

Altrua Advantage Membership Types

MEMBERSHIP TYPE	GOLD ADVANTAGE	SILVER ADVANTAGE	BRONZE ADVANTAGE
1st MRA*	\$3,000 per person per calendar year	\$3,500 per person per calendar year	\$4,000 per person per calendar year
2nd MRA* Affiliated Provider	N/A	N/A	N/A
2nd MRA** Non-Affiliated Provider	50% of allowed charges	50% of allowed charges	50% of allowed charges
Office Visits MRA* 6 visits per calendar year	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	Included up to \$300 per visit with a \$35 MRA for Affiliated Providers**	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 prescription program	Generic prescription program	Generic prescription program
Annual Maximum Limit	Not Applicable	Not Applicable	\$50,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

*Member Responsibility Amount (Out of Pocket)
 Affiliated Provider: PHCS network www.multiplan.com
 **Non-Affiliated Providers office visit MRA is 50% of office visit

Monthly Contribution Request for Altrua Advantage

GOLD ADVANTAGE

AGE	SINGLE	MEMBER+1	FAMILY
0-39	\$200.00	\$300.00	\$400.00
40-49	\$220.00	\$330.00	\$450.00
50-59	\$270.00	\$465.00	\$550.00
60-64	\$350.00	\$610.00	\$650.00
65+ Medicare	\$200.00	\$300.00	N/A

SILVER ADVANTAGE

AGE	SINGLE	MEMBER+1	FAMILY
0-39	\$180.00	\$280.00	\$375.00
40-49	\$200.00	\$310.00	\$410.00
50-59	\$250.00	\$430.00	\$500.00
60-64	\$300.00	\$550.00	\$600.00
65+ Medicare	\$180.00	\$280.00	N/A

BRONZE ADVANTAGE

AGE	SINGLE	MEMBER+1	FAMILY
0-39	\$100.00	\$200.00	\$275.00
40-49	\$150.00	\$225.00	\$300.00
50-59	\$200.00	\$350.00	\$375.00
60-64	\$250.00	\$450.00	\$500.00
65+ Medicare	\$100.00	\$200.00	N/A

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If your family is larger than five, add \$50 more for each additional family member.
 If husband and wife are both participating, "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.