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MEDICAL ELIGIBILITY COMPARISON

It can be difficult to tell which healthcare program fits your needs the best. To help you out, we put together this handy comparative table that illustrates which option to choose based on what is most important to you and your family.

		comparative table that illustrates which option to choose based on what is most important to you and your family.					
		Solidarity Solidarity	Medi-Share	Samaritan	Christian Health- care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
100%	100% SHARING	✓ Yes	Offers both Co-share and 100% sharing depending on membership	Offers both Co-share and 100% sharing depending on membership	The maximum sharing limit per illness is \$125,000 b. Sharing limits can be extended up to \$1 million or more per illness by participation in the CHM Plus program.	Depends on Level Bronze: 60% Silver: 70% Gold: 80%	Depends on Service and Whether In or Out of Network: 50%-90%
+	ALTERNATIVE / NATUROPATHIC CARE	✓ Yes	No	Yes, limited to specific list of alternative treatments	No	No	No
	AMBULANCE	✓ Yes	Yes	Yes	Yes	Yes	Yes
D. Mills	COSMETIC PROCEDURES	Yes, when medically necessary	Only for breast reconstruction due to breast cancer procedures	Yes w/ conditions	No	No	No
i	CHIROPRACTIC	✓ Yes	Yes	Yes	No	Services exceeding 20 visits per calendar year (Only applies to HMO plans)	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy and Chiropractic care combined.

^{*} Details of policy vary depending on the plan. Solidarity HealthShare is not insurance, nor is it offered through any insurance program.

		Solidarity Solidarity	Medi-Share	Samaritan	Christian Health- care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
©	CANCER, INCLUDING PRECISION GENOMIC TREATMENTS	✓ Yes	Yes, not including Precision Genomic Treatment Options	Yes	Yes, not including Precision Genomic Treatment Options	Yes, not including Precision Genomic Treatment Options	Yes, not including Precision Genomic Treatment Options
**	DENTAL	No, unless for eligible accident Offers discount with Solidarity care card	No, unless for eligible accident	No, unless for eligible accident	No	No, unless conditions specifically covered in the policy	No, unless conditions specifically covered in the policy
•	PRE-EXISTING CONDITIONS	Eligible to share after first year of membership.	Eligible after 3 years	Eligible after an entire year of being completely symptom free	Eligible after an entire year of being completely symptom free	No	No
&	DIABETES	Yes, both type 1 and 2 with Solidarity Well	No	Yes, for type 2	No (PreX)	Yes	Yes
♣	DIAGNOSTIC TESTS	✓ Yes	Yes	Yes	Yes	Yes	Lab: \$40 copay/visit. Deductible does not apply. Xray \$45 copay. CT/PET/MRI: 35% coinsurance
(7)	EATING DISORDERS	✓ Yes	No	No	No	Yes	Yes
₽₹	EMERGENCY ROOM VISIT	✓ Yes	Yes, with provider fee	Yes	Yes	Yes	Yes w/ 50% coinsurance
**	HIGH BLOOD PRESSURE	Yes, with Solidarity Well	Yes	Yes	No (PreX)	No	No
đ	HOME HEALTHCARE	✓ Yes	Yes, with limits	Yes, with limits	Yes	Home healthcare and infusion therapy exceeding 42 visits (of up to four hours each) per calendar year	Yes w/ 35% Coinsurance

^{*} Details of policy vary depending on the plan. Solidarity HealthShare is not insurance, nor is it offered through any insurance program.

		Solidarity S	Medi-Share	Samaritan	Christian Health- care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
×	HOSPICE CARE	✓ Yes	Yes, with limits	Yes	No	No	Yes w/ 50% coinsurance
+ €	HOSPITAL CHARGES	✓ Yes	Yes	Yes	Yes	Deductible / Coinsurance	50% coinsurance
(P)	MATERNITY, INCLUDING OB, HOSPITAL, MIDWIFE, BIRTHING CENTER, AND/OR HOME BIRTH	✓ Yes	Yes, with limits	Yes, with 30% co-share after initial unshareable amount is met. Sharing limit of \$247,000.	Yes, with limits on CHM Gold only	Yes, with limits	Office visit: No charge Childbirth/delivery: 50% coinsurance Childbirth/delivery facility services: 50% coinsurance
<u>•</u>	MENTAL HEALTH SERVICES	✓ Yes	Yes, with limits	No	No	Yes	Outpatient office visits: \$35 copay/visit, deductible does not apply; All other outpatient services: 35% coinsurance Inpatient Services: 50% coinsurance
ę	NAPRO TECHNOLOGY	✓ Yes	No	No	No	No	No
E	ORGAN TRANSPLANT	✓ Yes	Yes	Yes	Yes	Yes, at certain facilities	Yes, at certain facilities
R _K	PRESCRIPTIONS FOR ACUTE AND CHRONIC CONDITIONS	✓ Yes	No	No	No	Yes	Yes
Ë	PHYSICAL THERAPY	✓ Yes	Yes	Yes	Yes	Yes	Yes

^{*} Details of policy vary depending on the plan. Solidarity HealthShare is not insurance, nor is it offered through any insurance program.

