



## ACA EXEMPT PLANS



## INDIVIDUAL & FAMILY

**This is NOT Insurance**  
800-362-2809 to enroll

### PREVENTIVE CARE

As part of our solution, the plans cover medical services recommended by the USPSTF and outlined in the ACA for preventive care. There is zero out of pocket expense and no deductible to meet for any scheduled preventive care service or routine in-network check up, pap smear, flu shot and more. It's easier to stay healthy with regular preventive care.



### EPISODIC PRIMARY CARE

Primary care is at the core of an Alieria Plan, and we consider it a key step in getting and staying healthy. Our model is based on an innovative approach to care that is truly patient-centered, combining excellent service with a modern approach. This includes medical care needs such as primary care, office visits, basic eye and hearing exams, flu shots, infections, etc.

### CHRONIC CARE

With a AlieriaCare Premium Plan, you receive chronic care management for conditions such as diabetes, asthma, blood pressure, cardiac conditions, etc. Members' primary care assigned physicians also perform any outpatient designated services.

### LABS & DIAGNOSTICS

All PCP and Urgent Care labs are included in your monthly membership. Your membership includes over 180 different lab tests to ensure the medical care you need is covered

### TELEMEDICINE

Whether sick, at work or in bed all day, a doctor is only a phone call away. Talk to a doctor on your phone or video chat and have your problem diagnosed, medicine prescribed, or if necessary, be further instructed.

With 24/7/365 access to a doctor, staying healthy has never been simpler. Reap the benefit of innovative healthcare.

### PRESCRIPTION DRUG PROGRAM

The AlieriaCare Prescription Savings delivers significant discounts in both brand name and generic drugs, saving cardholders an average of 55% on prescription drug purchases.

### URGENT CARE

For those medical situations that can't wait or are more complex than primary care services, AlieriaCare Plans offer access to urgent care facilities at hundreds of medical centers throughout the United States.

### Membership

Unity HealthShare is a healthcare sharing ministry which acts as an organizational clearing house to administer sharing of health care needs for qualifying members. The membership is based on a religious tradition of mutual aid, neighborly assistance, and burden sharing. The membership does not subsidize self-destructive behaviors and lifestyles, but is specifically tailored for individuals who maintain a healthy lifestyle, make responsible choices in regards to health and care, and believe in helping others. The HCSM HealthShare membership is not health insurance.

### Hospitalization

Hospitalization is covered, once the Member Shared Responsibility Amount has been met, under all the individual plans. The Per incident limit for coverage ranges from \$150,000 to \$1,000,000.

### Surgery

Both in-patient and out-patient procedures are covered, once the Member Shared Responsibility Amount has been met, under all individual plans. The Per incident limit for coverage ranges from \$150,000 to \$1,000,000.

*Because Unity HealthShare is a religious organization, members are required to agree with the organizations statement of Beliefs:*  
1. We believe that our personal rights and liberties originate from God and are bestowed on us by God. 2. We believe every individual has a fundamental religious right to worship God in his or her own way. 3. We believe it is our moral and ethical obligation to assist our fellow man when they are in need according to our available resources and opportunity. 4. We believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors or habits that produce sickness or disease to ourselves or others. 5. We believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family or other valued advisors.

## Plan Details – ACA Exempt - Individual & Family Plans

Alera Healthcare has coupled, through health care sharing ministries, the best of two programs: Alera MEC solution and HCSM Hospitalization and Surgery Plan. This two part offering provides the most flexible and cost effective program in the market today, while at the same time remaining independent of insurance. Neither program is insurance, yet ACA exemption applies for both individuals and families alike.

### This is NOT Insurance

Alera Benefits	AleraCare 5000*			AleraCare 7500*			AleraCare 10000*		
	Value <sup>2</sup>	Plus <sup>2</sup>	Premium <sup>3</sup>	Value <sup>2</sup>	Plus <sup>2</sup>	Premium <sup>3</sup>	Value <sup>2</sup>	Plus <sup>2</sup>	Premium <sup>3</sup>
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%	100%
Rx Discount	Included	Included	Included	Included	Included	Included	Included	Included	Included
Primary Care (PCP)	Preventive Care	3 per Year* \$20 Consult Fee	5 per Year* \$20 Consult Fee	Preventive Care	3 per Year* \$20 Consult Fee	5 per Year* \$20 Consult Fee	Preventive Care	3 per Year* \$20 Consult Fee	5 per Year* \$20 Consult Fee
Labs & Diagnostics	Preventive Only	PCP & Urgent Care**	PCP & Urgent Care**	Preventive Only	PCP & Urgent Care**	PCP & Urgent Care**	Preventive Only	PCP & Urgent Care**	PCP & Urgent Care**
Urgent Care	n/a	1 per Year* \$20 Consult Fee	2 per Year* \$20 Consult Fee	n/a	1 per Year* \$20 Consult Fee	2 per Year* \$20 Consult Fee	n/a	1 per Year* \$20 Consult Fee	2 per Year* \$20 Consult Fee
PCP Chronic Visits	n/a	n/a	Included @ PCP	n/a	n/a	Included @ PCP	n/a	n/a	Included @ PCP
X-Rays**	Preventive Only	100%**	100%**	Preventive Only	100%**	100%**	Preventive Only	100%**	100%**
Telemedicine***	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pediatrics	Preventive Only	Preventive Only	As Primary Care	Preventive Only	Preventive Only	As Primary Care	Preventive Only	Preventive Only	As Primary Care
OB/GYN	Preventive Only	Preventive Only	As Primary Care	Preventive Only	Preventive Only	As Primary Care	Preventive Only	Preventive Only	As Primary Care

