

TRU-American Health Membership VPC

Elevated Care, Affordable Price

One bill, FIVE memberships: Streamlining your health and wellness has never been easier!

Designed to meet your unique needs, this membership empowers you to put your health first while unlocking savings along the way.

A 5-IN-1 HEALTHCARE SOLUTION

VIRTUAL PRIMARY CARE



Swift & easy access to 24/7 virtual care, along with virtual mental care, AND virtual specialty care.

IN-PERSON URGENT CARE



Find immediate in-person care for the flu, COVID-19, and more for \$0.¹

RX MEMBERSHIP



Easily pay for your medications online and enjoy \$0 copays for generic medications.

HEALTHSHARE MEMBERSHIP



Take a new approach to healthcare with lower costs and no provider restrictions.



LIFESTYLE AND HEALTH DISCOUNTS

Save on major benefits like dental, vision, chiropractic, travel, and more.



VIRTUAL PRIMARY CARE

Receive care from the comfort of your own home, featuring virtual primary care, urgent care, and chronic condition management.²

24/7 ACCESS



Direct access to medical professionals 365 days a year.

ADVOCACY



Billing and patient advocacy resources.

SPECIALTY CARE



Highly-trained specialists to discuss cancer, heart disease, and more.

MENTAL HEALTH



Virtual counseling and help locating support.

IN-PERSON URGENT CARE

Get immediate in-person help for conditions that require elevated care beyond what is traditionally offered in a primary care physician's office, such as COVID-19, the flu, sinus infections, and migraines, for \$0 per visit.¹

FREE LAB WORK

\$0 fee on most basic lab services through QuestSelect™ with no annual cap for use, including a complete metabolic panel, complete blood count, and a lipid panel.⁴

RX MEMBERSHIP

Save on your medications with our pharmacy, and get access to most generic medications for free!³

DIABETES PROGRAM



Get a free meter, low-cost testing strips, lancets, and more.

\$0 PRESCRIPTIONS



Common medications are included, for \$0.

MAIL ORDER



Get 90-day refills mailed directly to you.

RX COACHING



Get virtual education and counseling.

HUGE DISCOUNTS

- **DENTAL** - Save up to 20-50% on most dental procedures including routine oral exams, unlimited cleanings and major work.⁵
- **VISION** - Save 5-30% on eye exams, glasses, contact lenses, and LASIK.⁵
- **CHIROPRACTIC** - Huge discounts on chiropractic services and gym memberships.⁵
- **ENTERTAINMENT** - Savings of up to \$4,900 per year with great deals across travel and entertainment through the TRU Discount Marketplace.

SEDERA HEALTHSHARE MEMBERSHIP

A FINANCIAL SAFEGUARD FOR BIG MEDICAL EXPENSES

A HealthShare is a community of members who make healthcare expenses more manageable by sharing costs. Members embrace this caring approach by agreeing to live by healthy standards and voluntarily participate by submitting monthly contributions.

WHAT'S SHAREABLE*

- Surgery
- Hospitalization
- Emergency care
- Maternity needs

* These are a few examples of needs that may be eligible for sharing. All sharing decisions are subject to the Member Guidelines. Read them [here](#).

MEMBER RESPONSIBILITY

When you have a medical need, you'll pay an Initial Unshareable Amount (IUA), and you'll never pay more than 3 in a year.

☐ \$1,000 IUA ☐ \$2,500 IUA ☐ \$5,000 IUA

**Your
Choice**



INCLUDED PREVENTIVE CARE

- Annual preventive mammogram for women 40+
- Preventive colonoscopy for members 45+
- Select immunizations for children 0-18

HOW IT WORKS

Step 1.



Contribute funds to the community

Step 2.



Pay your IUA when you have a need

Step 3.



Share medical bills with the community

Step 4.



Enjoy peace of mind as part of a caring community

SEE ANY PROVIDER YOU CHOOSE AND NO ANNUAL SHARING LIMIT

THIS BENEFIT IS NOT INSURANCE OF ANY KIND. PLEASE SEE THE IMPORTANT DISCLAIMERS AND NOTICES AT THE END OF THIS BROCHURE.

SIGN UP TODAY!

TRU-AMERICAN HEALTH PLUS HEALTHSHARE

- ☒ Virtual Care
- ☒ Specialty Care
- ☒ In-Person Urgent Care
- ☒ Prescriptions
- ☒ Lab Work
- ☒ Emergency Care
- ☒ Major Medical Expenses
- ☒ Discounted Services

EASY AS 1 2 3!

