



2019

Membership Guidelines

PEOPLE-ORIENTED HEALTHCARE

“Caring for One Another” through the blessing of sharing is a gift received by all members who participate.

Contents

Frequently Asked Questions	6
Getting Started	8
Statement of Standards	9
Membership Services at a Glance	10



Membership Qualifications **12**

1	Qualifying for Membership	13
1.1	Alignment With Beliefs and Standards	13
1.2	Annual Membership Commitment	14
1.3	Accepted Application	14
1.4	Complete and Accurate Medical History	15
1.5	Qualified Dependents	15
1.6	Criteria for Dependents without Parent Participation	16
1.7	Financial Participation	16
1.8	Monthly Contributions	16
2	Your Rights & Responsibilities	17
2.1	As a member of Altrua HealthShare, you have the right to:	17
2.2	As a member of Altrua HealthShare, you have the responsibility to:	17
3	Your Commitments	18
3.1	As a member of Altrua HealthShare, you commit to:	18
4	Changing Your Membership	19

5	Discontinuing Your Membership	19
6	Sharing of Your Eligible Medical Needs	19
6.1	How To Submit Eligible Medical Needs	19
6.2	What To Do When Your Provider Requires Self-Payment	20
6.3	Medical Needs Eligible For Sharing	20
6.4	When Emergency Room Visits Are Eligible For Sharing	21
6.5	When Cancer Medical Needs Are Eligible For Sharing	22
6.6	When Preauthorizations Are Needed	23
6.7	Case Management	24
6.8	International Travel Eligibility	24
7	Healthcare Credit (HC)	24
8	Sharing Limits & Eligibility	25
8.1	Qualifying Incidents	25
8.2	Service-Specific Sharing Limits	27
8.3	Self-Pay Maternity Sharing	28
9	Ineligible Medical Needs	30
9.1	Ineligible medical needs related to your Membership Enrollment Application	30
9.2	Medical needs that require a waiting period for eligibility	31
9.3	Ineligible medical needs due to a possible conflict of interest	31
9.4	Ineligible medical needs due to carelessness or failure to plan	31
9.5	Ineligible medical needs relating to maternity	32
9.6	Ineligible experimental treatments or not approved by an accepted authority	32
9.7	Ineligible non-essential medical needs	32
9.8	Ineligible medical needs arising from lifestyle or choices	33
9.9	Other ineligible discretionary medical needs include	33
9.10	Ineligible psychological medical needs	34
9.11	Other ineligible medical needs	34
9.12	Ineligible equipment medical needs	35
9.13	Ineligible miscellaneous charges	35
9.14	Ineligible dental medical needs	35
9.15	Ineligible vision medical needs	35
9.16	Ineligible hearing medical needs	36

10	Coordination of Sharing	36
10.1	Medicare	36
10.2	Other Health Coverage (OHC)	37
11	Appeals and Grievances	37
11.1	How to File an Appeal if a Medical Need is Denied	37
11.2	Grievances	38



Privacy Practices

39

12	Your Privacy & Confidentiality	40
12.1	Confidentiality	40
12.2	Member Rights and Responsibilities	40
12.3	Routine Consent	41
12.4	Authorization/Special Consent	41
12.5	Members Unable to Give Consent	42
12.6	Providing Access to Confidential Member Health Information	42
12.7	Employer Groups and Purchasers	42



Glossary of Terms

43

A message from the CEO

Dear Member,

Thank you for choosing Altrua HealthShare Membership as your Health Care Sharing Plan!

Altrua HealthShare is part of Altrua Ministries, a 501(c)(3) nonprofit organization, as a nationally recognized faith-based Health Care Sharing Ministry of individuals and families, a collaborative community of health-conscious people, providers, nurses, staff and members dedicated to a single purpose: improving your health by “Caring for One Another.”

We care for one another through health care sharing by heeding scripture to bear the burdens of individuals and families from all around the world. Altrua HealthShare is inclusive, membership developed, and based on Biblical principles established for living a healthy and honorable lifestyle. We deliver skilled and member-centered health care sharing services, and we strive to shape the future of health care by always asking:

“How can we care for one another?”

By each member of Altrua HealthShare following this example, we're able to serve the entire membership through a unique member-to-member sharing method through an escrow account. It's that simple. You don't have to worry about waiting for checks from other members or wait for other members' bank accounts to distribute share amounts to your individual

bank account once your medical bill becomes an eligible medical need. Altrua HealthShare takes care of the member-to-member sharing through the escrow account so each member doesn't have to worry or wait for their eligible needs to be shared.

At Altrua HealthShare, we want you to be involved in your own health. The Membership Guidelines will tell you how to use your new membership plan. It's important that you read it carefully and keep it in a safe and convenient place.

Again, thank you for joining the thousands of individuals and families across the nation who have made the same decision as you to join the Altrua HealthShare membership. For any questions or concerns, please call us at 1.833.325.8782, Monday to Friday, 8:00 a.m. to 6:00 p.m. Central Time.

On behalf of the entire Altrua HealthShare family, I welcome you. We look forward to helping you lead a healthier life.

Blessings,


Randall L. Sluder
CHIEF EXECUTIVE OFFICER


Altrua HealthShare

“Carry each other's burdens, and in this way, you will fulfill the law of Christ.” –Galatians 6:2

Frequently Asked Questions

Q How long has Altrua HealthShare been in operation?

Altrua HealthShare, including its predecessor, Blessed Assurance Bulletin, has been sharing the medical needs among members since 1996 and have saved or shared more than \$100,000,000 to date. Altrua HealthShare is a DBA of Altrua Ministries, Inc., a 501(c)(3) organization.

Q Is Altrua HealthShare insurance?

Altrua HealthShare is not insurance and Altrua Ministries is not an insurance company. The membership is a health care sharing ministry that facilitates member-to-member sharing. All members' monthly contributions are deposited into an Escrow Account from which all eligible medical needs are shared on a member-to-member basis.

Q Is Altrua HealthShare exempt from the Affordable Care Act?

We are recognized by CMS as a Health Care Sharing Ministry and all active members are eligible for exemption from the tax penalty. See Affordable Care Act on our website at www.altruahealthshare.org for more information.

Q Who can take part in the membership?

Our membership is faith-based and open to all who believe in living a healthy lifestyle and can agree to our faith-based Statement of Standards.

Q What is the monthly premium amount?

Altrua HealthShare members do not have a monthly premium. Our members receive a Monthly Contribution Request. The amount varies based on the number of members in your family and the membership plan you choose.

Q What is the deductible amount?

Altrua HealthShare members do not have deductibles. Members have Per Incident Member Responsibility Amounts (piMRAs) that vary according to the specific membership plan chosen. The piMRA is the dollar amount that a member must pay toward eligible medical needs before any bill may be shared among members. For example, if your piMRA is \$500, then the first \$500 of all eligible medical needs for each qualifying incident will not be eligible for sharing; it is your responsibility.

Q What guarantee do I have that my contributions will be used correctly?

Financial integrity and accountability of the Altrua HealthShare membership is very important. We operate according to biblical standards for maintaining the highest level of accountability through independent auditing procedures, which are overseen by the Board of Directors.

Q How do claims get processed?

Members do not file claims, nor does Altrua HealthShare handle claims. A “claim” suggests there exists an entitlement to other’s money. Altrua HealthShare processes medical needs for sharing among the membership. Your medical provider may submit your medical need by using the instructions on the back of the member ID card. Once the medical need is received and determined eligible for sharing, the medical need is adjudicated, and the piMRA or Healthcare Credit (HC) is applied. The membership will send your provider a check for the shareable amount. These funds are issued from the members’ monthly contributions held in the membership escrow account.

Q What do I tell my provider when I need medical attention?

Members can explain to any medical provider that they are a member of Altrua HealthShare, a recognized Health Care Sharing Ministry. Show them the Altrua HealthShare member ID card and explain that the medical need should be sent either electronically or by mail as directed on the back of the member ID card.

Q Can I be a member of Altrua HealthShare and have health insurance?

Yes, a member can have traditional health insurance through work or another source. Members can utilize the membership to share in the portion of eligible medical needs that the health insurance plan does not cover. Altrua HealthShare will always be secondary in the sharing of eligible medical needs to any insurance or liable party.



Getting Started

In order that you may quickly get the greatest benefit from your health care sharing membership, start with these two easy steps:

1 Get to know your membership plan.

Review the Membership Services at a Glance on page 10 for a quick overview of your new membership plan, and be sure to keep this booklet handy for future reference. You may access the [Membership Guidelines](http://www.altruhealthshare.org) online at any time at www.altruhealthshare.org or log in to your [Member Portal](#).