		Solidarity Solidarity	Medi-Share	Samaritan	Christian Health- care Ministries	Traditional Insurance 1*	Traditional Insurance 2*
♦ ċ	PROSTHETICS	✓ Yes	Yes	Yes, up to 120 days when prescribed	No	No	No
\$	STERILIZATION REVERSAL	✓ Yes	No	No	No	No	No
	SUPPLEMENTS	✓ Yes	No	Yes	Yes	No	No
<u>_</u>	TELEHEALTH	✓ Yes	Yes	No	Yes	Yes	No
***	OCCUPATIONAL, SPEECH, CARDIAC REHAB THERAPIES	✓ Yes	Yes	Yes	No	Yes	Yes
	WELLNESS VISITS/ ROUTINE MEDICAL CARE, INCLUDING SCREENING MAMMOGRAMS AND COLONOSCOPIES	✓ Yes	No	No	Yes	Yes	Yes
A THE STATE OF THE	VACCINATIONS	✓ Yes	No	No	No (Only infant)	Yes	Yes
	FERTILITY PROGRAMS/ TREATMENTS	✓ Yes	No	No	No	No	No
	NO IN-VITRO FERTILIZATION/ EMBRYO ADOPTION	✓ Yes	Yes	No	Yes	Yes	Yes
100	NO PROVIDER FEES AT POINT OF SERVICE	✓ Yes	No	Yes	Yes	No	No



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COMPARING HEALTHCARE COSTS

It can be difficult to get a sense of exactly what you would pay for in the event of a medical need. So, we put together some example scenarios to help you see how Solidarity's sharing would compare to a similar situation with traditional insurance.

Peg is Having a Baby

(9 months of prenatal care and a hospital delivery)

This EXAMPLE event includes services like:

- Specialist office visits (prenatal care)
- Childbirth/delivery professional services
- Childbirth/delivery facility services
- Diagnostic tests (ultrasounds and blood work)
- Specialist visit (anesthesia)



- The overall Annual Unshared Amount: \$3.000
- Specialist copayment: None
- Sharing percentage: 100%

Total Example Cost: \$12,700

Discount Percentage: 67%

In this example, Peg would pay: *Cost Sharing:*

- AUA: \$3,000
- Copays: None
- Coinsurance: None

What Isn't Shared:

Limits or exclusions: \$0

The total Peg would pay is: \$3,000

The total Solidarity would share is: \$1,191

Traditional Insurance

• The plan's overall deductible: \$7,795

Specialist copayment: \$80

• Hospital (facility) coinsurance: 50%

• Other coinsurance: 50%

Total Example Cost: \$12,700

Discount Percentage: 33%

In this example, Peg would pay: *Cost Sharing:*

Deductibles: \$7,795Copayments: \$200Coinsurance: \$500

What Isn't Covered:

Limits or exclusions: \$60

The total Peg would pay is: \$8,505
The total Aetna would pay is: \$714

Note: If Peg and her family have already met their Annual Unshared Amount for the year, then they would pay \$0 and Solidarity would share the full amount.



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COMPARING HEALTHCARE COSTS

It can be difficult to get a sense of exactly what you would pay for in the event of a medical need. So, we put together some example scenarios to help you see how Solidarity's sharing would compare to a similar situation with traditional insurance.

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

This EXAMPLE event includes services like:

- Emergency room care (including medical supplies)
- Diagnostic text (x-ray)
- Rehabilitation services (physical therapy)



- The overall Annual Unshared Amount: \$3.000
- Specialist copayment: None
- Sharing percentage: 100%

Total Example Cost: \$2,800

Discount Percentage: **67**%

In this example, Mia would pay: *Cost Sharing:*

• AUA: \$924

• Copays: \$0

• Coinsurance: None

What Isn't Shared:

Limits or exclusions: \$0

The total Mia would pay is: \$924

The total Solidarity would share is: \$0

Traditional Insurance

• The plan's overall deductible: \$7,795

Specialist copayment: \$80

• Hospital (facility) coinsurance: 50%

Other coinsurance: 50%

Total Example Cost: \$2,800

Discount Percentage: 33%

In this example, Mia would pay: *Cost Sharing:*

Deductibles: \$1,900Copayments: \$300Coinsurance: \$0

What Isn't Covered:

Limits or exclusions: \$0

The total Mia would pay is: \$2,200

The total Aetna would pay is: \$0

Note: If Mia and her family have already met their Annual Unshared Amount for the year, then they would pay \$0 and Solidarity would share the full amount.



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COMPARING HEALTHCARE COSTS

It can be difficult to get a sense of exactly what you would pay for in the event of a medical need. So, we put together some example scenarios to help you see how Solidarity's sharing would compare to a similar situation with traditional insurance.

Keep in mind, for certain surgeries like this example, Solidarity shares in the latest in medical advancements, including regenerative therapies. Helping our Members access these treatments helps to avoid invasive surgeries, lower overall costs, and improve patient outcomes.

Robert's Knee Replacement (in-patient surgery and hospital stay)

This EXAMPLE event includes services like:

- Pre op care
- Bundled surgery package (professional, facility, and anesthesia)
- Post op care



- The overall Annual Unshared Amount: \$3,000
- Specialist copayment: \$0.00Sharing percentage: 100%

Total Example Cost: \$75,000

Discount Percentage: 67%

In this example, Robert would pay: *Cost Sharing:*

AUA: \$3,000Copays: \$0Coinsurance: \$0

What Isn't Shared:

Limits or exclusions: \$0

The total Robert would pay is: \$3,000 The total Solidarity would share is: \$24,750

Traditional Insurance

• The plan's overall deductible: \$7,795

• Specialist copayment: \$80

• Hospital (facility) coinsurance: 50%

• Other coinsurance: 50%

Total Example Cost: \$75,000

Discount Percentage: 33%

In this example, Robert would pay: *Cost Sharing:*

Deductibles: \$7,795Copayments: \$80

• Coinsurance: \$21,227.50

What Isn't Covered:

Limits or exclusions: \$0

The total Robert would pay is: \$29,102.50
The total Aetna would pay is: \$21,227.50

Note: If Robert and his family have already met their Annual Unshared Amount for the year, then they would pay \$0 and Solidarity would share the full amount.