



## MRAS (Member Responsibility Amounts)

**1<sup>ST</sup> MRA** \$1,500 per member, per calendar year

**2<sup>ND</sup> MRA** 25% of the next \$10,000 per member (\$2,500 max) with an affiliated provider/facility or a maximum of \$5,000 if Medicare +25% isn't accepted and/or the licensed medical professional/ facility is non-affiliated. The membership shares in eligible needs at 100% after the 1<sup>st</sup>, then 2<sup>nd</sup> MRAs are met, and simultaneously, as the 2<sup>nd</sup> MRA is being met.\*



## Office, Urgent Care & Specialist Visits

Each member is allowed a maximum of **6** office/urgent care visits per calendar year. The membership applies up to \$300 of charges per visit to the 1<sup>st</sup> then 2<sup>nd</sup> MRA. After six visits, the member is responsible for 100% of charges.



## Wellness Visit

Members are allowed one wellness/preventative visit used only for required screening tests in addition to the **6** office/urgent care/specialist visits. It is available for female members age 40 and over and male members age 50 and over. The membership will apply up to \$500 of charges to the 1<sup>st</sup> then 2<sup>nd</sup> MRA for a mammogram visit.

## Get convenient access—anytime, anywhere!

All of your health records, contributions and membership information can be found in your pocket.

- › Check your medical need status
- › Find a medical provider near you
- › See your digital wallet & Membership ID Card
- › Get additional membership benefits for completing Health Journey goals

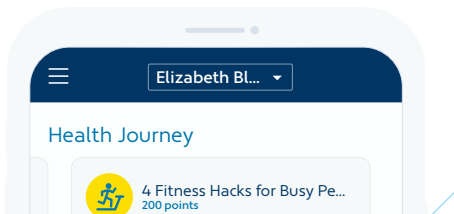
Find a complete list of services and anything else you need on your mobile device.



### Download the App

Using your mobile device, go to:

[www.altruahealthshare.org/app](http://www.altruahealthshare.org/app)



### CANCER TREATMENT

1<sup>st</sup>, then 2<sup>nd</sup> MRAs apply. Biennial screening is required for females 40 and over and males 50 and over. (12 month waiting period)

### LABORATORY SERVICES

Allowed up to \$4,000, per member, per calendar year. Applied towards the 1<sup>st</sup>, then 2<sup>nd</sup> MRAs

### EMERGENCY ROOM

Eligible ER visits are shared at the allowed amount—based on the facility repricing amount of Medicare +50%

### WAITING PERIOD

(eligible 90 days from the membership 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 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 routine mammograms)

### ANNUAL MAXIMUM LIMIT

\$250,000 per member

### LIFETIME MAXIMUM LIMIT

\$1,000,000 per member

### DEPENDENT UPPER AGE LIMIT

Once a dependent reaches 23 years old, they may continue on an individual membership

### FLU SHOT

Reimbursement only. Max of \$25 per member, per calendar year

### BETTER LIVING NOW

Medical Supplies and Discounts

HOMELINK, a leader in durable medical supplies, has over 33,000 provider and manufacturer relationships, ensuring that quality, savings and excellence are always available to you, no matter what your medical supply needs are. As a member, you can save between 5% and 40% on a wide variety of durable medical equipment and services.

To get started, simply call our professionally trained staff at 1.888.501.3591 or visit [www.vgmhomelink.com/yourhomelinkorders](http://www.vgmhomelink.com/yourhomelinkorders).



## Thank you for joining with us in caring for one another!

Sharing Summary  
Member Responsibility Amounts  
Office, Urgent Care & Specialist Visits  
Included Membership Services



## Included Membership Services

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



### Telemedicine

DialCare is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You and your family have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more.

Doctors are available 24 hours a day, 365 days a year, allowing you and your family convenient access to quality care from home, work or on the go.

Simply follow the link you received in your email to complete your registration or visit <https://member.dialcare.com/membereligibility>. If you're having problems registering, you can call DialCare for assistance at 1.855.335.2255. Once registered, you can log in online at <https://dialcare.com> or use the Altrua HealthShare app to request consults or to update your medical history.



### Counseling

LifeWorks by Morneau Shepell is a platform that supports the total well-being of you and your family in virtually every area of your life.

The platform gives you access to confidential, professional help in managing stress at work, home, financial matters and more, 24 hours a day, 7 days a week.\*



### Prescription Savings

Get 15%-60% off the retail price of generic drugs and 10%-25% off the retail price of brand name drugs.



#### Use Your Services & Discounts

Present your Membership ID Card to your provider so they can update your medical information, apply discounts and process your medical needs.



#### Sign in to Your Member Portal

Easily view your health information, submit medical needs, see your contribution amount, manage your membership and get access to all of our services.

[www.altruahealthshare.org](http://www.altruahealthshare.org) and click



#### Call Anytime for Services

Access Telemedicine & other services or speak to Member Services: Monday–Friday, 8:00 a.m.–6:00 p.m. CT.

1.833.3-Altrua (258782)

\*CA RESIDENTS ARE LIMITED TO 3 SESSIONS PER TOPIC IN A 6-MONTH PERIOD. 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 0645 1119 | © 2019 ALTRUA HEALTHSHARE – ALL RIGHTS RESERVED