2 Familiarize yourself with our health care sharing membership terms and definitions.

This is a great way to get the big picture of the terminology we use as a health care sharing membership. Refer to the [Glossary of Terms](#) on page 43 for an explanation of the terms used throughout this booklet. This will help you understand our language and how it applies to your health.



Statement of Standards

I AGREE to live a clean and healthy lifestyle and I share the following ethical and religious beliefs:

- › **I BELIEVE** in caring for one another.
- › **I BELIEVE** in keeping my body clean and healthy with proper nutrition.
- › **I BELIEVE** that excessive alcohol consumption, as well as the use of tobacco or illicit drugs, is harmful to the body and soul.
- › **I BELIEVE** sexual relations outside the bond of marriage is contrary to the teachings of the Bible and that marriage should be held in honor.
- › **I BELIEVE** abortion is wrong, except in a life-threatening situation to the mother.
- › **I BELIEVE** it is my obligation to care for my family, and that physical, mental, or emotional abuse of any kind to a family member, or to anyone else, is morally wrong.

Membership Services at a Glance

As an Altrua HealthShare member, you have a variety of eligible services and sharing options available.

HERE IS A BRIEF OVERVIEW:

Large Affiliated Provider Network

You may choose any provider from our large network of providers or one of your own. Our network also includes hospitals and facilities—giving you many options for your health care. Find a complete list of affiliated providers on our website under [Affiliated Providers](#) or contact us to find out more.

Primary Care / Specialist / Urgent Care

Depending on the [membership plan](#) chosen, Primary Care, Specialist, or Urgent Care Facility visits may qualify for [sharing](#) subject to the [piMRA](#), or may be applied toward any accumulated Healthcare Credit (HC). Your Primary Care doctor is who you will most likely see the most for your health care needs. This includes checkups, treatment for colds and flu, health concerns and health screenings. Specialists are doctors who have

completed advanced education and clinical training in a specific area of medicine. No referral is ever needed to see a Specialist. Urgent Care is medical care provided for illnesses or injuries that require prompt attention but are typically not of such seriousness as to require the services of an emergency room.*

Telemedicine

With this program, all [active members](#) have direct access to consult with physicians in their state 24 hours a day, 7 days a week to treat common ailments. Please contact us for more information.

Prescription Discounts

Your [membership plan](#) provides discounts on generic and brand name prescription drugs for [active members](#) of all ages. Some prescriptions will have restrictions. Please contact us for more information.

Hospital Services and Surgery

Hospital services for [incidents](#) and surgery require preauthorization unless it is an Emergency Room visit, Emergency Room admission or direct

hospital admission from a Primary Care Physician.* Hospital services are subject to the Per Incident Member Responsibility Amount.

Laboratory Services

Eligible services include tests and X-rays that help find the cause of illness.

Well-Child Visits

Well-child visits and immunizations may qualify to be applied towards the HC.

Maternity Care

Maternity needs are eligible for sharing only on some membership plans beginning with the 11th month of membership. Sharing limits apply.

Healthcare Credit (HC)

Your membership plan provides you with a Healthcare Credit which can be used for charges incurred for preventive screenings, doctor or specialist visits, laboratory services, radiology, chiropractic visits, acupuncture, and etc. Please contact us for further information.

*ER NOT ELIGIBLE WITH POH BRONZE





Membership Qualifications

This section describes your qualification requirements for an Altrua HealthShare membership, your rights and responsibilities, your commitments (including your financial commitments), and details you will need throughout your membership.



1 Qualifying for Membership

You, and any qualified dependents you include on a Membership Enrollment Application, must each meet the following criteria to qualify for membership in Altrua HealthShare:

1.1 Alignment With Beliefs and Standards

All members acknowledge that they share a common set of ethical or religious beliefs as outlined in the Statement of Standards. Medical needs resulting from or related to actions contrary to a Statement of Standards belief may be denied as an ineligible need.

If a need is denied as ineligible according to the previous paragraph, you will have 30 days to submit documentation correcting the issue. If you do not provide such documentation timely, all of your medical needs resulting



from or related to those actions found contrary to a Statement of Standards belief, will be ineligible for sharing.

If the need is related to tobacco, nicotine or illicit drug use, Altrua HealthShare may require a drug screening or nicotine test be administered within 48 hours from the time you have been notified. Test results must be received by Altrua HealthShare within seven days. If you do not provide the results, or if the results are positive, your membership will be withdrawn.

Please note that contributions paid prior to the date of withdrawal are non-refundable as your contributions are already submitted for member-to-member sharing.

If you wish to reapply for membership, your new application may be considered on a case-by-case basis, although Altrua HealthShare has no obligation to reconsider your application. If your ineligible need resulted from or was related to tobacco, nicotine, or illicit drugs, you may reapply for membership after 12 months of abstinence.

1.2 Annual Membership Commitment

Each year, you must submit a Membership Commitment Form to officially acknowledge your continued commitment to:

- a. the Altrua HealthShare membership,
- b. the Statement of Standards,

- c. the Acknowledgements section of your Membership Enrollment Application, and
- d. the Escrow Instructions for sharing of member contributions.

If you have a combined membership for your household, your Membership Commitment Form submission represents continued commitment by each member under the age of 18 in your household. Any member 18 years of age or older will need to sign the Membership Commitment Form annually.

It is your responsibility to complete and send the Membership Commitment Form to Altrua HealthShare within 30 days of your annual renewal date. Otherwise, your membership will be placed on hold until Altrua HealthShare receives this document/electronic form.

1.3 Accepted Application

U.S. citizens ages 1 through 64 may apply to Altrua HealthShare for individual membership. U.S. citizens ages 0 through 64 may apply to Altrua HealthShare for a combined membership with another qualified dependent(s), provided all other qualifications described in the Membership Enrollment Application are met on the date of application.

Non U.S. citizens may also qualify for membership as determined by Altrua HealthShare on a case-by-case basis.

You must apply by the 25th of the month in order for your membership to be effective on the 1st day of the next month or you may select the following month for your membership to be effective.

You will be enrolled as a member of Altrua HealthShare once your Membership Enrollment Application fee and ministry donation are received. Your membership will become active on the 1st day of the month you selected on your Membership Enrollment Application. However, your 1st monthly contribution must be received for your medical needs to become eligible for member-to-member sharing.

1.4 Complete and Accurate Medical History

When you apply for membership, you affirm that you (and any qualified dependents on your Membership Enrollment Application) have met all medical history criteria. If at any time it's discovered that you did not submit a complete and accurate medical history on your Membership Enrollment Application, the assessment process described in the Membership Enrollment Application will be applied. This may result in a retroactive limitation or denial of your membership. Any medical needs resulting from or related to the auto denial will not be eligible and your membership will be withdrawn on the last day of the month in which the auto denial was discovered.

1.5 Qualified Dependents

A dependent spouse may participate in a combined membership with the Head of Household, provided they meet the qualification criteria described in the Membership Enrollment Application and the Membership Guidelines. Additionally, your unmarried dependent child(ren) through the age of 22 (up to age 23) may participate in Altrua HealthShare under a combined membership provided they also meet the qualification criteria. Newborns who are born into the membership via an eligible maternity need are automatically added to your membership without having to meet any criteria in the Membership Enrollment Application. You may choose not to add your newborn by logging into your Member Portal and completing the Maternity Form.

As the Head of Household, it's your responsibility to ensure that each person participating in your combined membership meets and follows the Statement of Standards and the Membership Guidelines. All dependents over the age of 18 are required to sign the Membership Commitment Form within 60 days of receiving the notification. If your unmarried dependent child(ren) has an ongoing need on their 23rd birthday, their membership participation is extended for an additional 90 days, the monthly contribution still applies.

If your unmarried dependent child(ren) wishes to continue participating in the membership once they no longer qualify to participate under a combined membership, they must complete a Roll Off Membership Enrollment

ment Application for their own membership based on the qualification criteria stated in the Membership Enrollment Application.

1.6 Criteria for Dependents without Parent Participation

Children between 1 and 17 years of age may qualify for membership without their parent's mutual participation. If so, the child's parent or guardian must complete and sign the Membership Enrollment Application and any associated materials for the child, and is responsible to ensure that all application requirements, Membership Guidelines, and Statement of Standards are met.

1.7 Financial Participation

To maintain an active membership, you must be up-to-date with your financial commitments:

- ▶ Submit your annual \$50 renewal fee to Altrua HealthShare (due on the 1st day of your membership anniversary month).
- ▶ Make your monthly contribution to Altrua HealthShare for member-to-member sharing (due on the 1st day of each month).
- ▶ Give a \$25 annual voluntary donation to Altrua Ministries (due on the 1st day of your membership anniversary month).

