



## Statement of Standards

Altrua operates off a statement of standards not tied to one specific faith.

Because of my religious convictions, I choose to live a clean and wholesome life, and share the following standards and convictions with members Altrua Healthshare.

I believe in keeping my body clean with proper nutrition and consuming foods in moderation. I believe that use of tobacco illicit drugs and excessive alcohol consumption is harmful to body and soul.

According to the word of God sexual relations outside the bond of marriage between a man and a woman are morally wrong.

I believe that abortion is wrong except in special circumstances such as rape or serious injury to the mother, and then, only after careful consideration by all concerned.

I believe that I am obligated to provide and care for my family and that abuse, of any kind, of a family member or anyone else is wrong.

## Disclaimer

Medical needs are shared and members eligible needs are reimbursed out of an escrow account member contributions are paid into monthly.

Eligible medical needs the membership is unable to share will remain the financial responsibility of the member should the program cease to operate.

This program is an opportunity for like-minded members to care for one another in a time of need.

This program is **NOT INSURANCE** and is not a legally binding agreement to reimburse any member for medical needs.

## How does care work?

Members are considered by the medical profession to be self-pay patients.

Typically, shared costs are lower negotiated costs for services that are charged to health insurance companies.

Members do not participate and subsidizing or paying for certain lifestyle choices others make which continue to add to the rising costs of traditional health insurance.

Members have committed to living healthy and honorable Lifestyles according to Godly principles.

## Membership Qualifications

Financial participation overview application fee **\$100**

(Fee returned if application is not accepted)

Annual membership contribution **\$100**

Altrua Ministries donation **\$25**

Monthly membership type contribution, **Standard** or **Advantage**. **Gold, Silver, Bronze**.

A missed monthly contribution will result in that month's eligible needs not being shared.

An inactive membership can be reinstated when past due contributions are made within 90 days.

## Dependent

- Spouse living under same roof

- Children under age 20

- 20-24 years old if full-time student or full-time service volunteer

## Enrollment

Members can enroll any time throughout the year. Must enroll by the 25th of the month for plan effective the first of the following month.

Once completed application is verified, member will become either a full member or member with limitations based on medical history.

Member will receive welcome packet with membership ID cards, and a request for the first monthly contribution. If not accepted, the membership application fee of \$100 is returned. The Ministry retains the \$25 donation.

## Exclusion/Limitations

[Height and Weight chart](#)

[Needs \*\*NOT\*\* eligible for sharing](#)

[Medical Exclusions](#)

Certain medical conditions may result in a pre-existing waiting period, or membership limitations.

## Network

Altrua is contracted with the PHCS practitioner network. One of the largest physician networks in the US. This is for physicians only. Altrua members can use any hospital. Click the icon to check for your doctors.



## Denied Needs

If a need is denied as not eligible, and there is a dispute, the aggrieved member or any other aggrieved party may seek reconsideration only through the appeal procedure described [herein](#).

## Automatic Denial

For related health conditions subject to denial of members into the Altrua HealthShare Membership: [Click here](#)

## Enroll

Once you have reviewed the full member guidelines and would like to enroll, click the apply button below to be directed to Altrua's application page. Gable Adkins is a local representative of Altrua. When enrolling, please use the agent number in the application, so we can assist you in the future.

**Gable Adkins: A000630001**



**\*Disclaimer\*** This is a summary of Altrua Healthshare Member Guidelines. Before enrolling you must read the full Member Guidelines for complete detail, please click the icon below for the entire guidelines.

