

INTERIMCARE™

Temporary healthcare cost sharing for individuals and family members

You can plan for the unexpected.

Alieria's Unity InterimCare™ plan provides medical cost sharing to you and your family through times of transition. You'll have the care you need for unplanned or unexpected medical bills and other healthcare expenses, including:

- Doctor visits and some preventive care
- Emergency room and ambulance cost sharing
- Urgent care cost sharing, and more

Being without healthcare for any length of time is too long. Alieria along with Unity HealthShareSM InterimCare™ cost sharing programs cover a variety of needs from budget and family to your unique time frame.

InterimCare™ plans offer affordable medical cost sharing by a Healthcare Sharing Ministry (HCSM). They do not provide Minimum Essential Coverage as mandated by the Affordable Care Act, but provide ACA exemption under the HCSM plan.

This is NOT Insurance. This is healthcare cost sharing.

Short term healthcare cost sharing from 1 to 11 months



- Individuals receive an ACA exemption when they enroll in an HCSM* Plan.
- Access to the large, national MultiPlan PPO Network helps you get the care you need for less.
- Telemedicine is included with every plan level, no consult fee.
- Cost sharing terms available from 30 to 364 days. The eligibility terms vary by state.
- Choose from a variety of MSRA** options designed to help you find the plan that fits your budget.

* HCSM – Healthcare Cost Sharing Ministry

** MSRA – Member Shared Responsibility Amount

Short Term Medical Plan Details | Value, Plus & Premium

		InterimCare VALUE	InterimCare PLUS	InterimCare PREMIUM
ELIGIBILITY TERM		30-364 days	30-364 days	30-364 days
ALIERA BENEFITS				
Preventive Services¹		30-364 days	30-364 days	30-364 days
<i>Follows USPTF guidelines</i>		1 Preventive Visit	1 Preventive Visit	1 Preventive Visit
Telemedicine				
<i>Free for members and family (\$0 consult fee – with unlimited access)</i>		Included	Included	Included
Doctor Office (Illness & Injury)				
<i>Office Visit, History, and Exam only (referrals for primary care physician/specialist no required)</i>	You pay:	n/a	1 visit** (\$50 MSRA no other responsibility) (additional visits=25% after MSRA)	3 visits** (\$50 MSRA no other responsibility) (additional visits=20% after MSRA)
Urgent Care				
<i>(A medical facility providing immediate, non-routine urgent care for an injury or sickness treated on a walk-in basis)</i>	You pay:	n/a	1 visit @ \$100 member responsibility	1 free visit (additional visits=20% after MSRA)
UNITY HCSM BENEFITS^{2, 3, 4}	MSRA* Type	Per Incident / Per Term	Per Incident / Per Term	Per Incident / Per Term
MSRA (per person)	You pay:	\$1,000, \$2,500, \$5,000 or \$10,000	\$1,000, \$2,500, \$5,000 or \$10,000	\$1,000, \$2,500, \$5,000
Coexpense Choices (% you pay of eligible expenses after MSRA, per person)	You pay:	30% after MSRA	25% after MSRA	20% after MSRA
Out-of-Pocket Maximum	You pay:	\$10,000 per incident/per term	\$10,000 per incident/per term	\$5,000 per incident/per term
Lifetime Maximum Benefit (per covered person)	We pay:	\$1,000,000****	\$1,000,000****	\$1,000,000****
Specialty Care⁵				
		\$75 Consult fee per visit (w/ 30% coexpense after MSRA)	\$75 Consult fee per visit (w/ 25% coexpense after MSRA)	\$75 Consult fee per visit (w/ 20% coexpense after MSRA)
Pharmacy				
Name Brand and Generic Prescription (Rx) Drugs <i>Plans/Options with Rx coverage: limited to \$3,000 maximum Rx benefit per person, per term</i>		Not Covered.	25% after MSRA (You pay for Rx drugs at the point of sale, at the lowest price available, and submit claim to us.)	20% after MSRA. (You pay for Rx drugs at the point of sale, at the lowest price available, and submit claim to us.)
Outpatient				
X-ray & Lab, Mammogram, Pap Smear, PSA screening		30% after MSRA	25% after MSRA	20% after MSRA
Emergency Room Fees⁶ – Illness (Not covered unless admitted)		30% after MSRA	25% after MSRA	1 visit @ \$300 member responsibility (additional visits 20% after MSRA)
Emergency Room Fees⁶ - Injury		30% after MSRA	25% after MSRA	1 visit @ \$300 member responsibility (additional visits 20% after MSRA)
Inpatient				
<i>Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, Professional Fees of Doctors, Surgeons, Nurses</i>		30% after MSRA	25% after MSRA	20% after MSRA
Terms and Conditions			State Exclusions	
<p>1. Preventive visit not available on plans under 180 days. 2. Pre-existing conditions have a 24-month waiting period. 3. Cancer coverage is provided immediately if a pre-existing cancer condition did not exist within 5 years prior to or at the time of application. 4. Qualified dependents are under the age of 20. Ages 20-26 can qualify as a dependent if proven to be a full-time student. 5. The Consult fee is in addition to the cost of your specialty visit and does not apply toward your annual MSRA 6. ER visits are subject to review and are meant only for life-threatening situations.</p>			<p>Products NOT available in AK, HI, PR, WA, OR, ND, SD, WY, NY, MD</p> <p>This is NOT Insurance.</p>	
<p>* MSRA – Member Shared Responsibility Amount ** No visits for 30 days or less; Plus 1 visit at 2 or more months; Premium 2 visits 2-6 months, 3 visits 7-11 months. *** Maximum per incident is \$250,000 **** Maximum per incident is \$500,000</p>				

INTERIMCARE™

Choosing a Guaranteed Issue InterimCare™ Plan is Easy**

**Our Guaranteed Issue plans help you get cost sharing without the possibility of being denied. First, fill out the health questions on the application. Then, choose your plan design.

**Guaranteed Issue Cost Sharing Plans

MSRA*	\$1,000 to \$10,000
Coexpense	30%, 25%, or 20%
Member Maximum Responsibility	\$5,000 to \$10,000
Cost Sharing Team	Between 1 to 11** months (30-364 days)*

*MSRA—Member Shared Responsibility Amount

**Certain Faith attestations apply



\$250,000 to \$1,000,000 in healthcare cost sharing available per eligibility term per member