1.8 Monthly Contributions

Your monthly contributions are voluntary contributions that are non-refundable. Once your membership is active, if your recurring monthly contribution is not received by the 15th of a participating month, you will be assessed a \$35 administrative fee and your medical needs will remain eligible for sharing (assuming they meet the eligibility criteria) until the end of that month. In addition, you will also be assessed a \$35 administrative fee for any returns by your financial institution. If your monthly contribution has not been received by the end of that month, your medical needs will become ineligible for sharing until your past due contribution is received. If your monthly contribution has not been received by the end of the following month (60 consecutive days from the contribution request due date), your effective date of membership withdrawal shall be the last day of the month in which the last monthly contribution was received. If your membership is withdrawn, you may reapply under the terms defined in the Membership Enrollment Application. Your medical needs that occur after the effective date of membership withdrawal, and before you reapply for membership, are ineligible for sharing.

As a participating member of a health care sharing ministry, you remain responsible for all your medical needs. Altrua HealthShare is not responsible for any part of your medical needs. If eligible medical needs for any particular month exceeds the escrow account balances then you (and the other participating members) may be asked to share in these medical needs.

with an additional voluntary contribution. To date, Altrua HealthShare has never requested additional contributions from the membership to provide for sharing in eligible medical needs.

2 Your Rights & Responsibilities

2.1 As a member of Altrua HealthShare, you have the right to:

- › Receive considerate, courteous service with respect for your dignity and personal privacy
- › Have your medical records and your personal information handled in a confidential manner
- › Receive accurate information in your [Membership Guidelines](#)
- › Have your [medical needs](#) processed accurately once your associated documentation has been received
- › Make decisions regarding your health care, whether or not your treatment is eligible for sharing by the membership
- › Be informed about eligibility guidelines so that you may make educated choices about your treatment

- › Be informed about available affiliated providers and facilities
- › File an appeal regarding a [notice of action](#) (preauthorization denial or previously processed [medical need](#))
- › File a [grievance](#) for any reason which caused the [member](#) to be dissatisfied or regarding a [notice of action](#)
- › Make recommendations for changes to [Membership Guidelines](#) as part of the annual process

2.2 As a member of Altrua HealthShare, you have the responsibility to:

- › Treat all [licensed medical professionals](#) and personnel in a courteous manner
- › Maintain respectful and courteous communication with all Altrua HealthShare employees, and accept the proper consequences if you fail to do so
- › Constructively express your opinions, concerns, or complaints to the appropriate people
- › Take charge of your own health, make positive choices, seek appropriate care, and follow your [licensed medical professional's](#) instructions

- › Communicate openly with your licensed medical professional and develop a collaborative relationship based on trust and cooperation
- › Participate in understanding your health problems, and develop goals both you and your licensed medical professional can support
- › Provide accurate and pertinent information to your licensed medical professionals so they may assess your condition and recommend treatment
- › Ask questions, and be certain that you understand the explanations and instructions you are given
- › Ask questions, and understand the consequences of refusing a recommended medical treatment
- › Understand that refusing treatment may mean that your future medical needs will be ineligible for sharing
- › Read and understand the Membership Guidelines, the membership limitations, and which medical needs are eligible or ineligible
- › Follow the Membership Guidelines, and honor the Statement of Standards
- › Contact Altrua HealthShare at 1.833.325.8782 if you have questions or need assistance

3 Your Commitments

3.1 As a member of Altrua HealthShare, you commit to:

- › Behave in accordance with the membership Statement of Standards
- › Submit a Membership Enrollment Application, providing accurate and truthful information
- › Submit a Membership Commitment Form each year
- › Make voluntary monthly contributions to the member sharing escrow account
- › Acknowledge that Altrua HealthShare has no financial gain or loss in determining if a medical need is eligible or ineligible, and therefore is the final authority for the interpretation of the Membership Guidelines (including determining whether medical needs are eligible or ineligible for sharing), and that these conditions are enforceable and binding
- › Submit an annual renewal fee
- › Give a voluntary annual donation to Altrua Ministries

4 Changing Your Membership

If you would like to change or upgrade your membership, please log into your Member Portal to complete this change or upgrade by the 25th day of the month prior to the month when you'd like the changes to take place. Altru HealthShare is the sole authority for approval of any membership changes. Once approved, changes will go into effect on the first day of the following month. If you change your membership plan, any accumulations towards your previous piMRA or HC will not carry over to your new membership plan.

5 Discontinuing Your Membership

If you'd like to discontinue your membership, please log into your Member Portal to complete the Membership Cancellation Request Form along with your reason for canceling your Altru HealthShare membership by the 25th day of the month in order to withdraw participation by the end of that month. Upon discontinuation of your membership, any unused HC is forfeited and is not eligible to be refunded.

Your cancellation will become effective on the last day of the month you requested. Your contributions and medical needs will continue to be processed until your requested cancellation date.

If you would like to reinstate your membership at a later date, please complete a re-enrollment Membership Application by logging into your Member Portal or contact Member Services for assistance.

6 Sharing of Your Eligible Medical Needs

Monthly contributions from members are used for member-to-member sharing of eligible medical needs.

6.1 How To Submit Eligible Medical Needs

To request eligibility for sharing of your eligible medical needs, you or your provider must send industry standard billing forms (CMS 1500 and/or the most recent UB form) in accordance with the medical needs submission instructions on the back of your current member ID card.

A Needs Processing Form (NPF) and medical records may also be required, depending on the nature of your medical need. Log into your Member

Portal and click the Needs Processing Form button to complete your Needs Processing Form.

6.2 What To Do When Your Provider Requires Self-Payment

Members should ask their provider to follow the instructions on the back of their membership ID card. If for any reason, the provider chooses to not accept the card, the member should try to obtain a self-pay discount. You may be reimbursed for eligible discounted self-payments. The piMRA may apply. You will only be reimbursed for eligible medical needs for the services that were provided. Preauthorization is still required. Itemized statements must include the following information (at a minimum) for Altrua HealthShare to accept them for review:

- › Provider's Name
- › Provider's Tax ID
- › Diagnosis Code (DX)
- › Procedure Code (CPT)
- › Date of Service (DOS)
- › Billed Charges
- › Receipt for Proof of Payment

A Needs Processing Form (NPF) and medical records may also be required, depending on the nature of your medical need. Log into your Member Portal and click the Needs Processing Form button to complete your Needs Processing Form.

6.3 Medical Needs Eligible For Sharing

Eligibility is an assessment based upon a number of factors:

- › Member status
- › Membership plan
- › Nature of the need
- › Membership limitations
- › Pre-existing conditions
- › Circumstances causing a medical need to arise
- › Whether or not you've had the required screening tests
- › Whether or not your membership has been in effect beyond the waiting period for a particular treatment
- › Timeliness, completeness, and accuracy of your request for eligibility of shared contributions

- › Whether or not sharing for your request requires your piMRA to be satisfied first
- › Whether or not you have exceeded sharing limits

Generally, if all other criteria for eligibility have been met, the following medical needs may be eligible for sharing with a qualifying incident or applied towards any accumulated Healthcare Credit (HC), depending on your specific membership plan:

- › Office visits
- › Urgent Care visits
- › Maternity
- › Medically necessary emergency room visits, tests, and treatments
- › Surgeries
- › Physical therapy associated with eligible surgeries or eligible accidental injuries
- › Chiropractic care
- › Preauthorized procedures

6.4 When Emergency Room Visits Are Eligible For Sharing

For the benefit of all the members, please use the emergency room at the hospital only for serious, and critical issues when time is of great importance to a member's health. Treat non-emergency medical needs such as sick office visits or wellness visits at a primary care physician's office or urgent care facility. When you use the emergency room for a routine medical need, the cost is typically exorbitant, and will not be shared by the membership.

Depending on your specific membership plan, eligible Emergency Room visits are subject to the piMRA. Once the piMRA has been met, the membership will share at 100% up to the incident maximum amount allowed.

The **POH Bronze** membership plan does not allow for sharing on Emergency Room visits.

An emergency is when treatment that must be rendered to the patient immediately for the alleviation of the sudden onset of an unforeseen illness or injury that, if not treated, would lead to further disability or death.

Eligibility for sharing purposes of an emergency room visit will focus on the member's presenting symptoms rather than the final diagnosis.

Altrua HealthShare will review medical records for your emergency room visits in order to assess eligibility for sharing.

6.5 When Cancer Medical Needs Are Eligible For Sharing

Cancer diagnosis, pre-cancerous testing, cancer testing, or treatment within the first 12 months of your membership effective date are ineligible for sharing. In order for your medical needs related to the below types of cancer to become eligible for sharing after the first year of membership, the following screening is required:

For Female Members

Female members age 40 and over are required to have a mammogram or ultrasound (these are the only screening options that qualify to meet our requirement for eligibility) and a Pap smear with a pelvic exam every two years from the date of the last negative test result. (If you've had a hysterectomy, a pelvic exam is still required every two years from the date of your last negative exam.) Failure to obtain the biennial tests listed above will render future medical needs for breast, cervical, endometrial, and ovarian cancer ineligible for sharing. The biennial tests must be performed within 24 months of your last clean test result and submitted to Altrua HealthShare.

