

What Our Members Give to the Membership

Monthly Contribution Requests

The Head of Household or Primary Member is sent monthly contribution requests based on age and/or number of household members, which they submit to stay active in the membership.*

DIAMOND			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$280	\$415	\$555
40-49	\$305	\$460	\$625
50-59	\$375	\$645	\$765
60-64	\$485	\$845	\$900

EMERALD			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$250	\$390	\$520
40-49	\$280	\$430	\$570
50-59	\$345	\$595	\$695
60-64	\$415	\$760	\$830

SAPPHIRE			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$140	\$280	\$380
40-49	\$210	\$310	\$415
50-59	\$280	\$485	\$520
60-64	\$345	\$625	\$690

RUBY			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39			
40-49			
50-59	\$105	\$155	\$205
60-64			

*The Head of Household is the oldest member in the household. **If a Household has more than five family members, the monthly contribution amount is increased by an additional \$50 for each additional dependent (Diamond, Emerald & Sapphire Memberships). ***For Ruby, the monthly contribution amount is increased by an additional \$50 for each additional dependent over 3 members.

What are MRAs (Member Responsibility Amounts)

Members are responsible for a financial portion of *eligible* medical needs.

MEMBERSHIPS	DIAMOND	EMERALD	SAPPHIRE	RUBY
1ST MRA	The member is responsible for \$500 per person per calendar year before the 2nd MRA applies.	The member is responsible for \$1,000 per person per calendar year before the 2nd MRA applies.	The member is responsible for \$1,500 per person per calendar year before the 2nd MRA applies.	The member is responsible for \$7,500 per person per calendar year before the 2nd MRA applies.
2ND MRA	The member is responsible for a maximum of \$2,500 to the licensed medical professional/facility (maximum of \$5,000 if Medicare Plus 25% isn't accepted and licensed medical professional/facility is non-affiliated).			The member is responsible for 50% of the next \$10,000 per member (\$5,000 maximum) if the licensed medical professional/facility is non-affiliated.
OFFICE/URGENT CARE/SPECIALIST VISIT MRA	The member pays \$35.00 to the licensed medical professional of their choice. This is not applied to the 1st or 2nd MRA.		Up to \$300.00 of the charges per visit is applied to the 1st then 2nd MRA.	
MATERNITY MRA	\$5,000 MRA per pregnancy.		Maternity is not included.	
ADOPTION MRA	\$5,000 MRA per event. An adoption event may have more than one child.		Adoption is not included.	
CANCER MRA	Year 1 - \$4,000 MRA, Year 2 - \$3,000 MRA, Year 3+ - \$2,000 MRA. Subject to annual and lifetime maximums.		1st, then 2nd MRAs apply. Subject to annual and lifetime maximums.	

A Positive Solution for Today's Rising Healthcare Costs:

1. Faithfully shared more than \$100 million in medical needs over the last 20 years
2. No eligible medical need too large to be shared in
3. 24-hour tele-doctor services with Facetime capabilities, including medications prescribed over the phone and sent to your local pharmacy
4. Counseling services for ALL household members
5. State of the art Mobile App to better help manage your health
6. World class discount programs - prescription, chiropractic, dental & vision discounts
7. Access to one of the nation's largest networks of healthcare providers with over 1 million providers
8. "Caring for one another" is the foundation of the Altru HealthShare Membership

ADDITIONAL RESOURCES:

www.altruhealthshare.org

Altru Ministries - bit.ly/altruamistry

Membership Guidelines - bit.ly/ahsguidelines

Enrollment Application - bit.ly/ahsenroll

Affiliated Providers - bit.ly/wegotdocs

Plan Calculator - bit.ly/ahscalculator

What Our Members Receive from the Membership

Members present their [Membership ID card](#) to their health care provider and pharmacist for office/urgent care visits and discounts on prescriptions.

