



## Membership Perks

- › Members are exempt from the Affordable Care Act
- › Caring people who help others
- › One million dollar lifetime sharing limit, per person
- › Choice of doctor, hospital or medical provider
- › Different membership types to meet any budget
- › Generic Prescriptions
- › Help-A-Friend Referral Credit for each new member referred\*
- › Yearly Healthy Lifestyle Credit\*\*

\*For every household referral that joins Altrua HealthShare and remains an active member for three consecutive months, you will receive a Referral Credit. Credits vary based on membership type and specific dollar amounts determined by Altrua HealthShare.

\*\*A Healthy Lifestyle Credit will be given to any household who does not submit a single medical need for an entire calendar year. Credits vary based on membership type and specific contribution amounts determined by Altrua HealthShare.

## Frequently Asked Questions

### WHO IS THIS MEMBERSHIP FOR?

**EVERYONE** Altrua HealthShare is for anyone looking for an alternative to traditional health coverage.\*

### ARE MATERNITY NEEDS ELIGIBLE FOR SHARING?

**YES**—with our Gold and Silver membership types! The membership shares in eligible maternity needs for those who have been in a combined membership for 10 continuous months prior to conception. For a normal delivery, the membership shares up to \$4,000 of eligible maternity needs. If a life-threatening condition occurs, regular member guidelines are applicable.

### DO MONTHLY CONTRIBUTION AMOUNTS FLUCTUATE EACH MONTH?

**NO** Monthly contributions are subject to review and periodic adjustments—normally on an annual basis—and may be made to meet the needs of the membership.

### WHAT MEDICAL NEEDS ARE ELIGIBLE TO BE SHARED BY MEMBERS?

**SEE MEMBER GUIDELINES** Altrua HealthShare processes all medical needs according to the member guidelines. Member guidelines can be downloaded from our website ([www.altruahealthshare.org](http://www.altruahealthshare.org)) or a copy can be sent directly to you by emailing [memberservices@altruahealthshare.org](mailto:memberservices@altruahealthshare.org).

### IS THIS INSURANCE?

**NO** Altrua HealthShare is not insurance, does not collect premiums, make promise of payment, or guarantee that your medical needs will be shared by the membership. Sharing of eligible medical needs is completely voluntary among the membership. Member contributions are used to share in eligible medical needs as directed in the Membership Escrow Instructions listed on the application.

### ARE MEMBERS EXEMPT FROM THE AFFORDABLE CARE ACT?

**YES** Altrua HealthShare is a fully recognized Health Care Sharing Ministry (HCSM). Members of Altrua HealthShare are eligible for exemption from the federal “penalty” imposed on individuals who don’t have health insurance.

\*NOTE: CERTAIN LIMITATIONS MAY APPLY.

## Memberships

MEMBERSHIP	GOLD	SILVER	BRONZE
Eligible Medical Needs Include *			
› Hospitalization			
› Physician Services	✓	✓	✓
› Testing			
› Office Visits			
› X-rays and Ambulance			
Generic Prescription Program	✓	✓	✓
Maternity Benefit **	✓	✓	
Office Visits	✓	✓	✓
Homeopathic	✓	✓	✓
Annual Sharing Limit of \$50,000			✓
100% of eligible needs are shared up to the lifetime maximum per person	✓	✓	✓

\* SUBJECT TO THE MEMBER GUIDELINES

\*\* NEEDS FOR MATERNITY, ROUTINE SCREENINGS AND WELLNESS VISITS ARE NOT ELIGIBLE FOR SHARING UNDER THE BRONZE MEMBERSHIP.

## Annually the following member responsibility amounts (MRA) apply:

### GOLD MEMBERSHIP

- › **Standard** \$500 MRA per person per calendar year & 25%\* of the next \$10,000
- › **Advantage** \$3,000 MRA\* per person per calendar year

### SILVER MEMBERSHIP

- › **Standard** \$1,000 MRA per person per calendar year & 25%\* of the next \$10,000
- › **Advantage** \$3,500 MRA\* per person per calendar year

### BRONZE MEMBERSHIP

- › **Standard** \$1,500 MRA per person per calendar year & 25%\* of the next \$10,000
- › **Advantage** \$4,000 MRA\* per person per calendar year

Please visit us online at [www.altruahealthshare.org](http://www.altruahealthshare.org) for membership types and contribution amounts.

\*NOTE: 25% WHEN USING AFFILIATED PRACTITIONER OR FACILITY—STANDARD, 50% WHEN USING NON-AFFILIATED PRACTITIONER—STANDARD OR ADVANTAGE