Routine mammograms are treated as a preventative office visit and may be applied towards any accumulated Healthcare Credit (HC).^{*} Eligible diagnostic mammograms may be treated as an incident and are subject to the piMRA.^{*} If the diagnostic mammogram comes back with a pre-cancerous

or cancer diagnosis, then any future medical needs related to that diagnosis would not be eligible until your one-year anniversary.

Subject to the initial and biennial exam requirements above, medical needs related to breast, cervical, endometrial or ovarian cancer will be eligible for sharing only after your first year anniversary of membership, providing that Altrua HealthShare receives clean test results dated no earlier than 6 months prior to the membership effective date, or, if test results are not available, then only after one year from the date of clean test results from a medical provider.

For Male Members

Male members age 50 and over are required to get a PSA (Prostate Specific Antigen) blood test every two years from the date of last negative test result. Failure to obtain the biennial test listed above will render future medical needs for prostate cancer ineligible for sharing. The biennial tests must be performed within 24 months of your last clean test result and submitted to Altrua HealthShare.

Medical needs related to prostate cancer will be eligible for sharing only after your first year anniversary of membership, providing that Altrua HealthShare receives clean test results dated no earlier than 6 months prior to the membership effective date, or, if test results are not available, then only after one year from the date of clean test results from a medical provider.

Please notify Altru HealthShare within 30 days of each and any cancer diagnosis by contacting the Member Services department at 1.833.325.8782 or log into your Member Portal and complete a Needs Processing Form. If you fail to notify Altru HealthShare within 30 days of each diagnosis, you will be responsible for 50% of the total allowed charges that remain after your piMRA has been satisfied.

6.6 When Preauthorizations Are Needed

Some procedures must be preauthorized as medically necessary prior to receiving your service. Even if your service is preauthorized by Altru HealthShare, this does not ensure that your medical need is eligible for sharing or eligible to be applied to the HC. Other factors such as membership status, pre-existing conditions, circumstances causing the medical need, and membership limitations are considered in determining eligibility for sharing.

The following medical needs require pre-authorization and are ineligible for sharing for a minimum of one year from your membership effective date.

- › Colonoscopy procedures

The following medical needs require pre-authorization and are ineligible for sharing within the first 90 days of your membership effective date unless the treatment or services were performed during an eligible emer-

gency room visit for an accidental injury, life-threatening symptom(s), or eligible surgery that has occurred after the effective date.

- › Advanced imaging (for example, MRI, MRA, CT, or PET scans. Advanced imaging does not apply to routine mammogram screening)
- › Bone density scans
- › Cardiac testing, procedures and treatments
- › EGD (upper endoscopy) procedures
- › EMG/EEG tests
- › Infusion therapy
- › In-office procedures (e.g., joint injection, skin biopsy)
- › Inpatient hospital admission (unless admitted through the ER or a direct admission from a Primary Care Physician)
- › Long term care—any and all treatments involved
- › Nuclide studies
- › Ophthalmic surgical procedures
- › Outpatient surgery, testing, and procedures (including pre-admission testing)
- › Sleep studies

- › Ultrasound scans (does not apply to maternity or routine mammograms)

To receive a preauthorization number, ask your provider to call the phone number on the back of your current member ID card. Failure to provide a preauthorization number when processing these medical needs will render them ineligible for sharing.

6.7 Case Management

Case management (including both care management and cost management) is available for members having significant medical needs. Altru HealthShare offers this support upon member request, and automatically for certain medical conditions. Altru HealthShare may alter or waive normal Membership Guidelines provisions when expecting a cost-effective result, without sacrificing the quality of care. The use of case management is voluntary for you and qualified dependents; however, non-compliance of the case management's recommendation could result in the medical need, or related medical needs, to be ineligible for sharing.

6.8 International Travel Eligibility

If you choose to leave the United States specifically for the purpose of receiving health care in another country, you must first contact Altru HealthShare.* All medical procedures performed outside of the

United States must be pre-authorized by Altru HealthShare in advance, in order for that need to be considered eligible for sharing.

All your medical needs received outside of the country (for example, while you're on vacation), and that are not related to medical tourism, will be subject to the usual eligibility requirements.

If you are treated outside the United States, your entire itemized medical needs details must be translated into English and converted into U.S. dollars. You must review your medical needs details and assume responsibility for all medical needs as a self-pay patient, then submit your medical needs for reimbursement as described in the section above on "What to do when your provider requires self-payment."

Please note that finance charges and currency exchange fees are not eligible for sharing.

7 Healthcare Credit (HC)

The Altru HealthShare membership provides HC to all members. The HC may be used for any healthcare needs including office and specialist visits, laboratory services, preventative visits, radiology services, alternative medicine, chiropractic treatment, dental check-ups and cleanings, vision exams, and other services that the member feels necessary to maintain

good health and that is in agreement with the Membership Guidelines. HCs are reimbursable to the member only, and may not be used towards the piMRA.

For HC to be applied toward medical needs, the member is first responsible for payment of 25% of expenses incurred for services. After the 25% payment by the member and application of the HC, if there is a remaining balance, it is the member's responsibility.

The HC begins to accumulate upon the membership effective date, however, there is a 90-day waiting period to utilize them. The HC is credited at the start of each new calendar quarter and is prorated to include only months of active membership.

If you change your membership plan, any unused accumulations towards your previous HC will not carry over to your new membership plan. Upon membership termination, any unused HC is forfeited and is not eligible to be refunded.

POH Platinum Membership

\$1,000 PER UNIT, PER CALENDAR YEAR

- ▶ Unused HC up to \$1,000 per unit may carry over to the following calendar year, not to exceed \$2,000 per household
- ▶ May apply HC towards fees incurred and paid for a precision comprehensive examination performed in Korea

POH Gold Membership

\$500 PER UNIT, PER CALENDAR YEAR

- ▶ Unused HC is forfeited at the start of the new calendar year

POH Bronze Membership

\$150 PER UNIT, PER CALENDAR YEAR

- ▶ Unused HC is forfeited at the start of the new calendar year

8 Sharing Limits & Eligibility

This section lays out various types of eligible medical needs and the associated limitations for sharing them. If your personal situation requires it, you may receive additional instructions in writing from Altrua HealthShare about other limitations that may apply for your membership.

8.1 Qualifying Incidents

POH Platinum members are responsible for payment of the first \$500 of eligible medical needs for each qualifying incident, per member, before the medical needs are shared by the membership. A qualifying incident is an illness or injury or condition incurring cumulative medical needs over \$500 including medical needs incurred for inpatient or outpatient hospital

services and procedures or for surgery (including surgeries performed at one-day surgical centers). Medical bills as a result of continued treatment of the same qualifying incident may also be submitted for sharing and will be treated as one incident. These medical needs must meet all other criteria, including the piMRA. For needs to remain eligible for sharing, no more than 90 consecutive days may elapse between hospital or office visits or testing ordered by a licensed medical provider, for that specific incident.

Medical needs for treatment or services not related to the qualifying incident (i.e. preventative care, services not related to an illness or injury), are not eligible for sharing by the membership, but may be applied to the HC.

POH Gold members are responsible for payment of the first \$1,000 of eligible medical needs for each qualifying incident, per member, before the medical needs are shared by the membership. A qualifying incident is an illness or injury or condition incurring cumulative medical needs over \$1000 including medical needs incurred for inpatient or outpatient hospital services and procedures or for surgery (including surgeries performed at one-day surgical centers). Medical bills as a result of continued treatment of the same qualifying incident may also be submitted for sharing and will be treated as one incident. These medical needs must meet all other criteria, including the piMRA. For needs to remain eligible for sharing, no more than 90 consecutive days may elapse between hospital or office visits or testing ordered by a licensed medical provider, for that specific incident.

Medical needs for treatment or services not related to the qualifying incident (i.e. preventative care, services not related to an illness or injury), are not eligible for sharing by the membership, but may be applied to the HC.

POH Bronze members are responsible for payment of the first \$5,000 of eligible medical needs for each qualifying incident, per member, before the medical needs are shared by the membership. Only medical needs incurred for inpatient or outpatient hospital services and procedures or for surgery (including surgeries performed at one-day surgical centers) may be submitted as qualifying incidents. Medical bills as a result of continued treatment of the same qualifying incident may also be submitted for sharing and will be treated as one incident. These medical needs must meet all other criteria, including the piMRA. For needs to remain eligible for sharing, no more than 90 consecutive days may elapse between hospital visits or testing ordered by a licensed medical provider, for that specific incident.