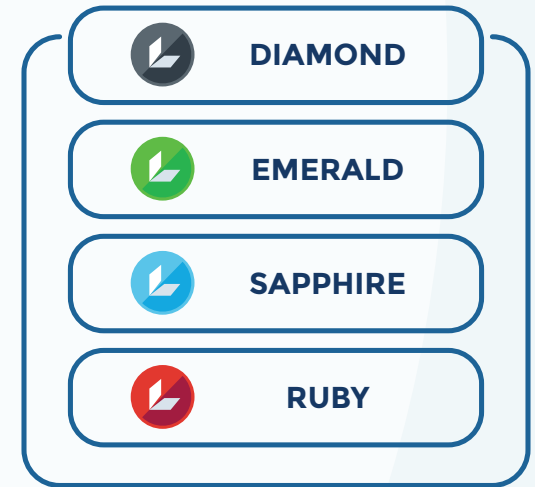
MEMBERSHIPS	DIAMOND	EMERALD	SAPPHIRE	RUBY
6 OFFICE/ URGENT CARE/ SPECIALIST VISITS ANNUALLY	Up to \$300 is shared on the member's behalf per visit after \$35 office visit MRA. Visits are per member, per calendar year.		The membership applies up to \$300 of charges per visit to the 1st then 2nd MRA. Anything outside of the six (6) will be the member's responsibility and do not apply to their MRA. Visits are per member, per calendar year.	
WELLNESS VISITS	Female members age 40 and over and male members age 50 and over. Eligible for sharing of one additional office visit during the calendar year. For female members age 40 and over, for a mammogram visit, the membership will share up to \$500 after the \$35 office visit MRA.		Female members age 40 and over and male members age 50 and over. Eligible for sharing of one additional office visit during the calendar year. For female members age 40 and over, for a mammogram visit, the membership will allow up to \$500 to be applied towards the MRA.	
MATERNITY	Maximum sharing limit per pregnancy applies: Year 1 - \$12,000 and Years 2+ - \$25,000 (90 day wait)		Maternity is not included.	
ADOPTION	\$5,000 eligible for sharing once the \$5,000 Adoption MRA has been met. (12 month wait)		Adoption is not included.	
CANCER TREATMENT	Maximum sharing amount Year 1 - \$10,000 and Years 2+ - Subject to annual and lifetime max after Cancer MRA has been met. Biennial screening requirements for females 40 and over and males 50 and over and 90 day wait		1st, then 2nd MRAs apply. Biennial screening requirements for females 40 and over and males 50 and over. 12 month waiting period	
LABORATORY SERVICES	\$500 Laboratory MRA applies. \$1,000 maximum sharing limit, per member, per calendar year. Laboratory services must be obtained through an in-network facility to be eligible for sharing. 90 day waiting unless billed with an eligible office visit or hospital stay or is part of a wellness or preventative care visit.	\$500 Laboratory MRA applies. \$500 maximum sharing limit, per member, per calendar year. Laboratory services must be obtained through an in-network facility to be eligible for sharing. 90 day waiting unless billed with an eligible office visit or hospital stay or is part of a wellness or preventative care visit.	Applied towards 1st, then 2nd MRAs. Allowed up to \$4,000, per member, per calendar year. 90 day waiting period unless part of wellness or preventative care visit.	
TELEMEDICINE	Unlimited utilization, with no consultation fee			
MEDICATIONS	Altrua HealthShare members are allowed discounts for name brand and generic prescriptions.			
FLU SHOT	Reimbursement only. Max of \$25 per member, per calendar year			
FUNERAL NEEDS	\$5,000 maximum sharing limit per household, per calendar year.		Funeral needs are not included.	
SHARING AFTER 1ST AND 2ND MRAS ARE MET	The membership shares 100% of eligible medical needs for the remainder of the calendar year.			
MAXIMUM AMOUNT SHARED DURING THE LIFETIME OF YOUR MEMBERSHIP	Lifetime Limit of \$2,000,000 per member. No maximum per calendar year.	Lifetime Limit of \$1,000,000 per member. No maximum per calendar year.	Lifetime Limit of \$1,000,000 per member with a limit of \$250,000 per calendar year.	Lifetime Limit of \$1,000,000 per member with a limit of \$150,000 per calendar year.



Every membership includes access to services and discounts that help our members maintain a healthy emotional, mental and physical lifestyle.

Lasik 40% - 50%	RX Savings 10% - 25%	Vision Care 5% - 30%	Dental Disc. 20% - 50%	Quest Diagnostics 10% - 80%	Alternative Health 25%	Diabetes Supplies 20% - 40%	DME Supplies 5% - 40%	Hearing Care 30% - 60%
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Altrua Ministries (dba Altrua HealthShare) is NOT an insurance company nor is the membership offered through an insurance company. Members are self-pay patients. Altrua Ministries is a 501(c)(3) nonprofit corporation.



Thousands of individuals, families, churches and organizations rely on each other for their medical needs.

