



**\*Disclaimer\*** This is a summary of Altrua Healthshare Exclusions and Limitations from the Member Guidelines. Before enrolling you must read the full Member Guidelines for complete detail, please [click](#) for the entire guidelines.

**Eligible Needs Exclusions:** Only needs incurred on or after the membership effective date are eligible for sharing under the membership escrow instructions. The member (or the member's provider) must submit a request for sharing in the manner and format specified by Altrua HealthShare. Needs arising from any one of the following are not eligible for sharing under the membership escrow instructions:

1. Treatment or referrals received or obtained from any family member including, but not limited to: father, mother, aunt, uncle, grandparent, sibling, cousin, dependent or any in-laws, etc.
2. Pre-existing conditions will be limited for the first twelvemonths of membership. Certain limitations may apply for more than 12 months dependent upon the condition.
3. Illnesses or injuries for which there is a membership limitation.
4. Illness or injuries caused by member negligence or for which the member has acted negligently in obtaining treatment. This could be documented by, but is not limited to, review of medical records or treatment plans by a licensed medical physician.
5. Procedures or treatments that are not recognized and approved by the American Medical Association (AMA) or that are illegal. Includes procedures not approved by the AMA for a given application, procedures still in clinical trials or procedures that are classified as experimental or unproven interventions and therapies.
6. Lifestyles or activities engaged in after the application date that is in conflict with the Statement of Standards (on the membership application).
7. Surgery during the first 90 days of membership, unless the delay of surgery could result in serious impairment to bodily functions, serious dysfunction of a bodily organ or part, or place the patient's health in serious jeopardy.
8. Transportation (e.g., ambulance, etc.) for conditions that are not life-threatening, unless failure to transport the member immediately will seriously jeopardize the member's life; the additional expense for transportation to a facility that is not the nearest facility capable of providing medically necessary care; or charges in excess of \$10,000 for transportation by air.
9. Congenital birth defects, except for any newborn that is born under an eligible need for maternity.
10. Elective cosmetic surgery.
11. Breast implants (placement, replacement or removal) and complications related to breast implants, including abnormal mammograms, unless related to an otherwise eligible need.
12. Elective abortion of a viable fetus/embryo, unless medically necessary to protect the life of the mother.
13. Infertility testing or treatment, as well as any birth control measures to prevent conception (the pill, IUDs, shots, etc.).
14. Sterilization or reversals (vasectomy and tubal ligation).
15. Maternity resulting from adultery or fornication by the member.
16. Hysterectomy without first obtaining two independent opinions (neither physician may not be a partner or other affiliate of the other). Both doctors must examine the patient prior to surgery and both must find that a hysterectomy is medically necessary. The member is responsible to ensure that both physicians submit medical necessity to Altrua HealthShare prior to surgery. Failure to follow these procedures will result in a finding of ineligibility for sharing by the membership.
17. Weight control and management including nutritional counseling for weight loss, weight gain or health maintenance.
18. Hospital stays exceeding 60 days per medical need or additional charges for a private hospital room if a semi-private hospital room is available.
19. Any exams, physicals or tests for which there are no specific medical symptoms, diagnosis in advance or risk assessment testing. Screening colonoscopies, subject to MRA's will be eligible for sharing for members over the age of 55 every 5 years not to exceed 3 per lifetime.
20. Chelation.

21. Physical therapy or chiropractic care in lieu of physical therapy that is not pre-authorized. Pre Authorized treatments are limited to 20 visits in any calendar year.
22. Manipulation therapy.
23. Homeopathic, holistic, or naturopathic treatments, biofeedback or neurofeedback unless pre authorized by Altrua HealthShare. Such treatments will have a limitation of \$500 per calendar year per household.
24. Charges for emergency room visits and/or surgical removal for foreign objects placed in nose or ears by a child over five (5). Removal of foreign objects that can be done in an office setting will be reviewed under regular MRA's or the Office Visit MRA Option.
25. Medication or procedures not requiring a prescription.
26. Custodial, long-term care or other care that does not treat an illness or injury. Eligible long-term care is limited to 40 days or visits.
27. Purchase or rental of durable or reusable equipment or devices (e.g., oxygen, orthotics, hearing aids, prosthetics and external braces), including associated supplies or office visits.
28. Needs for active members submitted after they are over 9 months old. Needs for inactive members submitted after they are over 6 months old.
29. Dental services and procedures, including periodontics, orthodontics, temporomandibular joint disorder (TMJ) or orthognathic surgery. Includes hospital charges for dental work done under general anesthesiology.
30. Optometry, vision services, glasses, contacts, supplies, vision therapy, refraction services or office visits.
31. Psychiatric or psychological counseling, testing, treatment, medication and hospitalization.
32. Mental or psychiatric health, learning disability, developmental delay, autism, behavior disorders, eating disorders, neuropsychological testing, alcohol/substance abuse counseling, attention deficit disorder or hyperactivity.
33. Speech therapy (except for a deficit arising from stroke/trauma).
34. Circumcisions performed after the newborn is discharged from the hospital. An exception will be made for circumcisions that would unusually threaten the health of the newborn. This limit will be extended 30 days after such condition is resolved based upon review of medical records.
35. Self-inflicted or intentional injuries.
36. Acts of war.
37. Exposure to nuclear fuel, explosives, or waste.
38. Occupational injury resulting from an injury incurred while performing any activity for profit.
39. Consumption of alcohol, consumption of a prescription drug not prescribed for the member or prescription drug prescribed for the member and taken in excess that causes an adverse reaction or illicit drug use by a member.
40. Illness or injury caused by the illegal activities of the member or the member's family, including misdemeanors and felonies, regardless of whether or not charges are filed.
41. Treatment, care or services that is not medically necessary or appropriate.
42. Emergency room services, unless treatment at an emergency room is the only legitimate option because of the severity of the condition and lack of availability of treatment at an alternative facility.
43. Sexually transmitted diseases.
44. Diseases, including HIV/AIDs due to tattoos, body piercing, or lifestyle choices.
45. Allergy testing or immunotherapy treatment.
46. Second surgeries on a previously eligible surgical need are not eligible unless a second surgery is medically necessary based on an immediate complication from the first surgery and must occur within 15 days of the original surgery. Second surgery exclusions apply, but are not limited to, knees, shoulders, noses, backs, hernias, sinuses.
47. Genetic testing and counseling.
48. Handling charges, conveyance fees, stat fees, shipping/ handling fees, administration fees, missed appointment fees, telephone/email consultations, additional charges for services supplied in an after-hours setting.
49. Drug testing unless required by membership.
50. Sexual dysfunction services.
51. Diagnostic testing or cancer diagnoses within one year of effective date will render that cancer diagnosis ineligible for sharing until the member's first year anniversary.

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