



A healthcare plan built for our members.



OREGON
ASSOCIATION
OF REALTORS®

Lower healthcare costs while *improving* access to personalized, quality care.

- Reduced Total Healthcare Spend
- Lower Family Out of Pocket Expense
- No Co-pay, Unlimited Primary Care
- Included Acute Care Services
- Included Preventive Care
- Included Telehealth
- Alera Catastrophic Coverage
- Alera ACA Exempt HealthSharing Plan



Family Values Based Healthcare



Reduced Total Healthcare Spend



Lower Out of Pocket Expense



Prescription Savings



Telehealth



Same Day/Next Day Appointments



Catastrophic Care Coverage



Direct Primary Care is not insurance. It is an affordable option for employees and their families to receive quality, local, personal medical care. DPC imbeds into an employer's total health care plan.

[OAR Alera and DPC
Enroll Now](#)



Johnson Benefits Group

dave@jbg-inc.com

503-656-3232

PLAN DETAILS | Description text

Aliera Healthcare in conjunction with Unity HealthShareSM offers a catastrophic cost-sharing plan to help those who cannot afford standard comprehensive plans and need to provide peace of mind in the event a catastrophic incident requires a

Coverage* (Sharing)	\$150,000 Sharing Limit**			\$250,000 Sharing Limit**			\$500,000 Sharing Limit**		
Unlimited Primary Care	✓	✓	✓	✓	✓	✓	✓		
Emergency Room	✓	✓	✓	✓	✓	✓	\$300 MSRA		
In-patient Surgery	✓	✓	✓	✓	✓	✓	✓		
Out-patient Surgery	✓	✓	✓	✓	✓	✓	✓		
Hospitalization	✓	✓	✓	✓	✓	✓	✓		
In-patient Labs	✓	✓	✓	✓	✓	✓	✓		
In-patient X-rays	✓	✓	✓	✓	✓	✓	✓		
In-patient Pharmacy	✓	✓	✓	✓	✓	✓	✓		
In-patient MRI	✓	✓	✓	✓	✓	✓	✓		
In-patient CT Scans	✓	✓	✓	✓	✓	✓	✓		
Anesthesiologist	✓	✓	✓	✓	✓	✓	✓		
Specialist***	Hospital Only	Hospital Only	Hospital Only	Hospital Only	Hospital Only	Hospital Only	1st visit \$75 Consult Fee (thereafter, 100% after MSRA)		
Outside Imaging	X	X	X	X	X	X	100% after MSRA		
	Pricing			Pricing			Pricing		
MSRA (Per Member)	\$5,000 MSRA								
Ages	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
0-39	\$192.50	\$317.10	\$448.50	\$260.48	\$393.48	\$529.08	\$306.04	\$465.64	\$637.50
40-49	\$204.02	\$328.62	\$460.02	\$280.94	\$413.94	\$549.54	\$331.16	\$501.96	\$687.97
50-59	\$214.57	\$339.17	\$470.57	\$299.70	\$432.70	\$568.30	\$356.30	\$538.30	\$738.30
60-64	\$237.11	\$361.71	\$493.11	\$339.75	\$472.75	\$608.35	\$406.56	\$610.96	\$838.96
MSRA (Per Member)	\$10,000 MSRA								
Ages	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
0-39	\$177.92	\$293.42	\$412.92	\$234.57	\$357.07	\$480.07	N/A	N/A	N/A
40-49	\$187.51	\$303.01	\$422.51	\$251.62	\$374.12	\$497.12	N/A	N/A	N/A
50-59	\$196.31	\$311.81	\$431.31	\$267.25	\$389.75	\$512.75	N/A	N/A	N/A
60-64	\$215.09	\$330.59	\$450.09	\$300.52	\$423.12	\$546.12	N/A	N/A	N/A

* Events covered during the first year become pre-existing condition for the second year, resetting after 24 months.

** Lifetime Catastrophic Sharing Limit is \$300,000 and \$500,000 respectively.

*** Specialist is only covered during hospital stay of 24 hours or longer.

Terms and Limitations:

Member cost-sharing does not apply to any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms within 24 months prior to the application date. (Pre-existing condition.)

There is a \$300 co-expense required at the time of service at any emergency room. If at the time of the ER visit the member's situation evolves whereby the member is admitted, then the \$300 co-expense will be included as part of the member shared responsibility amount (MSRA).

