



SHA Catastrophic[™] PLUS

An integrated health care solution to the ACA Problem

Shared Health Alliance Plans

Designed to help make Health Share Programs a more complete health care solution, the Shared Health Alliance Plans (SHA) offer members access to \$0 co-pay Telemedicine, Preventive Care at 100%, co-pays for PCP, Specialists, Urgent Care, X-ray, and MRI / Cat-scans, and an unlimited co-pay drug card benefit – All the essential care you need.

Catastrophic Protection

You also need health coverage that provides protection from life's major emergencies. Coverage for big medical events is considered catastrophic health coverage, also sometimes called major medical. These are the kind of events that are "rare" for most people, but crippling financially if you do not have the right protection. The Alieria catastrophic options help give you the protection from expensive medical bills. When coupled with the SHA programs, members have a very complete health care solution.

This is NOT Insurance | ACA Exempt

Easy to Enroll – Simple to Understand

Integrated Health Program

The SHA + Plans combine first dollar coverage with an Alieria catastrophic plan.

If your claim is a "major medical" event, you pay covered healthcare expenses until your cost sharing portion is met (MSRA). Then the plan starts to pay 100% toward your covered medical bills.

Staying healthy needs a plan and action. The SHA plans include benefits that can help support you and your family in preventive screenings & wellness, Rx assistance and telemedicine

STEP 1 | Choose a Shared Health Alliance Plan

Shared Health Alliance offers 3 plan options with benefits that include preventive services for all adults and children, a co-pay prescription drug card, Telemedicine, and SHARx Prescription Advocacy.

Network	Multiplan with RBP Wrap PHCS Specific Services		
PLAN Level	PREVENTIVE	PREVENTIVE PREMIER	PREVENTIVE ADVANCED
Deductible	No	No	No
Catastrophic Reimbursement	No	No	No
Preventive Care Services	100% (no deductible)	100% (no deductible)	100% (no deductible)
Doctor Access	\$0 Co-pay Telemedicine	\$0 Co-pay Telemedicine	\$0 Co-pay Telemedicine
Primary Care Physician Office Visit (PHCS)	Not Covered	\$20 Co-pay (max 3 visits per year)	\$20 Co-pay (max 3 visits per year)
Specialists Office Visit (PHCS)	Not Covered	\$50 Co-pay (max 3 visits per year)	\$50 Co-pay (max 3 visits per year)
Urgent Care (PHCS)	Not Covered	\$50 Co-pay (max 3 visits per year)	\$50 Co-pay (max 3 visits per year)
Diagnostic X-Ray and Lab (PHCS)	Not Covered	\$50 Co-pay (In office, max 5 services)	\$50 Co-pay (In office, max 5 services)
Cat-Scan or MRI (PHCS)	Not Covered	\$200 Co-pay (1 per year)	\$200 Co-pay (1 per year)
Outpatient Testing (PHCS)	Not Covered	\$200 Co-pay (1 per year)	\$200 Co-pay (1 per year)
Hospital, Surgical, Ambulance	N/A	N/A	\$0 deductible, 50% co-insurance. Max benefit of \$5,000
PRESCRIPTION BENEFITS			
Tier 1—Low Cost	\$1 co-pay	\$1 co-pay	\$1 co-pay
Tier 2—Generics	10% Co-Insurance	10% Co-Insurance	10% Co-Insurance
Tier 3—Preferred Brand	20% Co-Insurance	20% Co-Insurance	20% Co-Insurance
Tier 4—Non-Preferred 1	40% Co-Insurance	40% Co-Insurance	40% Co-Insurance
High Cost Maintenance & Specialty Meds	SHARx Program \$0 Access Fee + low to no cost share	SHARx Program \$0 Access Fee + low to no cost share	SHARx Program \$0 Access Fee + low to no cost share

Shared Health Alliance Rx Assistance Program

HIGH COST PRESCRIPTION RELIEF IS HERE!



- *Many members get their prescriptions for FREE!*
- *Others receive their prescriptions at 75% - 90% off!*
- *Expensive Name Brand Maintenance Medications*
- *High Cost Specialty Medications*
- *High Cost Generics*
- *Save thousands of dollars on prescription expenses*

"I'm a single father and was recently diagnosed with leukemia. The medication that was prescribed costs more than \$16,000 per month. Through the program, I was able to get access to the medication for free!"

"I live in an assisted living facility and was paying \$370 month through the pharmacy. I called to see if they could help me and they were able to get my medications for only \$50 a month. This program is such a God-send!"

"I am thrilled that this company exists!!. I was taking medicine for my cystic acne. Painful bumps all over my face, back, and chest. I called around to pharmaceutical companies looking for help with the cost of medicine. I finally got referred to this program after 16 other companies rejected me. Thank God for Anji! I got my medicine that was \$800 a month for \$25. Way better!!! Thank you sooo much, I am spreading the word."

