

Health Cost Sharing Plans OCHNA HEALTH	SederaHealth Access (1)			Zion Health DPC (2)			Samaritan Ministries (3)		Christian Care Ministry Medi-Share (4)			Christian Healthcare Ministries (5)			Altruus HealthShare (6)			Liberty HealthShare (7)		
	\$5,000 IUA	\$2,500	\$500	\$5,000 IUA	\$2,500	\$1,000	Basic	Classic	Medi-Share			Bronze	Silver	Gold	Sapphire	Emerald	Diamond	Share	Plus	Complete
ADMINISTRATIVE																				
Website	sedera.com/dpc			zionhealth.org			samaritanministries.org		mychristiancare.org			chministries.org			altruushealthshare.org			libertyhealthshare.org		
Religious Faith	Any			Any			Christianity		Christianity			Christianity			Any			Any		
Pre-existing limitations *	In first 12-36 months			Shareable,max=contributions			In first 60 months		In first 36 months			In first 36 months			In first 24 months			In first 12-36 months		
Pre-existing exception	Yes			Yes			Yes		No			No			Yes, for Office Visits			HealthTrac Program		
Expenses shareable	Immediately			Immediately			Immediately		Immediately			Immediately			After 90-day waiting period			After 60 days		
Provider Network	Any No Network Req.			Any No Network Req.			Any No Network Req.		MultiPlan, Optional*			Any No Network Req.			MultiPlan, Optional*			Any No Network Req.		
Out of Pocket Terminology	Initial Unshareable Amt (IUA)			IUA			-		Ann. Househ. Portion (AHP)			Personal Resp. (PR)			Mbr. Responsibility Amt (MRA)			Annual Unshared Amt (AUA)		
Other Programs by Same	Sedera Select (Employer)			Direct, Connected, Worksite			CMF Curo (Catholic)		-			-			2 levels			Solidarity (Catholic)		
THE NUMBERS																				
Application Fees, etc.	None			\$50			\$200 Startup Fee		\$50 + \$120 registration			None			\$100 + \$100-125/year			\$135 + \$75/year		
Monthly Cost Range, Indiv.	From \$99	\$131	\$169	From \$108	\$122	\$159	From \$100	\$160	From \$51 Rate depending on age, AHP Health Incentive Discount			\$45	\$85	\$150	From \$140	\$250	\$280	From \$199	\$224	\$249
Monthly Cost Range, Couple	From \$189	\$253	\$327	From \$196	\$226	\$307	From \$200	\$440				\$45	\$85	\$150	From \$280	\$390	\$415	From \$299	\$324	\$349
Monthly Cost Range, Family	From \$285	\$377	\$485	From \$270	\$313	\$427	From \$250	\$495				\$45	\$85	\$150	From \$380	\$520	\$555	From \$429	\$454	\$479
Annual Out of Pocket Max, if any	3 x IUA for Individual 5 x IUA for Couple/Family			3 x IUA for All			N/A		Selected AHP (\$1,000 to \$10,500)			N/A			1st: \$1500	\$1,000	\$500	AUA: \$1,000 Indiv., \$1750 Couple, \$2250 Family		
Shareable Cost per Need	100% after IUA per need* IUA waived after 3-5 needs			100% after IUA per need* IUA \$500 after 3rd need			if > \$1,500*	if > \$300*	100% after AHP			if > \$5k	if > \$1k	if > \$500	Only if more than MRA amount 75% (1st), 100% (2nd MRA)			70%	100% after AUA	
Max Shared per Need	No limit			No limit			\$236,500	\$250,000	No limit			\$125,000/need			\$250,000/yr	No limit		\$125,000/need	\$1 million	
Extended Sharing	N/A			N/A			Save to Share		N/A			Brother's Keeper			\$1 million lifetime		\$2 mil	N/A		