1. Contact us to enroll and sign up!
2. Choose your Initial Unsharable Amount (IUA).
3. Enjoy your benefits!



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This is NOT insurance. This is not Minimum Essential Coverage. This is a noninsurance program sold as a subscription service. This subscription does not provide reimbursement for any medical expenses.

Offered by TRU Health Group or its affiliates. Pricing and availability subject to change without notice.

1. This program will pay a maximum of \$150 per clinic visit and any balance shall be the responsibility of the member. In-person urgent care visits cost \$0 for the first three (3) visits for members, or \$0 for the first six (6) visits if there is a spouse or child on your account.

2. Virtual Primary Care & Tele Counseling- The Virtual Primary Care and Tele Counseling program does not guarantee that a prescription will be written. The Virtual Primary Care and Tele Counseling program does not prescribe DEA controlled substances, lifestyle drugs and certain other drugs which may be harmful because of their potential for abuse. The Virtual Primary Care and Tele counseling program physicians reserve the right to deny care for potential misuse of services. The Virtual Primary Care and Tele Counseling program operates in all states and is subject to state regulations. For full federal and state notices and disclaimers, please visit <https://careclix.com/terms-and-conditions/>

3. Rx services provided by America's Pharmacy Source. For full federal and state notices and disclaimers, please visit <https://americaspharmacysource.com/terms-and-conditions/>

4. Quest® is the brand name used for services offered by Quest Diagnostics Incorporated and its affiliated companies. Quest Diagnostics Incorporated and certain affiliates are CLIA certified laboratories that provide HIPAA covered services. Other affiliates operated under the Quest® brand, such as Quest Consumer Inc., do not provide HIPAA covered services. Quest, Quest Diagnostics, the associated logo, Nichols Institute and all associated Quest Diagnostics marks are the registered trademarks of Quest Diagnostics. All third party marks — ® and ™ — are the property of their respective owners.

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5. THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.tru-healthgroup.solutionssimplified.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Washington.

The Sedera Healthcare Sharing Ministry is not an insurance company nor is it insurance, and membership is not issued or offered by an insurance company. Participation in this healthcare sharing ministry is entirely optional, and members decide whether or not to provide financial support to other members in need.

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TRU-AMERICAN HEALTH PLUS SEDERA HEALTHSHARE MEMBERSHIP RATES

5000 IUA

Member Only	Monthly Price
Age 18-29	\$206
Age 30-39	\$232
Age 40-49	\$235
Age 50-59	\$287
Age 60-64	\$291
Member Spouse	
Age 18-29	\$320
Age 30-39	\$383
Age 40-49	\$387
Age 50-59	\$493
Age 60-64	\$499
Member Children	
Age 18-29	\$323
Age 30-39	\$387
Age 40-49	\$393
Age 50-59	\$499
Age 60-64	\$505
Member Family	
Age 18-29	\$462
Age 30-39	\$527
Age 40-49	\$535
Age 50-59	\$689
Age 60-64	\$697

2500 IUA

Member Only	Monthly Price
Age 18-29	\$232
Age 30-39	\$254
Age 40-49	\$257
Age 50-59	\$357
Age 60-64	\$364
Member Spouse	
Age 18-29	\$383
Age 30-39	\$429
Age 40-49	\$434
Age 50-59	\$591
Age 60-64	\$599
Member Children	
Age 18-29	\$387
Age 30-39	\$435
Age 40-49	\$439
Age 50-59	\$597
Age 60-64	\$606
Member Family	
Age 18-29	\$588
Age 30-39	\$599
Age 40-49	\$606
Age 50-59	\$795
Age 60-64	\$805

1000 IUA

Member Only	Monthly Price
Age 18-29	\$291
Age 30-39	\$319
Age 40-49	\$323
Age 50-59	\$412
Age 60-64	\$420
Member Spouse	
Age 18-29	\$505
Age 30-39	\$533
Age 40-49	\$541
Age 50-59	\$707
Age 60-64	\$717
Member Children	
Age 18-29	\$510
Age 30-39	\$538
Age 40-49	\$546
Age 50-59	\$715
Age 60-64	\$724
Member Family	
Age 18-29	\$713
Age 30-39	\$723
Age 40-49	\$733
Age 50-59	\$991
Age 60-64	\$1,005