Fees for Emergency Room visits or testing or treatment performed outside of the hospital environment do not qualify for sharing but may be applied toward the HC.

Medical needs for treatment or services not related to the qualifying incident (i.e. preventative care, services not related to an illness or injury) are not eligible for sharing by the membership but may be applied to the HC.

8.2 Service-Specific Sharing Limits

The following are only eligible for sharing by the membership when associated with a qualifying incident. Otherwise, charges may be applied to the HC.

Alternative Medicine

After the initial 12-month waiting period, acupuncture, homeopathic treatments, holistic treatments, naturopathic treatments, biofeedback, and neurofeedback are limited to a combined 12 visits per calendar year per member. The piMRA applies.

Ambulance

After the initial 90-day waiting period, the amount shared for ground transportation will not exceed \$3,000 per incident. Sharing for transportation by air will not exceed \$10,000 per incident.

Laboratory Services

After the initial 90-day waiting period (unless it is a required part of a wellness or preventative care visit), all eligible laboratory services will be allowed up to \$4,000 per member, per calendar year. The piMRA applies.

Organ Transplants

After the initial 90-day waiting period, eligible medical needs for an organ transplant may be shared up to a maximum of \$150,000 per member per

lifetime, not to exceed the maximum sharing limit of your membership plan. This includes all costs related to the actual transplant procedure. If you have medical needs requiring multiple organ transplants, they will be considered on a case-by-case basis.

Outpatient Therapy

After the initial 12-month waiting period, occupational therapy, speech therapy, physical therapy, home health care, and chiropractic care are limited to a combined 20 visits in a calendar year per member. The piMRA applies. Services must be rendered by a licensed medical professional.

Overnight Sleep Testing

After the initial 90-day waiting period, sleep studies require preauthorization and are eligible for sharing but are limited to a single one-night study done in either a facility or at home. If the home study is done but requires additional testing in a facility, it must be due to medical necessity and the request will subject to review by a licensed medical professional.

Recreational Vehicles

After the initial 90-day waiting period, injuries resulting from using a recreational vehicle will be shared up to a maximum of \$10,000 per incident.

A recreational vehicle is a licensed or unlicensed motor vehicle operated on land or water (including ATVs, snowmobiles, motorized scooters, boats, and

jet skis), or a licensed motor vehicle with less than four wheels (including motorcycles, excluding motor homes, 5th wheels, and bumper-pull RVs). The vehicle must be insured by a third party for any medical needs to be eligible for sharing. Altrua HealthShare will only consider the medical needs eligible for sharing once they have already been processed by the liable third party (such as your automobile insurance provider).

You must submit a Needs Processing Form before Altrua HealthShare will share on your behalf. The piMRA applies. You can log into your Member Portal to complete a Needs Processing Form.

Colonoscopy

If you are age 50 or over, you may have your colonoscopy testing shared one time per year, not to exceed three for your membership lifetime. Exceptions may be made if you are under 50 with a family history of colon cancer, and in this case, you must provide documentation from the referring medical doctor. Colonoscopy screening is ineligible for sharing within the first 12 months of your membership effective date. Pre-existing and limitations do not apply to screening colonoscopy.

Temporary Long-Term Care

After the initial 90-day waiting period, long term care or skilled nursing facility use is eligible for sharing if treating an injury or illness. All services

must be rendered by a skilled or licensed medical professional. Care may not exceed 40 visits or days per calendar year and must be preauthorized.

Wellness/Preventative Visits

Fees for wellness/preventative visits may be applied to the HC only. The [Membership Guidelines](#) apply.

8.3 Self-Pay Maternity Sharing

Maternity Eligibility

A female member of Altrua HealthShare is eligible for maternity sharing when she is married and has been on a **POH Platinum** or **POH Gold** membership plan (married individual member or combined with her spouse or child/children) beginning with the 11th month of membership. Sharing for maternity starts at the time of conception and continues through delivery for both the mother and the newborn.

When a member's pregnancy has been confirmed by a licensed medical professional, the member must contact Altrua HealthShare to verify eligibility. The member must log into your Member Portal and complete a Maternity Form, with all requests for maternity reimbursements. When the member submits requests for eligible maternity reimbursements, the following must be included:

- › Provider's tax ID number
- › Billed amount
- › reflecting self-pay
- › HCFA 1500 or UB-04 form
- › Receipt for proof of payment

If the member elects to use a licensed midwife for delivery, Altrua HealthShare requires that the licensed midwife test for group B strep prior to delivery. Any complications to the mother or newborn due to the failure to test for group B strep will make those medical needs ineligible for sharing.

Complications that arise for a mother and infant during an ineligible pregnancy will make all related medical needs ineligible for sharing.

Maternity benefits do not apply to adoption.

Maternity Sharing Limits

The membership share amounts do not apply to the mother or the newborn's piMRA.

For an eligible vaginal or cesarean delivery, the membership will share based on the membership plan per pregnancy.

Maternity sharing for miscarriages are limited to the same sharing amount per member per calendar year based on the membership plan.

Congenital birth defects for a newborn under an eligible maternity has a maximum sharing limit of \$50,000 per calendar year subject to the piMRA.

POH Bronze members' medical needs relating to maternity are ineligible for sharing. If a **POH Bronze** member desires to conceive and wants maternity to be eligible, she must upgrade her membership to a married individual member or combined membership on a **POH Platinum** or **POH Gold** membership plan. Once the membership has been upgraded, maternity medical needs may be eligible for sharing, beginning with the 11th month on the **POH Platinum** or **POH Gold** membership plan.

COMPLICATIONS DURING PREGNANCY

A complication of pregnancy is a disease or condition that is distinct from pregnancy but is adversely affected or caused by pregnancy and occurs during the pregnancy and not just at the time of labor or delivery. Complications that threaten the life of the mother and child that require care or services not normally rendered during pregnancy will be subject to medical review and apply towards the mother's piMRA.

Complications of pregnancy such as false labor, occasional spotting, licensed medical professional-prescribed rest during the pregnancy, and comparable severity associated with management of a difficult pregnancy will apply to the maternity sharing limits.

COMPLICATIONS DURING DELIVERY

Any life-threatening complications for the newborn during and after the delivery will be subject to the eligible child's piMRA. Any life-threatening complication for the mother will be reviewed under her piMRA, and the maternity sharing limit will cease to apply. An internal review of medical records will be required.

HOW MATERNITY APPLIES TO THE NEWBORN

An eligible maternity for the mother will result in the newborn being eligible as a dependent on the membership. While the newborn is in the hospital and not under life-threatening circumstances, the maternity sharing limits apply.

The newborn will be automatically added to the membership when born. Any membership changes as a result of the newborn that would increase the member's monthly contribution amount will be incurred the month the newborn is delivered.

If a member does not wish to have their newborn automatically enrolled in the membership, the member must notify Altrua HealthShare immediately by selecting the option on the Maternity Form and submitting the request to Altrua HealthShare before the newborn is 30 days old. Additional contribution amounts will not be refunded for failure to comply with this requirement.

If the member chooses not to have the newborn auto-enrolled, but at a later date, desires for the infant or child to be added to their membership, the infant or child will be subject to the Add-On Membership Enrollment Application process, and the member may apply on behalf of the infant or child once the infant or child is over 30 days old. All provisions of the Membership Enrollment Application process will apply.

If the medical needs relating to maternity are ineligible for sharing, the newborn will be subject to the Add-On Membership Enrollment Application process and the member may apply on behalf of the infant or child once the infant or child is over 30 days old. All provisions of the Membership Enrollment Application process will apply.

9 Ineligible Medical Needs

All medical needs described in this section are ineligible for sharing under the Escrow Instructions.

9.1 Ineligible medical needs related to your Membership Enrollment Application:

- ▶ Any illness, injury, or condition for which there is a membership limitation indicated on the Membership Enrollment Application

- › Any illness, injury or condition (or associated medical needs) for which you are aware of, but fail to disclose on your Membership Enrollment Application

9.2 Medical needs that require a waiting period for eligibility:

Not eligible in the first 12 months

- › Any cancer diagnosis, pre-cancerous testing (except for mammograms, pap smears, and PSA tests), or cancer treatment within the first 12 months of your membership effective date
- › Chiropractic care within the first 12 months of your membership effective date
- › Occupational, physical therapy and speech therapy (unless it's associated with an eligible surgery or eligible accidental injury) within the first 12 months of your membership effective date
- › Cataracts and/or glaucoma diagnostic testing or surgery within the first 12 months of your membership effective date
- › Any medical needs regarding the female reproductive system, resulting from post-menopausal symptoms or complications will not be eligible within the first 12 months of your membership effective date

- › Alternative medicine within the first 12 months of your membership effective date

Maternity

Maternity needs are eligible for sharing, beginning with the 11th month of membership and are subject to the membership plan.

