

Product	SELECT+	ACCESS+
Sharing Limitations for Pre-ex	36 month lookback prior to Membership, then: <ul style="list-style-type: none"> • \$0 first 12 months • \$25k in Year 2 • \$50k in Year 3 • Fully Shareable Year 4 and beyond as long you remain a Member, resets if you cancel 	36 month lookback prior to Membership, then: <ul style="list-style-type: none"> • \$0 first 12 months • \$15k in Year 2 • \$30k in Year 3 • Fully Shareable in Year 4 and beyond as long as you remain a Member, resets if you cancel
Maternity	Pregnancies: <ul style="list-style-type: none"> • After Membership effective date - Fully shareable after 2x selected IUA • Before Membership effective date - sharing is limited (see Section 9) 	Shareable for deliveries beyond first 12 months of Membership (unshareable before). <ul style="list-style-type: none"> • Normal vaginal and emergency C- Section - \$5000 IUA • Elective C-Section - \$7500 IUA • Miscarriage - defaults to member's IUA (see Section 9)
IUA Options	<ul style="list-style-type: none"> • \$500 • \$1000 • \$1500 • \$2500 • \$5000 	<ul style="list-style-type: none"> • \$500 • \$1000 • \$1500 • \$2500 • \$5000
Pregnancy Complications	Shareable after the IUA for: <ul style="list-style-type: none"> • Pregnant after Membership • Pregnant before and Group has 10 or more participating Members • All Members for complications after pregnancy 	Shareable if expected delivery date is on or 12 months beyond Membership effective date after maternity IUA has been met.
Therapies & TMJ limits	\$3k per Need	<ul style="list-style-type: none"> • \$3k per Need for Therapies (Physical, Occupational and Speech) • TMJ - \$1.5k 1x max sharing limit
Psychiatric & Behavioral limits	<ul style="list-style-type: none"> • Inpatient - \$10k max per Need • Outpatient - \$3k max per Need 	<ul style="list-style-type: none"> • Inpatient - \$5k max per Need • Outpatient - \$1.5k max per Need
MCS Monthly Contribution Structure	Two Tiers < 30 > 30	Five Tiers 18-29 50-59 30-39 60-64 40-49
Membership post age 65	Member may continue Membership provided they are enrolled in Medicare Parts A and B	Terminates on the last day of the month in which the Member turns 65 (regardless of Medicare status)