



## A New Era of Affordable Quality Healthcare Choices in Case of Emergencies

Alera Healthcare, in alliance with Trinity HealthShare, makes quality healthcare choices affordable for individuals and families through our healthcare sharing community.

**CarePlus Advantage** helps make major emergencies more affordable if, and when, they occur. This plan is for people who are primarily healthy and don't mind paying out of pocket for day to day healthcare expenses but who are looking for peace of mind in case of serious illness or injury.

**CarePlus Advantage is built on an innovative cost-sharing model** that is designed to streamline access to individual and family-focused healthcare choices without the costs and complexities of most one-size-fits-all traditional medical insurance plans. The Health Care Sharing Ministry (HCSM) services provided by Trinity HealthShare are administered by Alera Healthcare to ensure a seamless member experience.

**Trinity HealthShare** is the 501(c)(3) non-profit organization that provides the HCSM services administered by Alera Healthcare to guide the cost sharing of member contributions for certain eligible healthcare needs such as hospitalization, surgery and emergency room visits.

**Catastrophic healthcare choices available year round:** CarePlus Advantage has a low monthly sharing contribution and a high Member Shared Responsibility Amount (MSRA), which is the amount members must pay out of pocket before medical expenses become eligible for sharing with other members.

CarePlus Advantage is specifically designed to provide catastrophic cost-sharing options for individuals and families. CarePlus Advantage offers two MSRA levels including \$5,000 and \$10,000, and three maximum sharing limit options including \$150,000, \$250,000 and \$500,000.

# A Roadmap of Catastrophic Healthcare

**CarePlus gives individuals and families a clear path to the catastrophic healthcare services they need, when they need them.**

Built on the Multiplan PHCS network, a nationwide preferred provider organization (PPO), CarePlus Advantage provides access to more than 1,000,000 healthcare professionals in over 6,000 facilities across the United States.



# Catastrophic & Hospitalization

## CarePlus Advantage provides healthcare sharing for the unexpected

When you plan for life's unexpected events with CarePlus, you give yourself and your family peace of mind to focus on healing and getting back to normal. CarePlus includes catastrophic cost sharing for 100% of eligible medical expenses, up to the annual limit, after the Member's Shared Responsibility Amount (MSRA) has been met.

### MEMBER PROFILE EXAMPLE<sup>1</sup>

	<b>Name:</b> John Mitchell <b>Age:</b> 32 <b>Health Status:</b> Excellent (non-smoker) <b>Employment Status:</b> Recently laid off (declined COBRA) <b>Plan:</b> CarePlus (with catastrophic care) <b>Active:</b> June 2018 <b>MSRA:</b> \$5,000	<b>Plan Year Maximum Limit:</b> \$250,000 <b>Lifetime Maximum Limit:</b> \$500,000 <b>Monthly Contribution:</b> \$222.12
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On the way to an interview, John was in a car accident and was rushed to the hospital in an ambulance. He had three broken vertebrae and was promptly scheduled for emergency surgery the next morning. He was in the hospital for a little over a week, where he began working closely with physical therapists to rebuild strength and to prepare for ongoing self-therapy at home.

After being home for about a month, John was pleasantly surprised to find that by purchasing CarePlus and planning for the worst, he had drastically reduced his out-of-pocket medical expenses through member sharing.

The following is a breakdown of John's eligible hospital expenses and his financial responsibility after all was said and done.

DESCRIPTION	Incident Costs	Plan Pays	Member Pays
Ambulance <sup>2</sup>	\$5,000	\$0 (before MSRA)	\$5,000 MSRA
Anesthesia	\$23,000	\$23,000	\$0
Inpatient X-rays	\$3,800	\$3,800	\$0
Hospital Stay (9 days)	\$36,285	\$36,285	\$0
Inpatient Physical Therapy	\$8,406	\$8,406	\$0
Inpatient Spine Surgery	\$132,000	\$132,000	\$0
<b>Total</b>	<b>\$208,491</b>	<b>\$203,491</b>	<b>\$5,000</b>

1. For representation only. This is not an actual example.

2. When MSRA has already been met, plan pays 100% of ground ambulatory costs per plan year and up to \$10,000 in sharing eligibility for air transport, up to the plan year maximum limit.





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This is NOT insurance.