Extended Sharing Premium	N/A			N/A			\$15/year + \$133/person		N/A			\$25/unit + \$40/year			N/A			N/A		
MEDICAL SERVICES																				
Annual Physical	Provided by DPC Practice (for Sedera Access via DPC)			Provided by DPC Practice (for Zion DPC Program only)			No		No			No			Female age > 40y, Male > 50y			Yes, max \$400 shareable		
Well Child Visits							No		Yes, up to age 6			No			Part of 6-visit shareable limit/yr			Yes, max \$400 shareable		
Preventive Immunizations	Pediatric Only			No			No		No			No			Pediatric only			Yes		
Screen. Mammo/Colonoscopy	Yes (IUA waived)			Shareable in 2nd year			No		No			No			With limitations*			Yes (AUA waived)		
Doctor's Office Visits	Included in DPC Membership			Included in DPC Membrshp			Need-based*		After AHP, \$35 copay*			No	No	After PR	MRA		\$300-\$350 copay	Included in DPC, or AUA*		
Hospitalization	100% after IUA*			IUA applies Semi-private Rm			Need-based*		Subject to AHP			No	No		Subject to MRA		Subject to AUA*			
Emergency Care	100% after IUA*			100% after IUA*			Need-based*		After AHP, \$135 copay*			No	No		Subject to MRA		Subject to AUA*			
Ambulance, Land or Air	Emergencies IUA applies			Emergencies IUA applies			Between Hospitals Only		Between Hospitals Only			Between Hospitals			Emergencies (\$3k Land, \$10k Air)			Emergencies AUA applies*		
DPC Membership	Req'd for Sedera Access DPC			Req'd for Zion DPC Program			Ltd Reimbursement*		No			No			No			Partially Reimbursable*		
Prescriptions	For 120 days after incident			Only for shareable condition			For 120d after incident		For 6 months after incident			No	No	PR	No			For 45 days after incident		
Mental Health	3 hrs of counseling/year			3 hrs of counseling/year			No		6 mos max (new diagnosis)			No			No			No		
Maternity*	Shareable, IUA waived No fertility/infertility treatments			Shareable, after 2x IUA No fertility/infertility treatment			\$5,000	\$250,000	After AHP for AHP > \$2,500			Hospital Only		After PR	Shareable, after \$5,000 MRA Max \$12,000 1st yr, \$25,000 2nd			Shareable, after AUA		
Chiropractor	Max 15 visits/need or \$1,500			Max 25 visits, up to 120d			Need-based*		Max 20 visits, up to 6 wks			No			After the 1st year			Maximum 12 visits a year		
Hospice	Up to 90 days			Up to 90d, death benefits			Up to 90 days		Up to 30 days			No			N/A			Up to 30 days		
DME	1 month, up to purchase price			Shareable up to purchase \$			Max 1mo, and \$5,300		Shareable, with restrictions			No			Discounts only			No		
Home Health Care	Up to 90 days per incident			Up to 90 days per incident			No		Up to 60 days per incident			No	No	Max 45 visits per incident	No			Up to 30 days per incident		
Physical/Occup. Therapy	Maximum 20 sessions/need to a \$1,500 maximum			PT: Inpatient only ST: Outpatient only Max 35 sessions/condition			Max 40 combined sessions per need		Max 20 sessions/diagnosis			No	No		Max 20 visits for all services, and only after 12-month waiting period			Maximum 10 sessions/year per therapy types		
Speech Therapy									Max. 10 sessions after stroke, surgery, trauma			No	No							