Not eligible within the first 90 days

- › Any medical need that requires preauthorization within the first 90 days of your membership effective date is not eligible. See Section 6.6 When Pre-authorizations are Needed for a list and exceptions.

9.3 Ineligible medical needs due to a possible conflict of interest:

- › Any medical services obtained from any family member including but not limited to yourself, father, mother, aunt, uncle, grandparent, sibling, cousin, dependent or any in-laws

9.4 Ineligible medical needs due to carelessness or failure to plan:

- › Any subsequent illness or injury caused by your failure to follow a plan of treatment

- › Second surgeries on previously eligible surgical medical needs, unless you have unexpected and unprovoked complications, or your provider has established (prior to your initial surgery) that one or more follow-up surgeries will be needed to fulfill the treatment of your condition
- › Adenoid removal surgery, if you have had a prior surgery to remove tonsils and your adenoids were not removed at the same time while an Altrua HealthShare Member
- › Medical needs you or your provider submit for sharing more than 6 months after the date you received service
- › Requested documentation you or your provider submit for sharing more than 6 months after the date it was requested (Needs Processing Form, medical records, etc.)
- › Emergency room visits resulting from your failure to follow medical advice or treatment.

9.5 Ineligible medical needs relating to maternity:

- › Circumcisions resulting from an ineligible maternity (as defined by being on a combined membership for a period of less than 10 full consecutive months prior to conception)

- › Congenital birth defects for anyone not born under an eligible maternity

9.6 Ineligible experimental treatments or not approved by an accepted authority:

Procedures or treatments that are not recognized or approved by the American Medical Association (AMA) or the US Food and Drug Administration (FDA) (This includes procedures not approved by the AMA or FDA for a given application, procedures still in clinical trials, and procedures that are classified as experimental or unproven interventions and therapies.)

9.7 Ineligible non-essential medical needs:

- › *Use of emergency room for non-urgent medical needs (unless treatment at an emergency room is the only legitimate option because of the severity of the condition and lack of availability of treatment at an alternative facility)
- › Treatment that is not medically necessary or appropriate (as determined by a licensed medical professional)
- › Over the counter medications
- › Inpatient hospital stays exceeding 60 consecutive days per calendar year

- › Long term care or other care that does not treat an illness or injury (e.g., custodial care)
- › Transportation (such as by ambulance) for conditions that are non-life threatening

9.8 Ineligible medical needs arising from lifestyle or choices:

Any medical needs that are caused by lifestyles, choices, or activities that conflict with the Statement of Standards are ineligible for sharing. Examples include:

- › Abortion or abortion counseling, except in the case of a threat to the mother's life
- › Illnesses arising from tobacco use
- › Drug screening and nicotine testing, in the event results come back positive
- › Sexually transmitted diseases (STDs) including HIV. Exceptions include innocent transmission via transfusion, rape (reported to law enforcement) or work-related needle stick
- › Birth control consultation, as well as any birth control measures to prevent conception (e.g., IUD, injectables, patch)

- › Illness or injury due to excessive use of alcohol, including intentional excessive consumption of alcohol
- › Illness or injury due to illegal or recreational drug use
- › Use of any form of cannabis, including CBD, regardless of whether it has been prescribed by a medical professional
- › Maternity resulting from adultery or sexual relations outside of marriage
- › Illness or injury due to any medication (over-the-counter or prescription) intentionally taken in excess of the instructions.
- › Self-inflicted or intentional injuries
- › Illness or injury caused by illegal activities
- › Diseases caused by tattoos, body piercing, or lifestyle choices. (This includes HIV/AIDS and STDs)

9.9 Other ineligible discretionary medical needs include:

- › Elective cosmetic surgery
- › Breast implants (placement, replacement or removal) and complications related to breast implants (except as an eligible cancer treatment plan)
- › Infertility testing or treatment

- › Risk assessment testing, including but not limited to genetic testing and counseling
- › Sterilizations or reversals, even if life-threatening (e.g., vasectomy, tubal ligation)
- › Sexual dysfunction services
- › Hormone therapy for both men and women
- › Hysterectomy (unless deemed medically necessary by a licensed physician).
- › Obesity (as defined as exceeding the Altru HealthShare height/weight requirements) and any complication relating to that diagnosis
- › Weight control and management (including nutritional counseling for weight loss, weight gain or health maintenance), even if related to a medical condition
- › Allergy testing and immunotherapy treatment
- › Chelation therapy
- › Drug testing (unless required by membership)
- › Injuries arising from use of personal aircraft, and any other aircraft not operated by a commercially licensed public carrier

9.10 Ineligible psychological medical needs:

These ineligible medical needs include counseling, testing, treatment, medication and hospitalization to address:

- › Mental or psychiatric health
- › Learning disabilities
- › Developmental delays
- › Autism
- › Behavioral disorders
- › Eating disorders
- › Neuropsychological disorders
- › Alcohol/substance abuse
- › Attention deficit or hyperactivity disorders
- › Other psychological conditions

9.11 Other ineligible medical needs:

- › Medical needs arising from Acts of War
- › Medical needs arising from exposure to nuclear fuel, explosives, or waste

9.12 Ineligible equipment medical needs:

Purchase or rental of durable or reusable equipment or devices (and associated supplies) are ineligible for sharing. This includes, but is not limited to:

- › Oxygen
- › Orthotics
- › Prosthetics
- › External braces
- › Hearing aids

9.13 Ineligible miscellaneous charges:

- › Handling charges
- › Conveyance fees
- › STAT fees
- › Shipping and handling fees
- › Administration fees
- › Missed appointment fees
- › Telephone/email consultations not part of the telemedicine program
- › After-hour fees
- › Finance charges and/or currency exchange

9.14 Ineligible dental medical needs:

Dental services and procedures are ineligible for sharing. This includes, but is not limited to:

- › Periodontics
- › Orthodontics
- › Temporomandibular joint disorder (TMJ)
- › Orthognathic surgery
- › Charges for dental work done under general anesthesia

9.15 Ineligible vision medical needs:

Vision services and procedures are ineligible for sharing. This includes, but is not limited to:

- › Optometry
- › Glasses
- › Contacts
- › Supplies
- › Vision therapy
- › Refraction services
- › Optometrist office visits

9.16 Ineligible hearing medical needs:

Hearing services and procedures are ineligible for sharing. This includes, but is not limited to:

- › Comprehensive hearing evaluation
- › Tinnitus evaluation and treatment
- › Counseling and rehabilitation for hearing loss
- › Home testing and services

10 Coordination of Sharing

If your medical needs are covered by other resources such as health insurance, Medicare, Medicaid, Veteran Affairs benefits, Tricare, private grants, or by a liable third party such as employer liability, workers compensation, auto insurance or home owners insurance (with a minimum Personal Injury Protection of \$10,000), your piMRA and member sharing will apply after any discounts or third-party payments are made.

If it is later discovered that your medical need is paid for (or found to be covered) by another institutional source, third party or subrogation, Altru HealthShare has full rights to recover all member contributions amounts that were shared on your behalf by the membership.

Altru HealthShare asks that all members cooperate and assist the membership in determining whether your medical need is discountable or payable by another party. If our request for additional information or verification is not responded to within 60 days, your medical needs will become ineligible for sharing.

10.1 Medicare

If you become eligible for Medicare Part A and/or Part B (due to disability) please notify Altru HealthShare via phone at 1.833.325.8782, via fax at 1.512.382.5520, or via email at medicalneeds@altruhealthshare.org and provide a copy of your Medicare Certificate of Coverage before your coverage begins.

When a member under the age of 65 qualifies for Medicare Part A and/or B that member's membership remains unaffected.

The Membership Guidelines still apply with an Explanation of Benefits (EOB) from Medicare.

When a member reaches the age of 65, their membership will end on the last day of the month of their 65th birthday. The monthly contribution amount will be recalculated based on the number of family members remaining on the membership.

10.2 Other Health Coverage (OHC)

Altrua HealthShare will only share on eligible medical needs after they have been addressed by your other health coverage. If you cancel or begin other health coverage, you must notify Altrua HealthShare via phone at 1.833.325.8782, via fax at 1.512.382.5520, or via email at medicalneeds@altruahealthshare.org. Proof of coverage and the Explanation of Benefits (EOB) from your other carrier is required before the membership will share your eligible medical need.

11 Appeals and Grievances

11.1 How to File an Appeal if a Medical Need is Denied

Although there are no contractual promises for sharing member contributions, it's still important to be sure that Altrua HealthShare is administering shared contributions as described here in the Membership Guidelines and in accordance with the Escrow Instructions.

