



(1) Sedera Health Access+ Program only. Other programs may differ in pricing.

Pre-existing conditions: Eligible for sharing at up to \$15,000 in the 2nd year, \$30,000 in the 3rd year of membership, then **NO** restrictions afterwards, subject to Guidelines
Tobacco: Additional \$75/mo per household + Limits on benefits for tobacco users age 50+: \$25,000 for Cancer, Heart conditions, Stroke, Oral/Esophageal/Gastric/Duodenal/Lung diseases (until 12-month tobacco free)
Maternity IUA of \$5,000 for normal or \$7,500 C-section deliveries applies regardless of routine IUA plan chosen (IUA reduced by 50% for using a birthing center) for delivery date beyond first 12 months of membership
Mental Health: Psychological services shareable up to \$750/need, and \$750/year



(2) Zion Health

Pre-existing conditions: May be shareable under *Additional Giving Fund* in 1st year, up to \$25,000 in 2nd year, \$50,000 in 3rd year, and \$125,000 in 4th year onward

Insulin for diabetes: not shareable regardless

Exemptions: Diabetes (types 1 and 2), High blood pressure, High cholesterol, and Fully cured conditions NOT requiring treatments in the prior 24 months

Tobacco: Additional \$50/mo per household + Limits on benefits for tobacco users age 50+: \$50,000 for Cancer, Heart conditions, Stroke, COPD

Sharing for colonoscopies and other preventive services requires 12 months of Direct Membership or 6 months if having **Connect Add-on**.

Maternity: 1xIUA may be waived for home births | Pregnancy **60** days prior to start of membership not shareable | Premature birth shareable

Death benefits require 2 years of uninterrupted membership: \$10,000 primary member or spouse, \$2,500 dependent child

Connected add-on: colonoscopies, mammograms and youth (ages 0-16) immunizations (IUA waived)



(3) Altruia Healthshare:

Doctor's Office Visits: Maximum \$300/visit can be counted towards 1st MRA, then 2nd MRA

Maternity: Only for Emerald or Diamond Membership plans, with a 90-day waiting period, \$5,000 Maternity MRA, with maximum of \$12,000 in the first year, and \$25,000 from the 2nd year onward.

Max \$4,000 normal delivery, \$6,000 non-elective C-section, and after 10 months of a Couple Membership

Colonoscopy: Not shareable in the first year; Maximum 1 per year, 3 per lifetime, unless having genetic diseases

Lifetime and 5-year restrictions on several pre-existing conditions



(4) Samaritan Ministries

Pre-existing conditions: shareable after **5 years** of no symptoms or treatment, or 3 years for genetic defects, hereditary diseases, cases of related cancers, back programs, implants, and heart conditions

Exemptions from Pre-existing conditions limitations: Diabetes, Hypertension, Cholesterol. Pre-existing is considered any conditions that requires medical attention within the prior 12 months.

\$50 Additional monthly for each family member for families over five (5) people

Classic/Basic Programs: DPC Memberships are eligible for sharing at up to \$100 for the month in which a physician is consulted, makes a referral, or charges for services related to a shareable need.

Sharing after IUA is 90% for Samaritan Basic, 100% for Samaritan Classic.

Maternity: Due date must be 260 days or more from membership start date; Individual Membership not eligible;

Basic/Classic: **\$1,500 + 10%** Co-share + Sharing limit of \$5,000, then no sharing until cost exceeds \$13,500, and then max \$236,500; Given: per plan limitations.

Home Birth + VBAC: \$1,500 IUA waived



(5) Medi-Share

Monthly Amount depends on age, family size, and selection of AHP amount. Opting into Co-Share option allows for lower monthly premium.

Cost might be higher when not using PHCS, such as a co-liability of 20% at non-PPO hospitals.

The \$35 and \$200 co-payments are required even after the member has met the AHP amount.

Pre-existing conditions: shareable only after 36 months of membership, up to \$100,000/year if no symptoms in the last 36 months, or \$500,000/year if in the last 60 months.

Exceptions: High blood pressure, Cholesterol

DME: No sharing of motorized locomotion equipment (such as motorized wheelchairs, scooters), exercise equipment, or home modifications

Maternity: Conception has to be after joining, with maximum amount shared at \$125,000.

Mental health: Short-term counseling available through telemental health service



(6) Christian Healthcare Ministries

Pre-existing conditions: Conditions requiring no treatment for 1 year, except for cancer (when it is 5 years)

Gold members: Eligible for sharing at up to \$15,000 in the 1st, additional \$10,000 in the 2nd, additional \$25,000 in the 3rd years, and **NO** more restrictions after 3rd year, subject to Guidelines

A unit can be an adult, or all dependent children of an adult: One unit: 1 adult | Two units: 2 adults, or 1 adult + children | Three units: 2 adults + children

Extended Coverage with Brothers' Keeper Program: Annual fee \$40 per year, plus \$45 per quarter per unit

For Bronze and Silver, amount is increased by \$100,000 per year of renewal up to \$1 million maximum. For Gold, it is unlimited.

Maternity: Gold members only, and due date must be 300 days from start of membership

DPC Membership: Shareable only highest AHP plan of \$12,000



(7) Liberty Healthshare

Most sharing requests have restrictions, and may require pre-approval. Enrollment requires completion of a health questionnaire.

Pre-existing conditions: Eligible for sharing at up to \$50,000 for in the 2nd and 3rd year of membership combined; No restrictions afterwards, subject to Guidelines

Exemption with HealthTrac Program (additional \$80/month): Diabetes, Hypertension, Heart disease, Cholesterol, Obesity, and Tobacco Use

Maternity: Conception has to be after joining

Direct Primary Care (DPC) Membership often include office visits in the monthly membership fee at no additional cost.

DPC Membership fees can be reimbursed at up to 75%, to max of \$40/month for individual, \$60/month for couple, and \$75/month for families, subject to change by Liberty.



(8) Solidarity Healthshare

Pre-existing conditions = Existed in 24 months prior, Cancer requiring care in 60 months prior, or Conditions requiring lifetime care

No sharing in 1st year, max \$25,000 for in the 2nd and 3rd year of membership; No restrictions afterwards, subject to Guidelines



(9) United Refuah Healthshare

Pre-existing conditions: No sharing in 1st year, max \$25,000 for in the 2nd and 3rd year of membership; No restrictions afterwards, subject to Guidelines

Pre-existing conditions also include a lifetime chronic condition or a condition that requires lifetime monitoring, even if asymptomatic at the time of enrollment.