



EverUs by EverTrust

This premier membership includes the EverTrust \$2,000 MRA along with additional preventive sharing to provide our most comprehensive membership.

Description	How it works
MRA \$2,000	Eligible bills are shared 100% after the MRA on a sharing request basis, with a safeguard limit of a maximum in 12 months
Payment/Sharing Options	Members can receive a debit card by email to pay for services or request a reimbursement.
EverTrust Health Share	Community of members that works like a cooperative to share in one another's medical expenses
EverTrust Health Share network	Present as a self-pay patient at any provider. Member billed directly
Virtual Direct Primary Care	<ul style="list-style-type: none"> • Virtual Primary & Urgent Care • Mental Health Services • Weight Management • Care Coordination • Quick Appointment Scheduling • Lab & Imaging Referrals
Medical Conditions Existing Prior To Membership	<p>EverTrust members have a phase-in-period for medical conditions that existed before the membership start date. A pre-existing medical condition limitation is applied based on the first date of active membership.</p> <p>Any illness or injury for which a person has had any of the following occur:</p> <ul style="list-style-type: none"> • Was examined • Taken medication • Underwent Monitoring • Experienced recurring, persistent, or progressive symptoms • Received medical treatment <p>A condition may be deemed pre-existing even in the absence of a formal diagnosis or medical evaluation.</p>
Phase-in-Period	<ul style="list-style-type: none"> • Year 1: Up to \$5,000 per Sharing Request • Year 2: Up to \$30,000 per Sharing Request • Year 3: Up to \$75,000 per Sharing Request • Year 4: Up to \$150,000 per Sharing Request • Year 5 and beyond: NO Maxim



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Additional Services

NO MRA Required

<p>Wellness Visits 2/4/6</p>	<p>2, 4, or 6 wellness visits per household, each membership year, with a \$250 allowance per appointment. The number of visits is based on the Membership Tier 1- Member Only Tier-2 Member + Child(ren) or Member + Spouse, Tier-3 Family</p> <ul style="list-style-type: none"> • Dermatology • Primary Care • Cardiology • Vision • OBGYN
<p>Preventive Screenings</p>	<p>Preventive Screenings for men and women with an allowance:</p> <ul style="list-style-type: none"> • Colonoscopy: \$2,500 starting at age 50, once every 5 years • Mammograph/Thermography: \$400 per membership year • Cologuard: \$681 starting at age 40, once every 3 years
<p>Well-Child Visits</p>	<p>Children up to age 5, wellness visits, with a \$250 allowance per appointment</p>
<p>Childhood Immunizations</p>	<p>Up to age 18 with an allowance based on pricing found on CDC https://www.cdc.gov/vaccines/programs/vfc/awardees/vaccine-management/price-list/index.html</p>
<p>\$0 Labs</p>	<ul style="list-style-type: none"> • CBC(Includes Differential & Platelets) • Comprehensive Metabolic Panel • CRP (C-Reactive Protein) • ESR • hCG, Total, Quantitative • Hemoglobin A1c • Hs-CRP • Insulin, Serum • Iron, TIBC, Ferritin Panel • Lipid Panel, Standard • Magnesium, Serum • Microalbum/Creatinine Ratio (Urine) • PSA, Total • TSH with Reflex to T4 • Uric Acid, Serum • Urinalysis, Complete • Vitamin B12 with Folate • Vitamin D (25-hydroxy) • Cortisol, AM • DHEA Sulfate, Immunoassay • Sex Hormone Binding Globulin • T4 Free • Testosterone, Free • Testosterone, Total, MS • Thyroid Peroxidase Antibodies TPO • Chlamydia/NeisseriaGonorrhoeae RNA, TMA, Urogenital • Hepatitis Panel, General • HIV-1/2 Antigen and Antibodies, Fourth Generation with RPR (Diagnosis) with Reflex to Titer and Confirmatory Testing
<p>Chiropractic/Acupuncture</p>	<p>Annual Allowance of \$250/\$500/\$750 to use for Chiropractic Care or Acupuncture. The allowance amount based on the Membership Tier.</p>

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<i>Healthcare Services</i>	<i>MRA Required</i>
Hospitalization In-Patient	Meet MRA
Emergency Room for a Medical Emergency	Meet MRA
Outpatient Ambulatory Surgery Center	Meet MRA
Doctor & Specialist Visits	Meet MRA
Advanced Imaging, MRI, CT, MRA, PET	Meet MRA
Radiology	Meet MRA
Chemotherapy & Radiation	Meet MRA
Oncology Services	Meet MRA
Ambulance Emergency Use	Meet MRA
Labor & Delivery	Meet MRA

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<i>Healthcare Services</i>	<i>Sharing Allowance</i>
Pain Injections & Regenerative Procedures	\$5,000 Sharing Allowance
Allergy Treatment	\$2,000 Sharing Allowance
Alternative Treatments	\$2,500 Sharing Allowance
Diagnostic Colonoscopy	\$2,000 Sharing Allowance
Home Healthcare	\$5,000 Sharing Allowance
Medical Supplies & DME	\$3,000 Sharing Allowance