If at any time it is discovered that a member did not disclose accurate medical history on the membership application, the criteria set forth in the membership eligibility manual on his/her application date will be applied, and could result in either a retroactive membership limitation or a retroactive denial to his/her effective date of membership including denial of cost-sharing.

This is NOT Insurance



EverMed D|P|C

Returning the focus to the patient.

Included Services

Services

Primary Care Visits	Included
Acute Care Visits	Included
Preventive Care	Included
Annual Wellness Exams	Included
Well Child Exams	Included
Sports Physicals	Included
Telemedicine* (Email, Phone, Text & Portal Consults)	Included

Procedures

EKG	Included
PPD (TB Test)	Included
Injection Fees (medication costs may not be covered)	Included
Immunizations (medication costs may not be covered)	Included
Flu Shot	Included
Ear Irrigation	Included
Nebulizer Treatments	Included
Liquid Nitrogen Procedures	Included
Smoking and Tobacco Cessation Counseling	Included
Minor Surgical Procedures (Complexity Varies)	Included
Alcohol and Substance Abuse Screening	Included

Labs**

Urinalysis	Included
Blood Glucose	Included
Urine Pregnancy Test	Included
Lipid Profile	Included
HgbA1c	Included
Rapid Strep Test	Included

Additional Services

Discount Prescription Card	
Prescription Savings Portal	Included
Discount Mail Order Prescription Program	Included
Specialty Care Triage/Support	Included

*Availability of lab services varies per clinic

**Each clinic offers some form of telemedicine, check with your clinic selection for their method.

Many EverMed DPC clinics offer additional services as part of the monthly DPC subscription fee. For a complete list of what each clinics offers, visit their page on the EverMed DPC website.

Direct Primary Care is not insurance. It is an affordable option for individuals, families and employers to receive quality, local, personal medical care.

Returning the focus to the patient.



How EverMed Direct Primary Care Works



Focus on you, the Patient, Not Codes

With EverMed DPC, physicians are no longer distracted with insurance codes and billing, they are only concerned with how to get and keep you healthy.



Same Day, Next Day Appointments

Open Access to care means you can see your physician when you need them. Telemedicine means appropriate follow up and conditions may be assessed in the comfort of your home or even on the road or at work.



Longer Visits

EverMed DPC physicians have smaller patient panels than traditional care models. Coupled with less administration, this means they have more time for you. Cover multiple issues per visit and even multiple family members.



See *Your* Physician, not *a* Physician

Seeing a physician for what ails you is great, seeing *your* physician who knows you and your medical history is even better! Understanding your personal health journey and current treatments can be key to properly assessing your care.



Returning the focus to the patient.



EverMed **No Co-Pay** Primary Care for Your Family

Unlimited access to Primary Care



What that means to you is never having to hesitate to seek care or even call to see if it is recommended that you be seen. Your DPC provider is there for you and your family.

You can even be seen for multiple issues or have multiple family members seen in one visit.

No Co-pays for Primary Care



Money and copays are no longer a barrier to care.

Telehealth



Have to pack up all the kids, take time out of work or travelling? Or just plain want to feel crummy at home and not have to go anywhere? If appropriate, telemedicine lets you diagnosed and treated via secure text, email, phone or portal.

Acute Care (Yep, still no co-pays!)



All EverMed DPC practices manage acute care—minor sprains, the flu and sniffles, but some locations offer full Urgent Care services including X-ray, simple casting and sutures.



EverMed D|P|C

Returning the focus to the patient.

Benefits of Unity HealthShare



ACA Exemption

A HCSM facilitates sharing of healthcare costs among members who have common ethical or religious beliefs. Members are exempt from the requirements of the Patient Protection and Affordable Care Act (Obamacare), and thus not required to have insurance as outlined in the individual mandate.



Flexible Plan Offerings

With Unity HealthShare you have the freedom to choose a plan that meets your needs and pocketbook. Choose from two different plans each offering member sharing responsibility amounts (MSRA's) of \$5,000 and \$10,000. Each plan offers benefit limits of \$150,000, \$250,000 and \$500,000.



Unique HealthShare Community

Unity is a unique Healthcare Sharing Ministry (HCSM) because it offers membership to persons of all faiths. We ask that you live your life and agree to the statement of beliefs in our guidelines—we do not exclude persons of any faith or belief.