If you are a member and your medical need is denied for sharing under the Membership Guidelines, please use the following procedure to ask that your request be reconsidered.

- 01 Call Altrua HealthShare at 1.833.325.8782 and speak with a Member Services Representative. Most situations can be resolved with a simple phone call. Your representative will try to resolve your matter within 10 business days.
- 02 If the representative finds that your request is still ineligible for sharing according to the Membership Guidelines, you may submit a formal appeal. Please be prepared to address one or more of the following questions.
 - › What information does Altrua HealthShare have that is either incomplete or incorrect?
 - › In your opinion, how has Altrua HealthShare misinterpreted the information that they have about your request?
 - › Which provision of the Altrua HealthShare Membership Guidelines do you believe is being applied incorrectly?
- 03 Submit your appeal within 90 days of the denial date from your original request. The Appeals Board (a random selection of five peers who share the same membership plan) will review your appeal and make a final determination. A formal appeal may take up to 30 days from the time five willing participants have been determined.

11.2 Grievances

Altrua HealthShare is committed to providing the highest level of service by collaborating with its members and creating an open environment of communication in which members or their representatives feel comfortable expressing a grievance related to the quality of service provided to them. These issues will be addressed in a timely, fair, and thorough manner. Altrua HealthShare strives to ensure that quality services are given to our members. If a member, family member, or visitor believes that they did not receive quality services, Altrua HealthShare will address those concerns and take appropriate action as necessary.

How to File a Grievance

The Member Services department ensures that members have the opportunity to fully express a grievance.

- 01 Members may file a written grievance, including supporting documentation, if any, with the Member Services department by mail, fax or email.
- 02 You should receive acknowledgment of your grievance from Member Services. Appropriate action as necessary will be taken and you will be informed.





Privacy Practices



12 Your Privacy & Confidentiality

12.1 Confidentiality

Altrua HealthShare and its health partners are required to safeguard the confidentiality and accuracy of member records that identify a particular member, including both medical documents and enrollment information. Specific member information will not be disclosed outside the organization without specific authorization from the member.

12.2 Member Rights and Responsibilities

Altrua HealthShare provides to its members information regarding Member Rights and Responsibilities which are designed to educate members about

their rights and responsibilities concerning their health care needs and the services they receive

Members have a right to be protected against unauthorized disclosure and use of information pertaining to them. This right shall be protected by a presumption against disclosure and applies to all settings. The procedure for the handling and flow of medical records, reports, and other written materials throughout the organization shall ensure that these records, reports, and materials are at no time accessible to unauthorized persons or entities. Member's explicitly or implicitly identifiable health and enrollment information shall not be released unless:

- 01 Written consent, either routine or special, from the member has been obtained; or
- 02 Release of information is authorized by law; or
- 03 When there is a valid membership-related, plan-related, or health-related need to know by a person whose job description or position in Altrua HealthShare has the authority to request and evaluate any member-specific issues.

12.3 Routine Consent

Upon enrollment, each member will sign a routine consent statement. Routine consents permit Altrua HealthShare, or its contracted associates, to obtain and use the member's protected confidential health information

for the purposes related to treatment, payment, or health care operations. Routine consent does not include permission to obtain or use protected health information that is protected by law, such as a member's psychotherapy notes.

12.4 Authorization/Special Consent

To the extent that member information is to be used outside the scope of a routine consent, the member, or their legal representative, prior to the use and/or disclosure of that information must sign an authorization/special consent form. The form must document:

- 01 The protected class of confidential member health information to be obtained
- 02 The purpose for which the information will be used
- 03 The duration the authorization/special consent is in effect
- 04 A copy of the consent form must be kept in the member's account for a minimum of six years.

NOTE Psychotherapy notes always require an authorization/special consent for use and release. Other categories of records that may require an authorization/special consent for use and release include but are not limited to medical records related to the treatment of a mental illness, results of genetic testing and blood tests for HIV.

12.5 Members Unable to Give Consent

For members unable to give consent, their health care facility or provider must state how it determines the individual who may authorize the release of information, authorize the member's care and treatment, and have access to information about the member.

12.6 Providing Access to Confidential Member Health Information

Members may access their confidential health information (including medical records) at any time by contacting their health care facility or provider directly or by using their Member Portal as it relates to medical needs or member contributions. Members must be given the opportunity to review their medical records in a timely fashion. The provider has a right under certain circumstances to deny access to medical records if the provider believes release of the records will cause substantial harm to the member or another person.

Confidential health information is not to be sent or received by fax equipment that is shared by parties not authorized to have access to the information or is not dedicated for use by authorized parties, unless arrangements have been made to verify that the intended party receives the information and removes it from the fax equipment immediately.

12.7 Employer Groups and Purchasers

Individual member data will not be shared with employers, even self-insured employers, unless required by law or pursuant to and authorized by special member consent.





Glossary of Terms

Use these definitions to better understand some of the terminology contained within the Altrua HealthShare Membership Enrollment Application and Membership Guidelines.



Definitions

A

ACKNOWLEDGEMENTS Your agreement that you understand and accept all of the statements and conditions described in the Acknowledgements section of the Altru HealthShare Membership Enrollment Application.

AUTO DENIAL A medical condition that would render you ineligible to join the membership or if later discovered would render you ineligible to remain an active member.

B

BALANCE BILL A practice in which doctors or other health care providers bill you for charges that exceed the allowed amount.

C

CALENDAR YEAR A calendar year is January 1st through December 31st of each year.

CASE MANAGEMENT A collaborative process available by Altrua HealthShare to help you assess your eligibility, and to assist you with planning, choosing, and coordinating your best possible care.

COMBINED MEMBERSHIP A member plus one or more qualified dependents participating in Altrua HealthShare under the same membership.

COMMITMENTS The requirements you acknowledge you must follow in order to maintain an active membership in Altrua HealthShare.

COMPLAINANT Also referred to as a grievant, a complainant is the person who filed the grievance, including the member, a representative designated by the member, or other individual with authority to act on behalf of the member.

D

DATE OF SERVICE (DOS) The date medical services were provided to you.

DEPENDENT Your spouse and/or any of your unmarried children (by birth, legal adoption, or marriage) through the age of 22, whom you've included on your Membership Enrollment Application.

E

EFFECTIVE DATE The date your membership begins.

ELIGIBLE A status indicating that you have met the conditions that qualify for sharing as described in the Membership Guidelines, and your medical needs fall within the sharing limits.

EMERGENCY An emergency is defined as treatment that must be rendered to the patient immediately for the alleviation of the sudden onset of an unforeseen illness or injury that, if not treated, would lead to further disability or death.

ENROLLMENT DATE The date when Altrua HealthShare receives your completed Membership Enrollment Application.

EOS (EXPLANATION OF SHARING) A statement sent to you and your providers once your sharing of medical needs have been processed,

are pending, or are denied. This statement specifies the amount you owe—your Per Incident Member Responsibility Amount (piMRA)—and the amounts that were shared by the membership.

ESCROW INSTRUCTIONS Authorized detailed instructions given to Altrua HealthShare to manage the membership escrow account as the escrow agent.

G

GRIEVANCE A written or oral expression of dissatisfaction regarding the membership or the membership plan and may include a complaint, dispute, request for reconsideration or appeal made by a member or the member's representative to Altrua HealthShare.

GRIEVANCE INTAKE FORM A form used to handle a member's written or oral expression of dissatisfaction regarding the membership or their membership plan.

H

HEAD OF HOUSEHOLD The oldest participating member in your household, whether you're an individual member with no dependents, a husband or father, a wife or mother, or a child.

HOUSEHOLD If you're an individual member with no dependents, it's you. If you're a member or a dependent, it's the members of your family group who have been accepted to a combined membership.

I

INCIDENT Illness or accident under which treatment qualifies for sharing by the membership, subject to the piMRA. An incident includes signs, symptoms, medical treatment or testing that lasts until one of the following events occurs: 1) a certain medical condition is cured according to medical records 2) treatment is at a routine maintenance level; or 3) you experience 90 days without testing or treatment for that particular condition. The medical bills incurred from the first test to the last treatment before the licensed medical provider releases you to a regular, routine maintenance regimen are considered a single incident. If 90 days pass and you receive no further testing or treatment, any future bills you incur will be considered a separate incident.

INELIGIBLE A status indicating that you have failed to meet the conditions that qualify for sharing as described in the Membership Guidelines, or that your medical needs do not fall within the sharing limits.

L

LEGAL REPRESENTATIVE Any adult who has decision-making capacity and who is willing to act on behalf of a member. A legal representative would include an individual who has authority, by law or by agreement from the individual receiving treatment, to act in the place of the individual. This includes parents, legal guardians or properly appointed agents, such as those identified in Power of Attorney documents, or individuals designated by state law.