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<i>Healthcare Services</i>	<i>Sharing Allowances</i>
Recovery Therapies & Fusion Therapies	\$3,500 Sharing Allowance
Sleep Apnea	\$2,000 Sharing Allowance
Medically Necessary Mastectomy (Each Breast)	\$30,000 Sharing Allowance
Medically Necessary Hysterectomy	\$45,000 Sharing Allowance
Congenital Disorder (unknown prior to joining)	\$125,000 Sharing Allowance
Orthotics	\$1,000 Sharing Allowance
Emergency Room For non-emergency & Mental Health	\$10,000 Sharing Allowance
Recovery Therapies (From a new injury or illness as an active member)	<p>\$3,500 Sharing Allowance Includes:</p> <ul style="list-style-type: none">• Physical Therapy• Chiropractic• Acupuncture• Hyperbaric Chamber• Occupational Therapy• Speech Therapy• Craniosacral Therapy

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Healthcare Services

Not Eligible For Sharing & Considered Pre-existing

- Abortion
- Adult Immunizations
- Substance Abuse Treatment
- Birth Control
- Breast Implant Removal
- Diabetic Medications & Supplies
- Elective Procedures
- GLP-1 & Semaglutides, including complications
- IVF & Fertility Treatments
- Hearing Aids
- Infertility Treatment
- Light Therapies
- Organ Donation Expenses
- Prophylactic Medications
- Seasonal Allergies
- Sleep Studies
- Surrogacy
- TMJ Therapeutics
- Transportation to medical appointments

Not Eligible

- Arthritis, including degenerative disc disease
- Allergy Treatment & Reveral
- Basal & Squamous Cell Cancer
- Cataracts
- Chronic Fatigue
- Chronic Pain
- Ear Tubes
- Injections & Regenerative Procedures
- Joint Replacement
- Osteoporosis
- Masectomy
- Tonsil & Adenoid Removal
- Varicose Veins

Phase-in-Period Applied

- Year 1: \$5,000
- Year 2: \$30,000
- Year 3: \$75,000
- Year 4: \$150,000
- Year 5 & Beyond: No Limit

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<i>Maternity Care</i>	<i>How it Works</i>
Waiting Period	Conception occurring within the first 30 days of membership is ineligible
Prenatal & Post natal Services	Eligible Services: <ul style="list-style-type: none"> • Acupuncture • Chiropractic Care • Doula supplies & Services • Vitamins • Midwives • Routine Visits • Ultrasounds • Pelvic Floor Services • Breast Pumps • Counseling • Postpartum
NICU	35 Days
Congenital Conditions	\$125,000 Sharing Allowance
MRA Reduction	If total maternity expenses do not exceed \$10,000 the MRA is reduced by \$1,500
Diapers	Six-month supply of disposable diapers after delivery
<i>Healthcare Services</i>	<i>Additional Information</i>
Dental	Routine dental services are not eligible for sharing. This includes caps, crowns, root canals, fillings, wisdom tooth extractions, anesthesia, sedation, and cleanings. Dental treatment required as the direct result of an approved accident or injury may be eligible.
Vision	Vision-related hardware expenses, including glasses and contact lenses, are not eligible for sharing.
Prescriptions	Over 1,100 Acute and Chronic Medications at no cost! Our formulary includes a wide range of birth control options, including combination pills, progestin-only pills, emergency contraception, injectables, and non-hormonal options. You also have a \$125,000 allowance or 12-month limit whichever comes first to medications prescribed in conjunction with an eligible Sharing Request.

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<i>Member Guidelines</i>	<i>Additional Information</i>
Tobacco	Households with one or more tobacco users must pay a \$100 monthly surcharge
Sharing Safeguard	<p>Each household is responsible for no more than two MRAs within a rolling 12-month period beginning on the first date of service for each Sharing Request.</p> <p>After two MRAs have been met within that 12-month period, EverTrust will share additional eligible Sharing Requests exceeding \$1,000 without requiring an additional MRA.</p> <p>The following Sharing Requests do not count toward the two-MRA safeguard calculation and are not eligible to benefit from the safeguard:</p> <ul style="list-style-type: none"> • Sharing Requests related to pre-existing conditions • Maternity Sharing Requests
Initial 90-Day Ineligibility	<p>The following are not eligible if signs, symptoms, diagnosis, or treatment occurs within 90 days of membership:</p> <ul style="list-style-type: none"> • Gallbladder-related care • Kidney stones • Cancer Diagnosis or Staging • Tumors, benign or malignant • Kidney Disease
Exception Not Considered Pre-existing	High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered pre-existing conditions if it's controlled, and the member has not been hospitalized for the condition 12 months before enrollment.
Conditions Not Eligible for Phase-in-period	<p>If a condition meets the pre-existing definition and involves any of the following, it is not eligible for sharing under the phase-in schedule at any time:</p> <ul style="list-style-type: none"> • Cancer diagnosed, treated, under evaluation, referred to oncology, or symptomatic within thirty-six months prior to membership • Organ failure, end-stage organ disease, renal failure requiring dialysis, or ongoing renal replacement therapy • Advanced systemic or degenerative conditions involving irreversible organ damage, active major organ failure, or dependence on life-sustaining therapy
Maintenance & Ongoing Management of Pre-existing Conditions	<p>EverTrust does not share in the maintenance or ongoing management of pre-existing conditions.</p> <p>Routine or maintenance care intended to monitor, manage, or maintain a chronic or pre-existing condition is not eligible for sharing at any time</p>