Abbreviations: DPC = Direct Primary Care; DME = Durable Medical Equipment; PT = Physical Therapy; OT = Occupational Therapy; ST = Speech Therapy

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(1) Sedera Health

Pre-existing conditions: Eligible for sharing at up to \$15,000 in the 2nd year, \$30,000 in the 3rd year of membership; No restrictions afterwards, subject to Guideline

Exemptions from Pre-existing conditions limitations: Hypertension, Cholesterol, Hemorrhoids, and Sleep Apnea

Limits on Tobacco users: \$25,000 each for Cancer, Heart conditions, COPD, and Stroke (until confirmed tobacco free for 12 months)

Maternity: shareable up to \$5,000 normal or \$7,500 C-section deliveries with IUA waived (IUA \$500 for home births) for delivery date beyond first 12 months of membership

Sedera Health Access requires membership in an association to be eligible. If Sedera Access is sponsored by a DPC practice, membership in the practice may be required.



(2) Zion Health

Pre-existing conditions: Shareable in 1st year if considered cured, symptom- and treatment-free within prior 12-month period, subject to a maximum equal to year-to-date contributions

Exemptions from Pre-existing conditions limitations: Hypertension, Cholesterol, Hemorrhoids, and Sleep Apnea; Insulin for diabetes: NOT shareable regardless

Sharing for colonoscopies and other preventive services requires 1 year of Direct Membership or in Connect Health program with a DPC practice.

Maternity: IUA may be waived for home births | Pregnancy prior to start of membership shareable up to max contributions made to date

Death benefits require 2 years of uninterrupted membership: \$10,000 primary member or spouse, \$2,500 dependent child.



(3) Samaritan Ministries

Pre-existing conditions: shareable after 1 year without symptoms or treatment, or 5 years for genetic defects, hereditary diseases, cases of related cancers, or heart conditions

Exemptions from Pre-existing conditions limitations: Diabetes, Hypertension, Cholesterol

Rate of \$200-250/month for single-parent (divorced/widowed) household for Samaritan Basic, \$305/month for Samaritan Classic

DPC Memberships are eligible for sharing at up to \$100 for the month in which a physician is consulted, makes a referral, or charges for services related to a shareable need.

Sharing after IUA is 90% for Samaritan Basic, 100% for Samaritan Classic. Expenses for Medical Equipment are shareable up to \$4,950.

Maternity: Due date must be 260 days or more from membership start date; Individual Membership not eligible; Up to \$5,000 until \$13,500 has been spent, then max per plan



(4) Medi-Share

Monthly Amount depends on age, family size, and selection of AHP amount.

Cost might be higher when not using MultiPlan, such as a co-liability of 20% at non-PPO hospitals.

The \$35 and \$135 co-payments are required even after the member has met the AHP amount.

Pre-existing conditions: shareable only after 36 months of membership, up to \$100,000/year if no symptoms in the last 36 months, or \$500,000/year if in the last 60 months.

Maternity: Conception has to be after joining, with maximum amount shared at \$125,000.



(5) Christian Healthcare Ministries

A unit can be an adult, or all dependent children of an adult: One unit: 1 adult | Two units: 2 adults, or 1 adult + children | Three units: 2 adults + children

Extended Coverage with Brothers' Keeper Program: Annual fee \$40 per year, plus \$25 per quarter per unit

For Bronze and Silver, amount is increased by \$100,000 per year of renewal up to \$1 million maximum. For Gold, it is unlimited.



(6) Altrua Healthshare Sharing Guidelines:

Doctor's Office Visits: Maximum \$300/visit can be counted towards 1st MRA, then 2nd MRA

Maternity: max \$4,000 normal delivery, \$6,000 non-elective C-section, and after 10 months of a Couple Membership

Colonoscopy: Not shareable in the first year; Maximum 3 per lifetime, unless having genetic diseases



(7) Liberty Healthshare

Most sharing requests have restrictions, and may require pre-approval. Enrollment requires completion of a health questionnaire.

Pre-existing conditions: Eligible for sharing at up to \$50,000 for in the 2nd and 3rd year of membership combined; No restrictions afterwards, subject to Guideline

Exemption with HealthTrac Program (additional \$80/month): Diabetes, Hypertension, Heart disease, Cholesterol, Obesity, and Tobacco Use

Maternity: Conception has to be after joining

Direct Primary Care (DPC) Membership often includes office visits in the monthly membership fee at no additional cost.

DPC Membership fees can be reimbursed at up to 75%, to max of \$40/month for individual, \$60/month for couple, and \$75/month for families, subject to change by Liberty.