

STANDARD Membership Information

STANDARD MEMBERSHIPS	GOLD	SILVER	BRONZE
1st MRA*	\$500 per person per calendar year	\$1,000 per person per calendar year	\$1,500 per person per calendar year
2nd MRA*	or	25% of the next \$10,000	25% of the next \$10,000
2nd MRA* Non-Affiliated Practitioner only		50% of the next \$10,000	50% of the next \$10,000
Office Visits MRA* 6 visits per calendar year	Included up to \$300 per visit with a \$35 MRA for Affiliated Practitioners**	Included up to \$300 per visit with a \$35 MRA for Affiliated Practitioners**	Not Available
Maternity	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	\$4,000 max. normal delivery; \$6,000 max. medically necessary C-section	Not Available
Prescription	Generic discount program	Generic discount program	Generic discount program
Annual Maximum Limit	Not Applicable	Not Applicable	Not Applicable
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

*Member Responsibility Amount (Out of Pocket) Affiliated Practitioner only: PHCS network www.multiplan.com

**Non-Affiliated Providers office visit MRA is 50% of office visits

Monthly Contribution Requests for Standard Membership

GOLD STANDARD				SILVER STANDARD				BRONZE STANDARD			
Age	Single	Member +1	Family	Age	Single	Member +1	Family	Age	Single	Member +1	Family
0-39	\$240.00	\$360.00	\$480.00	0-39	\$216.00	\$336.00	\$450.00	0-39	\$120.00	\$240.00	\$330.00
40-49	\$264.00	\$396.00	\$540.00	40-49	\$240.00	\$372.00	\$492.00	40-49	\$180.00	\$270.00	\$360.00
50-59	\$324.00	\$558.00	\$660.00	50-59	\$300.00	\$516.00	\$600.00	50-59	\$240.00	\$420.00	\$450.00
60-64	\$420.00	\$732.00	\$780.00	60-64	\$360.00	\$660.00	\$720.00	60-64	\$300.00	\$540.00	\$600.00
65+ Medicare	\$240.00	\$360.00	N/A	65+ Medicare	\$216.00	\$336.00	N/A	65+ Medicare	\$120.00	\$240.00	N/A

> If your family is larger than five, add \$50 more for each additional family member.

> If husband and wife are both participation, "head-of-household" is based on the older spouse's age.

> If head of household is 65 or over, contribution is based on younger spouse's age.

> Office Visit MRA does not apply to 65+ Medicare plans or bronze plans.

Trio-Med is a standalone Critical illness, Accident and AD&D plan Package with Altru Health Share Plan to cover cancer hole Guaranteed Issue (shown) and Standard Issue plans available

How to calculate rates:

Benefit Level is the monthly price (guaranteed Issue). The amount listed is for Accident and Critical Illness and AD/D

Ex: Member only, \$2,500 Benefit Level price \$36.16/month

The \$2500 is accident benefit, and \$2500 for critical illness and \$2500 for AD/D

**Accident benefit is per accident. Great feature for active families

For Standard Issue rates (higher benefits) go to website

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Triomed Rate

Rates for: AL, AR, AZ, CA, DC, FL, GA, ID, IL, IN, KY, LA, MA, MI, MS, NC, NE, NM, NV, OK, PA, RI, SC, TN, TX, VA, WI, WV, WY

Family Composition	Benefits Level	Total Premium
Member	\$2,500	\$36.16
Member	\$5,000	\$42.45
Member	\$10,000	\$52.69
Member + Spouse	\$2,500	\$47.62
Member + Spouse	\$5,000	\$58.54
Member + Spouse	\$10,000	\$75.75
Member + Children	\$2,500	\$46.06
Member + Children	\$5,000	\$55.41
Member + Children	\$10,000	\$69.50
Family	\$2,500	\$57.53
Family	\$5,000	\$71.51
Family	\$10,000	\$92.55

GUARANTEE ISSUE RATES

Rates for North Dakota

Family Composition	Benefits Level	Total Premium	GUARANTEE ISSUE RATES
Member	\$2,500	\$41.96	
Member	\$5,000	\$49.95	
Member	\$10,000	\$62.21	
Member + Spouse	\$2,500	\$59.22	
Member + Spouse	\$5,000	\$73.54	
Member + Spouse	\$10,000	\$94.78	
Member + Children	\$2,500	\$57.66	
Member + Children	\$5,000	\$70.41	
Member + Children	\$10,000	\$88.53	
Family	\$2,500	\$74.92	
Family	\$5,000	\$94.01	
Family	\$10,000	\$121.10	

Rates for Ohio

Family Composition	Benefits Level	Total Premium	GUARANTEE ISSUE RATES
Member	\$2,500	\$35.45	
Member	\$5,000	\$42.46	
Member	\$10,000	\$54.66	
Member + Spouse	\$2,500	\$45.52	
Member + Spouse	\$5,000	\$57.23	
Member + Spouse	\$10,000	\$77.00	
Member + Children	\$2,500	\$43.29	
Member + Children	\$5,000	\$52.76	
Member + Children	\$10,000	\$68.05	
Family	\$2,500	\$53.36	
Family	\$5,000	\$67.52	
Family	\$10,000	\$90.37	

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