Affordable Alternative

Take charge of your own healthcare needs among like-minded persons with a comprehensive Unity HealthShare plan. It's an alternative to standard health insurance in which members direct their own healthcare, in consultation with physicians, family, or other valued advisers.

“When I show my



my pharmacist shows me the savings!”




Start saving today...

1. Find a pharmacy or provider by visiting www.WellCardRx.com or calling 800-562-9625.
2. Keep this card in your wallet and present it at your pharmacy or provider's office to save.


Show the pharmacy your WellCard, and they'll show you the savings on your prescriptions.

A PRESCRIPTION SAVINGS PROGRAM
Present this card to your pharmacy and provider.



DPC|Core

Group ID: DPC
Member ID: Enter member's 10-digit phone #, then add 2-digit person code.
01=Member, 02=Spouse, 03=Dependent, etc.
Processor: NetCard Systems
Bin #: 008878



Smart. Simple. Savings.



www.OutlookVision.com



www.DenteMax.com

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PROVIDER: visit www.WellCardRx.com or call 800-562-9625

PHARMACIST HELP DESK: 888-886-5822

*This is Not Insurance. It is a Prescription Discount program.
This card is not a guarantee of benefits.
THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.*

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPO does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCard Rx is FREE. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmppo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardRx.com for full disclosure.



WellCardRx Helps Members Save on Prescription Drugs and a Wide Range of Health Services, Including:



Prescription Drugs – save up to 50%

WellCard is accepted at over 59,000 pharmacies nationwide. Over 60,000 brand and generic drugs are included, with savings as high as 50%. WellCard may be used any time and with no annual limit.



Dental – save up to 45%

WellCard is accepted at over 150,000 provider access points nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 45%, and there is no limitation on services or use.



Vision – save up to 50%

WellCard is accepted by over 11,000 OUTLOOK Vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.



Hearing – save up to 15%

WellCard members receive a free hearing test and 15% discount on over 80 hearing aid models at 1,500 Beltone locations nationwide, with a Lifetime Care Program included.



MRI & Imaging – save up to 50%

WellCard members receive concierge appointment service and enjoy savings up to 50% on MRI, PET, and CT scans, as well as other imaging services at over 3,500 locations nationwide.



Lab – save up to 50%

WellCard members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

Over 59,000 Nationwide Pharmacies Accept the WellCardRx Card, with Access to Mail Order and Specialty Medications

Thousands of Service Providers Nationwide



For more information, visit www.WellCardRx.com or call 800-562-9625

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCardRx does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCardRx. WellCardRx will not share or sell your personal information. The discount plan organization is AccessOne Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit www.WellCardRx.com for full disclosure statement.



LEGAL NOTICES

The following legal notices are the result of discussions by Unity HealthShareSM or other healthcare sharing ministries with several state regulators and are part of an effort to ensure that Sharing Members understand that Unity HealthShareSM is not an insurance company and that it does not guarantee payment of medical costs. Our role is to enable self-pay patients to help fellow Americans through voluntary financial gifts.

GENERAL LEGAL NOTICE

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.

STATE SPECIFIC NOTICES

Alabama Code Title 22-6A-2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arizona Statute 20-122

Notice: the organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

Arkansas Code 23-60-104.2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Florida Statute 624.1265

Unity HealthShare is not an insurance company, and membership is not offered through an insurance company. Unity HealthShare is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

Georgia Statute 33-1-20

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Idaho Statute 41-121

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Illinois Statute 215-5/4-Class 1-b

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana Code 27-1-2.1

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Kentucky Revised Statute 304.1-120 (7)

Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

Louisiana Revised Statute Title 22-318,319

Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine Revised Statute Title 24-A, §704, sub-§3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Maryland Article 48, Section 1-202(4)

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Mississippi Title 83-77-1

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Missouri Section 376.1750

Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Nebraska Revised Statute Chapter 44-311

IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

New Hampshire Section 126-V:1

IMPORTANT NOTICE This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

North Carolina Statute 58-49-12

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

Pennsylvania 40 Penn. Statute Section 23(b)

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South Dakota Statute Title 58-1-3.3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Texas Code Title 8, K, 1681.001

Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

Virginia Code 38.2-6300-6301

Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Wisconsin Statute 600.01 (1) (b) (9)

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