



ACA EXEMPT PLANS



INDIVIDUAL & FAMILY

This is NOT Insurance

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

HCSM HealthShare is an escrow agent that administers voluntary 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 of the beliefs listed in the HCSM Statement of Beliefs the members agree as follows:

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

Aliera Healthcare has combined, through health care sharing ministries, the best of two programs: Aliera MEC solution and HCSM Hospitalization and Surgery Plan. This combined 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

	AlieraCare 5000*			AlieraCare 7500*			AlieraCare 10000*		
Aliera Benefits	Value ²	Plus ²	Premium ³	Value ²	Plus ²	Premium ³	Value ²	Plus ²	Premium ³
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*	5 per Year*	Preventive Care	3 per Year*	5 per Year*	Preventive Care	3 per Year*	5 per Year*
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*	2 per Year*	n/a	1 per Year*	2 per Year*	n/a	1 per Year*	2 per Year*
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	n/a	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 ^{1,4,5}									
MSRA (Per Incident)	\$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 ⁶	n/a	\$500 msra	\$300 msra	n/a	\$500 msra	\$300 msra	n/a	\$500 msra	\$300 msra
Maternity ⁷	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	\$389	\$449	\$489	\$359	\$399	\$449
Individual + Child ⁵	\$439	\$469	\$499	\$399	\$439	\$469	\$379	\$409	\$439
Family ⁵	\$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 Aliera 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.

- Pre-existing conditions have a 24-month waiting period
- Surgical benefits are not available for the first 6 months
- Surgical benefits are not available for the first 2 months
- 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
- Qualified dependents are under the age of 20. Ages 20-26 can qualify as a dependent, if proven to be a full-time student
- ER visits are subject to review, and are meant only for life threatening situations
- 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

The HCSM plan is not a promise to pay

MSRA – Member Shared Responsibility Amount

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