420.00	0-39	\$112.00	\$224.00	\$308.00
40-49	\$246.00	\$37000	\$504.00	40-49	\$224.00	\$347.00	\$459.00	40-49	\$168.00	\$252.00	\$336.00
50-59	\$302.00	\$521.00	\$616.00	50-59	\$280.00	\$482.00	\$560.00	50-59	\$224.00	\$392.00	\$420.00
60-64	\$392.00	\$683.00	\$728.00	60-64	\$336.00	\$616.00	\$672.00	60-64	\$280.00	\$504.00	\$560.00

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- > If a membership has more than five dependents, an additional monthly contribution of \$50 is required for each additional dependent.

> The Head of Household is the oldest member on the membership.