LICENSED MEDICAL PROFESSIONAL An individual who has successfully completed a prescribed program of study in a health care field and who has obtained a license to practice in that field. Some examples of licensed medical professionals are doctors, nurses, chiropractors, physical therapists, and physician assistants.

M

MATERNITY A mother's or child's medical needs relating to prenatal care and newborn delivery, including routine hospital expenses for your newborn child.

MEDICAL NEEDS Charges or expenses for medical services that are provided to you by a facility or by a licensed medical professional to address your illnesses, accidents, injuries, or routine medical needs.

MEDICAL REVIEW The process by which licensed medical professionals review medical records to make eligibility determinations in accordance with the Membership Guidelines.

MEDICALLY NECESSARY A service, procedure, or medication that is necessary to restore or maintain your physical health in the most cost-effective way.

MEMBER A person or persons enrolled in the Altrua HealthShare membership (whether you are the member or a qualified dependent)

- a. **ACTIVE MEMBER** Your status when you have met all membership obligations, providing you remain eligible for sharing of medical needs.
- b. **INACTIVE MEMBER** Your status when you have failed to meet membership obligations, making you ineligible for sharing of medical needs.
- c. **MARRIED INDIVIDUAL MEMBER** Your status when you have met all membership requirements to qualify for an eligible maternity with proof of marriage certificate.

MEMBER APPEAL A member's request for reconsideration of a decision.

MEMBER PORTAL Your personal online membership access where you can manage your membership.

MEMBERSHIP ENROLLMENT APPLICATION An electronic application that you must complete to enroll in Altrua HealthShare for membership. This electronic form looks at the 10 years of medical history prior to your Membership Enrollment Date. You will be notified of any membership limitations based on the completion of the medical history questionnaire provided at enrollment. Any information not disclosed during the enrollment process could result in a retroactive membership limitation or denial of your membership.

MEMBERSHIP FORMS An electronic form used by the membership.

a. MEMBERSHIP CANCELLATION REQUEST FORM

An electronic form you must complete and provide to Altrua HealthShare in order to cancel your membership.

b. MEMBERSHIP COMMITMENT FORM

An electronic form you must complete and provide annually to Altrua HealthShare to demonstrate your commitment to the membership, Acknowledgements, Statement of Standards, Commitments and the Escrow Instructions

c. MEMBERSHIP NEEDS PROCESSING FORM

(NPF) An electronic form you must complete and provide to Altrua HealthShare to request eligibility for sharing of your medical needs.

d. MEMBERSHIP UPDATE FORM An electronic form you must complete and provide to Altrua HealthShare when details of your membership change.

MEMBERSHIP GUIDELINES Your reference for acknowledging your Commitments, assessing your eligible and ineligible medical needs, and understanding how contributions are shared in accordance with the Escrow Instructions.

MEMBERSHIP LIMITATION A two-to five-year waiting period on the eligibility for sharing of medical needs, or associated medical conditions, eligible for sharing. An associated condition is one that is caused directly and primarily by the medical condition that is specifically ineligible. The membership limitation is issued during the application process and may be subject to medical record review.

a. RETROACTIVE LIMITATION A two-to five-year waiting period on the eligibility for sharing of medical needs or associated medical needs for an illness or medical condition for which you have received medical advice or treatment at any time during the 10-year look back period preceding your membership effective date. This limitation will be retroactive to your membership effective date because you failed to disclose it on the Membership Enrollment Application.

MEMBERSHIP PLAN **POH Platinum**, **POH Gold** and **POH Bronze** sharing options that are available with different Per Incident

Member Responsibility Amount (piMRAs) and sharing limits, as selected and approved on your Membership Enrollment Application.

MONTHLY CONTRIBUTIONS The money you contribute each month for sharing among the Altrua HealthShare members.

N

NOTICE OF ACTION (NOA) A formal letter telling members that a medical service or medical need has been denied, deferred, or modified (such as a denial letter).

O

OFFICE VISIT A visit to a doctor's office or urgent care facility to address your illness, your specialty medical need, your emergency, or to obtain your preventative care (for example, when you schedule a wellness visit).

P

PER INCIDENT MEMBER RESPONSIBILITY AMOUNT (PIMRA)
The portion of an eligible medical need that does not qualify for sharing and that is your obligation to pay before the membership shares in eligible medical needs.

PRE-EXISTING CONDITION An illness or medical condition for which you have received medical advice or treatment at any time during the time frame specified in the medical history questionnaire on your Membership Enrollment Application preceding your effective date.

R

RECREATIONAL VEHICLE A licensed or unlicensed motor vehicle operated on land or water, or a licensed motor vehicle with less than four wheels.

S

SHARING The process in which the membership shares on eligible medical needs.

SHARING LIMITS The amount(s) the membership will share on your behalf.

- a. **ANNUAL LIMIT** The maximum amount shared for eligible medical needs per member, each calendar year. The calendar year starts on January 1st and continues through December 31st.
- b. **LIFETIME LIMIT** The maximum amount shared for eligible medical needs over your lifetime of membership.

STATEMENT OF STANDARDS The religious and moral philosophy that you agree to live by during your membership.

T

TELEMEDICINE A program that allows you to access remote medical services via real-time, two-way communication with a contracted network of third-party telemedicine providers.

U

UNITS A unit is one qualifying individual member. Two units are two qualifying members. Three units are three or more qualifying members. No household's monthly contribution will exceed that of three units, regardless of the number of members in the household.

USUAL, CUSTOMARY, AND REASONABLE (UCR) The allowed amount for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service.

W

WAITING PERIOD A period of time from the membership effective date that a member must wait before specific medical needs are eligible for sharing.

WITHDRAWN When a membership is cancelled upon your request or when you've failed to meet your membership obligations.



EFFECTIVE DATE

January 1st, 2019



Contact Information

For general information, help with your membership, monthly contribution, or medical needs, please contact us.



PHONE

1.833.3-ALTRUA (258782)

EMAIL

memberservices@altruhealthshare.org

FAX

1.512.382.5520

ONLINE

www.altruhealthshare.org

MAIL

P.O. Box 90849, Austin, TX 78709-0849





Altrua Ministries

Loving God While Serving People

Dear Member,

Altrua Ministries wants to tell you how excited we are that you are now part of the Altrua Ministries family. Not only have you secured your place with a world-class healthcare sharing community, but also with a ministry that is ready and willing to stand alongside you and your family as we walk through life together.

Here is some of how we get that accomplished:

PRAYER SUPPORT

We're here to pray with you for your healing. We believe without compromise the Word of God. Because of that, we stand on faith with you for your healing. You can submit a prayer request at any time through our website at www.am.family or by email at prayer@am.family. We'd love to have you as part of our Prayer Team, and you can join online at www.am.family by clicking on "Prayer" and "Join the Family"!

PRAYER BLASTS

When you call in for a prayer request regarding a medical need or support for a serious illness/procedure that requires preauthorization, Altrua Ministries will be notified, and an email blast will be sent out weekly to all the members asking them to join in prayer for healing. We keep everything confidential, but we believe in the power of prayer as a community.

YOUR 60 SECOND ENCOURAGEMENT

Whether you are going through a hard day, week, month or season, we send out a weekly encouragement based on the Word to inspire you to stay in the fight. Regardless of what you're dealing with, Altrua Ministries believes it will be a blessing to your life as you receive these each week.

DIVING DEEPER SERIES

For those of you who like to study, we provide a monthly series about the Word of God. It's an opportunity to really dive deep into the Word to study and learn more about the Word together.

SUPPORT YOUR WHY

Do you have a dream that you've always wanted to accomplish? The "Support Your Why" may be an excellent venue to accomplish that. Altrua Ministries believes in giving back and this is a great way to do that. To learn more, please visit www.am.family and click on "Support Your Why".

SOCIAL MEDIA

Be sure to connect with us through Instagram, Facebook, Twitter and YouTube @altruaministries for daily encouragement.

We have that and so much more on our website at www.am.family. Be sure to check the Altrua Ministries page often and bookmark it. In the meantime, if we can help you with anything, please don't hesitate to call us at 800.597.1183.

With our warmest blessings,

Dr. Kevin Hull

DIRECTOR OF MINISTRIES

Caring for One Another 

ALTRUA MINISTRIES (DBA ALTRUA HEALTHSHARE) IS NOT AN INSURANCE COMPANY NOR IS THE MEMBERSHIP OFFERED THROUGH AN INSURANCE COMPANY. MEMBERS ARE SELF-PAY PATIENTS. ALTRUA MINISTRIES IS A 501(C)(3) NONPROFIT CORPORATION.
#DCN 0566 0619 | © 2019 ALTRUA HEALTHSHARE