

# 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.\* Use the chart to find out what your contribution amount would be. A Family membership is a household membership with 3 or more members.

### Note:

Members whose weight exceeds the membership standard will have a share increase added to their monthly contribution.

DIAMOND			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$297	\$440	\$588
40-49	\$323	\$488	\$663
50-59	\$398	\$684	\$811
60-64	\$514	\$896	\$954

EMERALD			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$265	\$413	\$551
40-49	\$297	\$456	\$604
50-59	\$366	\$631	\$737
60-64	\$440	\$806	\$880

SAPPHIRE			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$150	\$300	\$407
40-49	\$225	\$332	\$444
50-59	\$300	\$519	\$556
60-64	\$369	\$669	\$738

RUBY			
AGE	MEMBER	MEMBER +1	FAMILY**
0-39	\$113	\$167	\$221
40-49			
50-59			
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.

## MRAs (Member Responsibility Amounts)

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

MRAS	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.	

### 1st MRA

The member's first out of pocket amount before the membership shares in eligible needs (any amount not related to office visits, wellness visits, sick visits, check-ups, follow-up visits, etc.).

### 2nd MRA

The percentage members are responsible for, after the 1st MRA is met, and before the membership shares in eligible needs. The membership shares simultaneously in eligible needs as the member's 2nd MRA is being met.

# 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 prescriptions over the phone
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](http://www.altruhealthshare.org)

- Altru Ministries - [bit.ly/altruamistry](http://bit.ly/altruamistry)
- Membership Guidelines - [bit.ly/ahsguidelines](http://bit.ly/ahsguidelines)
- Enrollment Application - [bit.ly/ahsenroll](http://bit.ly/ahsenroll)
- Affiliated Providers - [bit.ly/wegotdocs](http://bit.ly/wegotdocs)
- Plan Calculator - [bit.ly/ahscalculator](http://bit.ly/ahscalculator)

# What Our Members Receive from the Membership

INCLUDED	DIAMOND	EMERALD	SAPPHIRE	RUBY
6 POOLED 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 and are pooled. Households combine their individual office visit allotment so that unused office visits of one household member can be used by another household member if needed.		Members submit the full or discounted charges of the eligible medical need to the licensed medical professional and the membership allows up to \$300 of charges per visit to the 1st then 2nd MRA. Visits are per member, per calendar year and are pooled.	
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.			
PRESCRIPTIONS	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. Discounts are available through Dignity Memorial.		Funeral needs are not included. Discounts are available through Dignity Memorial.	
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.



**DIAMOND**

**EMERALD**

**SAPPHIRE**

**RUBY**

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



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

### COUNSELING

Because the membership is made up of people that care for one another, we are pleased to provide counseling services that members can share with everyone in their family—even those not on the membership!



### TELEMEDICINE

Members can contact licensed physicians any time of day via phone and nurse lines to help diagnose issues from the comfort of their home, workplace, or while traveling.



**LASIK**  
Savings of 40%–50% off the overall national average cost for Traditional LASIK surgery. WA customers will save 15% off standard prices or 5% off promotional prices.



**PRESCRIPTION SAVINGS**  
15%–60% off the retail price of generic drugs and 10%–25% off the retail price of brand name drugs.



**ALTERNATIVE HEALTH**  
Save 25% on services from specialty health care providers. Not available in WA.



**VISION**  
Save 5–40%.



**HEARING**  
Savings of 30%–60% on hearing aids. WA customers will save 15% off standard prices or 5% off promotional prices.



**DURABLE MEDICAL SUPPLIES**  
5%–40% off of durable medical equipment and services. Not available in WA.



**DIABETES**  
20%–40% off the retail price of Disposable Medical Supplies, Nutritional Supplements and Daily Living Aids.



**DENTAL**  
Save 20%–50% on most dental procedures.