## PLAN DETAILS

PLAN OFFERINGS PER MEMBER ►	Multiplan PHCS (in-network)		
Member Shared Responsibility Amount (MSRA)	\$5,000   \$10,000		
Co-expense	Play Pays: 100%		
Out-of-pocket Maximum (within sharing limits)	\$5,000   \$10,000		
Plan Year Maximum Limit <sup>1</sup>	\$150,000	\$250,000	\$500,000
Lifetime Maximum Limit <sup>1</sup>	\$300,000	\$500,000	\$1,000,000
<b>Section 1</b>	<b>Offerings Eligible Prior to Meeting MSRA</b>		
The offerings in Section 1 are available to CarePlus members upon enrollment. They do not require you to meet MSRA prior to using them.			
Emergency Room <sup>2</sup>	Unlimited Visits \$300 Consult Fee		
<b>Section 2</b>	<b>Offerings Eligible After Meeting MSRA<sup>3</sup></b>		
The offerings in Section 2 require you to meet your selected MSRA amount before your medical expenses are eligible for member sharing.			
Anesthesiologist	Plan Pays: 100%		
Ambulance <sup>4</sup>	Plan Pays: 100%		
<b>Inpatient Services</b>			
Specialty Care <sup>5</sup>	Plan Pays: 100%		
Hospitalization	Plan Pays: 100%		
Surgical	Plan Pays: 100%		
Labs & Diagnostics	Plan Pays: 100%		
X-rays & Diagnostic Imaging	Plan Pays: 100%		
Pharmacy	Plan Pays: 100%		
<b>Outpatient Services</b>			
Specialty Care	Not Eligible		
Hospitalization	Not Eligible		
Surgical	Plan Pays: 100%		
Labs & Diagnostics	Not Eligible		
X-rays & Diagnostic Imaging	Not Eligible		
Pharmacy	Not Eligible		

- \$150,000 per incident maximum limit coincides with a \$300,000 lifetime maximum limit; \$250,000 per incident maximum limit coincides with a \$500,000 lifetime maximum limit; \$500,000 per incident maximum limit coincides with a \$1,000,000 lifetime maximum limit.
- Emergency room cost sharing is subject to review and is only meant for life-threatening situations. If at the time during the emergency room visit the member is admitted to the hospital, the \$300 consult fee will be applied to the MSRA.
- Pre-existing conditions: chronic or recurrent conditions that have shown symptoms and/or received treatment within the past 24 months are not eligible for sharing during the first 24 months of membership. On the 25th month of continuous membership, the condition will no longer be subject to the pre-existing condition sharing limitations. Appeals may be considered for earlier sharing in surgical interventions.
- Maximum sharing amount for air transport is \$10,000.
- Specialty care visits are only eligible during an inpatient hospital stay of 24 hours or longer.

**Administrative and conditional fees:** \$100 one-time enrollment fee. Add \$60 per member who smokes.

## PLAN DETAILS

CarePlus Advantage plans are specifically designed to provide economic cost sharing for those who want peace of mind in case of an emergency.

\$5,000 MSRA									
Rates	\$150,000 Sharing Limit			\$250,000 Sharing Limit			\$500,000 Sharing Limit		
Age <sup>1</sup>	Member	Member +1	Family <sup>2</sup>	Member	Member +1	Family <sup>2</sup>	Member	Member +1	Family <sup>2</sup>
18-39	\$125.00	\$203.00	\$305.00	\$222.12	\$312.12	\$420.12	\$255.44	\$358.94	\$483.14
40-49	\$141.45	\$219.45	\$321.45	\$251.34	\$341.34	\$449.34	\$289.04	\$392.54	\$516.74
50-59	\$180.01	\$269.71	\$387.01	\$319.86	\$423.36	\$547.56	\$367.84	\$486.86	\$629.69
60-64	\$217.04	\$306.74	\$424.04	\$385.66	\$489.16	\$613.36	\$443.51	\$562.53	\$705.36

  

\$10,000 MSRA									
Rates	\$150,000 Sharing Limit			\$250,000 Sharing Limit			\$500,000 Sharing Limit		
Age <sup>1</sup>	Member	Member +1	Family <sup>2</sup>	Member	Member +1	Family <sup>2</sup>	Member	Member +1	Family <sup>2</sup>
18-39	\$104.17	\$169.17	\$254.17	\$185.10	\$260.10	\$350.10	\$212.87	\$299.12	\$402.62
40-49	\$117.87	\$182.87	\$267.87	\$209.45	\$284.45	\$374.45	\$240.86	\$327.11	\$430.61
50-59	\$150.01	\$224.76	\$322.51	\$266.56	\$352.81	\$456.31	\$306.53	\$405.72	\$524.75
60-64	\$180.86	\$255.61	\$353.36	\$321.38	\$407.63	\$511.13	\$369.59	\$468.77	\$587.80

1. Primary member must be at least 18 years of age; monthly rate is based on eldest eligible family member.  
 2. Members under the age of 20 or full-time students ages 20 to 26 can qualify as a dependent.

Trinity HealthShare plans follow medical eligibility review protocols described in the plan but are not a promise to pay.





## STATEMENT OF BELIEFS

Because Trinity HealthShare, Inc. is a religious organization, members are required to agree with the organization's 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 advisor.

### LEGAL NOTICES

The following legal notices are required by state regulation, and are intended to notify individuals that health care sharing ministry plans are not insurance, and that the ministry does not provide any guarantee or promise to pay your medical expenses.

### GENERAL LEGAL NOTICE

This organization facilitates the sharing of medical expenses but is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Sharing is available for all eligible medical expenses; however, 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 or your provider receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills. This health care sharing ministry is not regulated by the State Insurance Departments. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

### 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

Trinity HealthShare, Inc. is not an insurance company, and membership is not offered through an insurance company. Trinity HealthShare, Inc. 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.



## STATE SPECIFIC NOTICES (CONTINUED)

### 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)

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

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### 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

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

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