

## Direct Primary Care

Align Health provides personalized affordable high quality total healthcare solutions that bundle modern medicine with innovative benefits.



## Affordable Plans for a New Era

Say goodbye to expensive plans, high out-of-pocket costs, lack of care coordination, and limited access to doctors and say hello to Align Health. We bring a new kind of healthcare solution to the market that puts our members in the driver's seat.



### Affordable Care

Our plans provide maximum healthcare at minimal cost



### Modern Plan Choices

We offer a variety of virtual and in-person plans to choose from



### Member-Centric Care

Our plans were created to provide optimal health and wellness



### Enroll Anytime

Enroll by the 20th and benefits begin the 1st of the following month



## Direct & Direct Plus+

These are comprehensive plans with both virtual and unlimited dedicated in-person primary care. Plans also provide pharmacy, lab, imaging, mental health, and worldwide emergency, surgery, and hospitalization cost protection. Preventative benefits available in the Direct Plus+ plan.

*\* This program is not insurance and does not meet the minimum creditable coverage requirements under the Affordable Care Act*

## Member Benefits – Direct & Direct Plus+ Plans

### Direct Primary Care

- Free annual exams
- Unlimited access to personal Primary Care Doctor in-person, virtual, text, or email
- No provider copays, deductibles, or hidden costs or fees
- Discounts on specialists, prescriptions, labs, and imaging
- Universal acceptance regardless of preexisting conditions
- In-person consult for specialist referrals, diagnostics, or labs
- Member first approach to healthcare
- HIPAA/PHI compliant technology
- Live video chat
- Enroll or cancel before the 20th to be effective by the 1st of the following month
- Easy to use secure member portal with help desk

### Pharmacy / Labs / Imaging

- Up to 75% savings on participating labs
- Rx benefit program
  - \$10 copay on generic | \$30 copay formulary program drugs
  - \$250 individual / \$500 family annual deductible | \$250 monthly maximum benefit

### Mental Wellness

- Licensed professionals (online or in-person)
- Member assistance program with up to 8 paid sessions included
- Virtual care navigator to help guide members to appropriate care
- Work/life services - legal referrals, financial coaching, and family care referrals
- Self-care resources

### Emergency, Surgery, and Hospitalization Cost Protection<sup>1</sup>

- |   |                          |
|---|--------------------------|
| • No copay, deductible, coinsurance, or max out-of-pocket | • Everyone accepted      |
| • No network restrictions                                 | • Medical management     |
| • Attentive to medical cost needs                         | • Fair price negotiation |
| • Simple responsible cost per medical event options       | • No major medical caps  |
| • Specialist and facility acceptance worldwide            |                          |

<sup>1</sup> [Pre-Membership Condition Benefit Limitations and Maternity Information](#)

For more information, refer to the "Pre-Membership Medical Conditions & Maternity Needs Requests" section.

## Preventative Benefits – Direct Plus+ Plan Only

\*6-month wait

- |                                 |                            |
|---------------------------------|----------------------------|
| • Outside visit (1x per member) | • Preventative mammogram   |
| • Immunizations - ages 0-16     | • Preventative colonoscopy |

## WHAT IS AN IUA?

The initial unshareable amount, or IUA, is the amount a member must pay before expenses related to a medical need become shareable with the medical cost sharing community. There are 3 IUA options: \$1,000, \$2,500, and \$5,000.

After the IUA is met, additional eligible medical expenses are shareable with the community. There is no annual or lifetime limit on eligible expenses. Members do not need to pay another IUA for any given sharing request until they are symptom free for 12 months. Additionally, members will not be responsible for more than three IUAs in a rolling 12-month period.

### Direct Member Pricing

Initial Unshareable Amount per Medical Event x3 per rolling 12-month period	\$1000 IUA		\$2500 IUA		\$5000 IUA	
	Under 50	Over 50	Under 50	Over 50	Under 50	Over 50
<b>Member Only</b>	<b>\$425.00</b>	<b>\$470.00</b>	<b>\$355.00</b>	<b>\$409.00</b>	<b>\$335.00</b>	<b>\$395.00</b>
<b>Member + Spouse</b>	<b>\$718.00</b>	<b>\$772.00</b>	<b>\$602.00</b>	<b>\$670.00</b>	<b>\$557.00</b>	<b>\$622.00</b>
<b>Member + Child(ren)</b>	<b>\$708.00</b>	<b>\$762.00</b>	<b>\$585.00</b>	<b>\$649.00</b>	<b>\$542.00</b>	<b>\$602.00</b>
<b>Member + Family</b>	<b>\$1060.00</b>	<b>\$1115.00</b>	<b>\$925.00</b>	<b>\$980.00</b>	<b>\$840.00</b>	<b>\$875.00</b>

