



# CAREPLUS<sup>+</sup>

## ADVANTAGE

*Major emergencies don't need to overwhelm your life*

### Catastrophic Plans

Looking for a 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. Generally, it's for people who either don't go to the doctor often or aren't concerned about paying for minor health care expenses out-of-pocket as they come up.

### What is a Catastrophic Plan?

Catastrophic plans have low monthly payments but a high *Member Shared Responsibility Amount* (MSRA). **A MSRA is the amount you pay for health care services before your plan starts to share cost.** Once you meet your MSRA, our CarePlus Advantage (catastrophic) plans pay 100 percent for most services. Medical treatment for a serious illness or accident can cost thousands of dollars. So, you can see how these plans protect you from catastrophic expenses, and how they're better than no coverage.

## Catastrophic medical events can now be managed

### Catastrophic plans are simple to use

Catastrophic health plans are simple to use. You pay covered healthcare expenses until your cost-sharing portion is met. Then, the plan starts to pay 100% toward your covered medical bills.

### A catastrophic plan is for you if:

- You don't go to the doctor often
- You can pay for minor healthcare expenses out-of-pocket
- You want to save on monthly premium

# Catastrophic Care

*Healthy choices that are right for you*

## A Catastrophic Plan Scenario

Let's say you are a person who rarely visits the doctor and can pay for routine medical bills, such as an ear infection or blood pressure check. You purchase a Catastrophic Cost-Sharing Plan in which your plan covers 100% after your MRSA. This means that after your sharing portion is met, you pay \$0 of covered medical bills at the hospital. **Unfortunately**, you have an accident that requires surgery, an extended hospital stay and rehabilitation. These



services can cost thousands of dollars and are likely much more than your cost-sharing responsibility. In this scenario, you would just pay your MSRA of the covered expenses until you reach your maximum out-of-pocket maximum. **What a relief!**

## Examples of Covered Major Medical Events

- Heart Attack
- Cancer
- Trauma
- Hospitalization
- Surgery



*Call Us Today!*

### PLAN DETAILS | Catastrophic Cost-sharing

Unity HealthShare<sup>SM</sup> offers a catastrophic cost-sharing plan to help those who cannot afford standard comprehensive plans and need to provide peace of mind in the event a catastrophic incident requires a hospital visit.

Coverage* (Sharing)	\$150,000 Catastrophic Sharing Limit**			\$250,000 Catastrophic Sharing Limit**		
Emergency Room	✓	✓	✓	✓	✓	✓
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	Hospital Only	Hospital Only	Hospital Only	Hospital Only
Outside Imaging	X	X	X	X	X	X
Primary Care (PCP)	X	X	X	X	X	X
	<b>Pricing</b>			<b>Pricing</b>		
<b>MSRA (Per Member)</b>	<b>\$5,000 MSRA</b>					
<b>Ages</b>	<b>Single</b>	<b>Member +1</b>	<b>Family</b>	<b>Single</b>	<b>Member +1</b>	<b>Family</b>
0–39	\$125.00	\$203.00	\$305.00	\$222.12	\$312.12	\$420.12
40–49	\$141.45	\$219.45	\$321.45	\$251.34	\$341.34	\$449.34
50–59	\$156.53	\$234.53	\$336.53	\$278.14	\$368.14	\$476.14
60–64	\$188.73	\$266.73	\$368.73	\$335.36	\$425.36	\$533.36
<b>MSRA (Per Member)</b>	<b>\$10,000 MSRA</b>					
<b>Ages</b>	<b>Single</b>	<b>Member +1</b>	<b>Family</b>	<b>Single</b>	<b>Member +1</b>	<b>Family</b>
0–39	\$104.17	\$169.17	\$254.17	\$185.10	\$260.10	\$350.10
40–49	\$117.87	\$182.87	\$267.87	\$209.45	\$284.45	\$374.45
50–59	\$130.44	\$195.44	\$280.44	\$231.79	\$306.79	\$396.79
60–64	\$157.27	\$222.27	\$307.27	\$279.46	\$354.46	\$444.46

\* 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 and \$500,000 respectively.

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

**This is NOT Insurance**

**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.

## 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 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.

#### 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)**

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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**

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)**

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