

## COMPREHENSIVE CARE BENEFITS

Comprehensive care benefits are for major healthcare needs such surgery, hospitalization, cancer treatment, diagnostic labs and imaging, maternity, and emergency room visits. These benefits are facilitated through a medical share, which allows us to provide both lower monthly rates and lower out of pocket costs while maintaining the highest levels of quality care and service.



### NETWORK REQUIREMENTS & OUT OF POCKET COSTS (IUA)

No network requirement for comprehensive care. Initial unshareable amount (IUA) \$5000, \$2500, or \$1000 IUA can occur max. 3 times per 12 month period from the date of the 1st IUA.



### INPATIENT COMPREHENSIVE CARE BENEFITS

All benefits 100% shareable after IUA is met. Hospital confinement (initial admission & stay); ICU & sub-acute ICU; surgery; labs & diagnostic imaging (lab tests, x-ray, mri, ct, pet, eeg, gastroenterology); physician & specialist visits; emergency room with admission.



### OUTPATIENT COMPREHENSIVE CARE BENEFITS

All benefits 100% shareable after IUA is met. Surgery & anesthesia (includes physician & facility fees); physical rehabilitation therapy; labs & diagnostic imaging (lab tests, x-ray, mri, ct, pet, eeg, gastroenterology); physician & specialist visits; emergency room without admission.



### MATERNITY BENEFITS

All benefits 100% shareable after IUA is met. Prenatal physician & OBGYN visits; birth (at home, birth center, hospital); surgery; hospital stay (mother & child); emergency room with admission.



### END OF LIFE BENEFITS

Shareable for all services required at time of death for a participating active member. Primary or Spouse: \$10,000 | Child Dependent: \$2,500 Paid once per decedent.