Unity HCSM Plans <sup>1,4,5</sup>									
MSRA (Annual)	\$5,000	\$5,000	\$5,000	\$7,500	\$7,500	\$7,500	\$10,000	\$10,000	\$10,000
Hospitalization	Included	Included	Included	Included	Included	Included	Included	Included	Included
In-Patient Surgery	Included	Included	Included	Included	Included	Included	Included	Included	Included
Out-Patient Surgery	Included	Included	Included	Included	Included	Included	Included	Included	Included
Specialty Care	n/a	n/a	\$75 msra	n/a	n/a	\$75 msra	n/a	n/a	\$75 msra
Emergency Room <sup>6</sup>	n/a	\$500 msra	\$300 msra	n/a	\$500 msra	\$300 msra	n/a	\$500 msra	\$300 msra
Maternity <sup>7</sup>	n/a	n/a	\$5,000 max	n/a	n/a	\$5,000 max	n/a	n/a	\$5,000 max
Per Incident Maximum Limit	\$150,000	\$250,000	\$500,000	\$150,000	\$250,000	\$500,000	\$150,000	\$250,000	\$500,000
Lifetime Maximum Limit	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000

Total Offering-2 programs									
Individual Only	\$269	\$329	\$339	\$239	\$289	\$299	\$199	\$249	\$279
Individual + Spouse	\$449	\$479	\$509	\$399	\$449	\$489	\$379	\$409	\$449
Individual + Child <sup>5</sup>	\$439	\$469	\$499	\$389	\$439	\$469	\$359	\$399	\$439
Family <sup>5</sup>	\$569	\$599	\$679	\$539	\$569	\$639	\$499	\$539	\$599

\*All members must contact a telemedicine provider before visiting any provider or lab facility; all appointments are made through the Alera Concierge Services department, instead of through your provider. Lifestyle lab testing not included. Annual Physical unavailable until 9 months after effective date. \*\*\$25 Read-fee applies for x-rays at urgent care (may vary by city) \*\*\*Telemedicine services not available in some states.

1. Pre-existing conditions have a 24-month waiting period
2. Surgical benefits are not available for the first 6 months
3. Surgical benefits are not available for the first 2 months
4. Cancer coverage is provided after 12 months of continuous coverage, if a pre-existing cancer condition did not exist prior to or at the time of application
5. Qualified dependents are under the age of 20. Ages 20-26 can qualify as a dependent, if proven to be a full-time student
6. ER visits are subject to review, and are meant only for life threatening situations
7. Maternity benefits are not available for the first 10 months

• Add Additional \$130 per member for additional \$500,000 per incident Rider

- Add \$60 for persons who smoke
- Add \$60 for each member over 59 years of age

Unity HealthShare plans do not promise to pay medical claims

\*Products NOT available in AK, HI, PR, WA, OR, ND, SD, WY, NY\*

MSRA – Member Shared Responsibility Amount

This is NOT Insurance

## LEGAL NOTICES

The following legal notices are the result of discussions by Unity HealthShareSM or other healthcare sharing ministries with several state regulators and are part of an effort to ensure that Sharing Members understand that Unity HealthShareSM is not an insurance company and that it does not guarantee payment of medical costs. Our role is to enable self-pay patients to help fellow Americans through voluntary financial gifts.

### GENERAL LEGAL NOTICE

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

### STATE SPECIFIC NOTICES

#### Alabama Code Title 22-6A-2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Arizona Statute 20-122

Notice: the organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Arkansas Code 23-60-104.2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Florida Statute 624.1265

Unity HealthShare is not an insurance company, and membership is not offered through an insurance company. Unity HealthShare is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

#### Georgia Statute 33-1-20

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Idaho Statute 41-121

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Illinois Statute 215-5/4-Class 1-b

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Indiana Code 27-1-2.1

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

#### Kentucky Revised Statute 304.1-120 (7)

Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

#### Louisiana Revised Statute Title 22-318,319

Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

#### Maine Revised Statute Title 24-A, §704, sub-§3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Maryland Article 48, Section 1-202(4)**

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

**Mississippi Title 83-77-1**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Missouri Section 376.1750**

Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

**Nebraska Revised Statute Chapter 44-311**

IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

**New Hampshire Section 126-V:1**

IMPORTANT NOTICE This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

**North Carolina Statute 58-49-12**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

**Pennsylvania 40 Penn. Statute Section 23(b)**

Notice: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

**South Dakota Statute Title 58-1-3.3**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Texas Code Title 8, K, 1681.001**

Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

**Virginia Code 38.2-6300-6301**

Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

**Wisconsin Statute 600.01 (1) (b) (9)**

ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

**\*The AlierCare 5000, 75000, and 10000 cannot be sold in the following states: Hawaii, Alaska, Puerto Rico, Oregon, Washington, North Dakota, South Dakota, Wyoming, New York\***