

-Anabaptist HealthShare Plans-

	<u>Catastrophic</u>	<u>Standard</u>	<u>Complete</u>
Individual Rates			
Individual Monthly Contribution	\$50.00	\$110.00	\$150.00
Individual Social Security Exempt	\$75.00	\$135.00	\$175.00
Family Rates (Includes all children under 18)			
Family Monthly Contribution	\$150.00	\$295.00	\$375.00
Family Social Security Exempt	\$200.00	\$345.00	\$425.00
Group Rates*			
Group Individual Contribution	\$50.00	\$100.00	\$135.00
Group Individual Social Security Exempt	\$75.00	\$125.00	\$160.00
Group Family Contribution	\$150.00	\$275.00	\$345.00
Group Family Social Security Exempt	\$200.00	\$325.00	\$395.00
Descriptions/Coverages			
Telemedicine (Dial-Care)		Included on all plans	
Per incident ISA**	\$5,000.00	\$1,500.00	\$500.00
Maternity ISA	N/A	\$3,000.00	\$1,500.00
Maternity through midwife ISA	N/A	\$1,500.00	\$1,000.00
Sharing Limit Per Illness/Incident	\$150,000.00	\$500,000.00	Unlimited
Hospitalization (inpatient/outpatient)		Included on all plans	
Surgery		Included on all plans	
Doctor's Office Visits	Not Included	Incident-related	Incident-related
Prescriptions	Not Included	Incident-related	Incident-related
Physical Therapy	Not Included	Incident-related	Incident related
Maternity	Not Included	Included	Included
Maternity complications that result in a hospital stay or inpatient/outpatient surgery	Not Included	Included	Included
Emergency Room		Included on all plans	
Transportation to Emergency Room	Not included	Included	Included
Chronic Illness	Not Included	Included (ISA resets annually)	Included (ISA resets annually)
Dental & Optometry		Not Included on all plans	
End of Life Sharing	Not included	\$5,000	\$10,000

* A group is defined as 10 or more paying members, not including children under 18.

** ISA/Individual Shared Amount (Member responsibility. Remainder is eligible for AHS sharing).

** Maximum of 3 incidents per year requiring ISA (Each case after the third is covered 100% by AHS with no ISA).

Medicare Eligible Members 65 and over: This Sharing Plan has the expectation that any Medicare eligible member reaching the age of 65 will be covered under Medicare parts A and B. If a member is enrolled in Medicare parts A and B, the monthly contribution amount is reduced to only-

- \$50 per month for the Standard Plan, or
- \$75 per month for the Complete Plan.

Pharmaceuticals are covered if the member is also enrolled in Medicare Part D. Plan deductibles apply.

Non-Medicare Members 65 and over: There is a 75/25% sharing for non-Medicare members over 65 after deductible is met.

Exclusions-

- Any illnesses, accidents, or cases that result from the following: Alcohol, tobacco, illegal drugs, abuse of legal drugs, and intimate relationships outside of marriage.
- All pre-existing conditions are subject to a 12-month waiting period before they are eligible for sharing.
- Pre-existing cancer cases are not eligible for sharing. Exceptions may be made for group enrollments.

Items not routinely shared-

- Auto related injuries: It is expected that AHS sharing members have “medical coverage” as part of their auto insurance.
- Work related injuries: It is expected that work related injuries are covered by worker’s comp. AHS does have a Worker’s Aid plan add-on that shares job related injuries and time off work expenses for only \$22.00 per month. However, this is not worker’s comp insurance.
- Organ transplants.
- Non-FDA approved or alternative medicine.
- Mental or behavioral illnesses will be reviewed on a case by case basis by the AHS team.
- Medical bills not pre-authorized by AHS: Except for emergency room visits, all medical expenses must be pre-authorized by AHS.

This is not insurance. Rather, the true spirit of medical sharing seeks how many can be helped vs. the insurance mentality of seeing how many it can avoid helping.

Should you have a need not eligible for sharing, please contact AHS to review available options!

Anabaptist HealthShare:

- ❖ Is a “Health Care Sharing Ministry” recognized by the U.S. Department of Health and Human Services
- ❖ Is a 501(c)(3) public charity
- ❖ Is a non-profit corporation
- ❖ Is a qualified ACA Exemption