STEP 2 | Choose a Catastrophic Plan Sharing Limit

Unity HealthShareSM offers a catastrophic cost-sharing plan to help those looking for a reliable and inclusive option to standard comprehensive plans in the event a catastrophic incident that requires a hospital visit.

Coverage* (Sharing)	\$150,000 Catastrophic Sharing Limit**	\$250,000 Catastrophic Sharing Limit**	\$500,000 Catastrophic Sharing Limit**
Emergency Room	✓	✓	\$300 MSRA
In-patient Surgery	✓	✓	✓
Out-patient Surgery	✓	✓	✓
Hospitalization	✓	✓	✓
In-patient Labs	✓	✓	✓
In-patient X-rays	✓	✓	✓
In-patient Pharmacy	✓	✓	✓
In-patient MRI	✓	✓	✓
In-patient CT Scans	✓	✓	✓
Anesthesiologist	✓	✓	✓
Specialist***	Hospital Only	Hospital Only	1 st visit \$75 Consult Fee (thereafter, 100% after MSRA)
Outside Imaging	X	X	100% after MSRA

* Events covered during the first year become pre-existing condition for the second year, resetting after 24 months.

** Lifetime Catastrophic Sharing Limit is \$300,000, \$500,000, and \$1,000,000 respectively.

*** Specialist is only covered during hospital stay of 24 hours or longer.

Terms and Limitations:

Member cost sharing does not apply to any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms within 24 months prior to the application date. (Pre-existing condition)

There is a \$300 co-expense required at the time of service at any emergency room. If at the time of the ER visit the member's situation evolves whereby the member is admitted, then the \$300 co-expense will be included as part of the member shared responsibility amount (MSRA).

If at any time it is discovered that a member did not disclose accurate medical history on the membership application, the criteria set forth in the membership eligibility manual on his/her application date will be applied, and could result in either a retroactive membership limitation or a retroactive denial to his/her effective date of membership including denial of cost sharing.

Catastrophic Plus Pricing

\$5,000 MSRA + SHA Preventive										\$5,000 MSRA + SHA Preventive Premier						\$5,000 MSRA + SHA Preventive Advanced					
\$150,000 Sharing Limit																					
SHA-PREV150				SHA-PREM150						SHA-ADV150											
Age	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family			
0-39	\$211.50	\$336.10	\$453.50	\$267.50	\$433.10	\$591.50	\$307.50	\$508.10	\$645.50	\$319.02	\$519.62	\$657.02	\$329.57	\$530.17	\$667.57	\$352.11	\$552.71	\$690.11			
40-49	\$223.02	\$347.62	\$465.02	\$279.02	\$444.62	\$603.02	\$319.02	\$519.62	\$657.02	\$329.57	\$530.17	\$667.57	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11			
50-59	\$233.57	\$358.17	\$475.57	\$289.57	\$455.17	\$613.57	\$329.57	\$530.17	\$667.57	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11			
60-64	\$256.11	\$380.71	\$498.11	\$312.11	\$477.71	\$636.11	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11	\$352.11	\$552.71	\$690.11			
\$250,000 Sharing Limit																					
SHA-PREV250				SHA-PREM250						SHA-ADV250											
Age	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family			
0-39	\$279.48	\$412.48	\$534.08	\$335.48	\$509.48	\$672.08	\$375.48	\$584.48	\$726.08	\$395.94	\$604.94	\$746.54	\$414.70	\$623.70	\$765.30	\$454.75	\$663.75	\$805.35			
40-49	\$299.94	\$432.94	\$554.54	\$355.94	\$529.94	\$692.54	\$395.94	\$604.94	\$746.54	\$414.70	\$623.70	\$765.30	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35			
50-59	\$318.70	\$451.70	\$573.30	\$374.70	\$548.7	\$711.30	\$414.70	\$623.70	\$765.30	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35			
60-64	\$358.75	\$491.75	\$613.35	\$414.75	\$588.75	\$751.35	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35	\$454.75	\$663.75	\$805.35			
\$500,000 Sharing Limit																					
SHA-PREV500				SHA-PREM500						SHA-ADV500											
Age	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family			
0-39	\$325.04	\$484.64	\$642.50	\$381.04	\$581.64	\$780.50	\$421.04	\$656.64	\$834.5	\$446.16	\$692.96	\$884.97	\$471.30	\$729.30	\$935.30	\$521.56	\$801.96	\$1,035.96			
40-49	\$350.16	\$520.96	\$692.97	\$406.16	\$617.96	\$830.97	\$446.16	\$692.96	\$884.97	\$471.30	\$729.30	\$935.30	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96			
50-59	\$375.30	\$557.30	\$743.30	\$431.30	\$654.30	\$881.30	\$471.30	\$729.30	\$935.30	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96			
60-64	\$425.56	\$629.96	\$843.96	\$481.56	\$726.96	\$981.96	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96	\$521.56	\$801.96	\$1,035.96			