Prices are current as of 06/2023 and are subject to change

\*\*Smoker add \$60

### Direct Plus+ Member Pricing

Initial Unshareable Amount per Medical Event x3 per rolling 12-month period	\$1000 IUA		\$2500 IUA		\$5000 IUA	
	Under 50	Over 50	Under 50	Over 50	Under 50	Over 50
<b>Member Only</b>	<b>\$465.00</b>	<b>\$512.00</b>	<b>\$393.00</b>	<b>\$449.00</b>	<b>\$382.00</b>	<b>\$436.00</b>
<b>Member + Spouse</b>	<b>\$783.00</b>	<b>\$843.00</b>	<b>\$669.00</b>	<b>\$739.00</b>	<b>\$644.00</b>	<b>\$707.00</b>
<b>Member + Child(ren)</b>	<b>\$746.00</b>	<b>\$805.00</b>	<b>\$645.00</b>	<b>\$712.00</b>	<b>\$612.00</b>	<b>\$678.00</b>
<b>Member + Family</b>	<b>\$1171.00</b>	<b>\$1222.00</b>	<b>\$1009.00</b>	<b>\$1068.00</b>	<b>\$953.00</b>	<b>\$989.00</b>

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\*\*Smoker add \$60

## JOIN TODAY!

[www.alignhealthpartners.com](http://www.alignhealthpartners.com)

Email: [info@alignhealthpartners.com](mailto:info@alignhealthpartners.com)

Phone: 888-775-7838



- This program is not insurance and does not meet the minimum creditable coverage requirements under the Affordable Care Act
- If ACA compliance is needed consider the Unlimited Open Network plan

## Pre-Membership Medical Conditions & Maternity Needs Requests

To keep membership contributions low for all members, there is a waiting period for sharing of medical conditions that exist prior to membership enrollment. This section defines pre-membership medical conditions and outlines the sharing limitations.

### Definition of Pre-Membership Medical Condition

A pre-membership medical condition is any illness or injury for which a person has

- been examined,
- been diagnosed,
- taken medication,
- had symptoms,
- or received medical treatment

within 24 months prior to the effective date of membership. Medical need requests related to conditions that existed prior to membership are only shareable if the condition was regarded as cured and did not require treatment or present symptoms for 24 months prior to the effective date of membership.

### Pre-Membership Condition Benefit Limitations

- Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the effective date is considered a pre-membership condition.
- Pre-membership conditions limitations:
  - 1st Year of Membership - Waiting period for all pre-membership conditions
  - 2nd Year of Membership - Up to \$25,000 of sharing for pre-membership conditions
  - 3rd Year of Membership - Up to \$50,000 of sharing for pre-membership conditions
  - 4th Year of Membership and Beyond - Up to \$125,000 of sharing for pre-membership conditions

### Exceptions for High Blood Pressure, High Cholesterol, and Diabetes

High blood pressure, high cholesterol, and diabetes (types 1 and 2) will not be considered pre-membership medical conditions as long as the member has not been hospitalized for the condition in the 12 months prior to enrollment and is able to control it through medication or diet.

### Maternity

As with any other medical need requests, expectant mothers pay a single IUA for all expenses related to their maternity need request. Shareable expenses may be related to miscarriage, prenatal care, postnatal care, and delivery. Please submit your maternity need request as soon as possible, but no later than 6 months from pregnancy confirmation so we can best assist you with your maternity need request.

Waiting Period - Pregnancy is considered to have existed prior to membership if conception occurs prior to or within the first 60 days of the membership. Conception that occurs prior to membership or within the first 60 days of membership is not shareable. The conception date will be confirmed by medical records.

Newborns who are not born as part of a shareable maternity need must be enrolled manually in a HealthShare membership. The newborn's membership will begin on the date of enrollment but can be no sooner than seven days after delivery. Any complications that the newborn may have, or any medical conditions present at birth, will be considered pre-membership medical conditions. Such conditions are subject to the same waiting periods as other pre-membership medical conditions.