TRU-Virtual First Membership

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.

RX MEMBERSHIP

Save on your medications with TRU-RX, 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.

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]

SIGNIFICANT 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]
- **GYM & CHIROPRACTIC** - 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.

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

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.

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.

Your Choice

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

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.

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

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SIGN UP TODAY!

TRU-VIRTUAL FIRST 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!

1 (800) 349-1082

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.
© 2023 Quest Diagnostics Incorporated. All rights reserved.Testing purchased by you through Quest's online store is ordered by a licensed healthcare professional authorized to order laboratory testing in accordance with state laws.

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. These discounts are available at no cost. 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. 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-VIRTUAL FIRST PLUS SEDERA HEALTHSHARE MEMBERSHIP RATES

5000 IUA

Member Only	Monthly Price
Age 18-29	$198
Age 30-39	$239
Age 40-49	$243
Age 50-59	$321
Age 60-64	$327
Member Spouse	
Age 18-29	$344
Age 30-39	$438
Age 40-49	$443
Age 50-59	$602
Age 60-64	$611
Member Children	
Age 18-29	$349
Age 30-39	$444
Age 40-49	$452
Age 50-59	$611
Age 60-64	$620
Member Family	
Age 18-29	$548
Age 30-39	$645
Age 40-49	$656
Age 50-59	$885
Age 60-64	$898

2500 IUA

Member Only	Monthly Price
Age 18-29	$239
Age 30-39	$272
Age 40-49	$276
Age 50-59	$425
Age 60-64	$436
Member Spouse	
Age 18-29	$438
Age 30-39	$507
Age 40-49	$514
Age 50-59	$749
Age 60-64	$760
Member Children	
Age 18-29	$444
Age 30-39	$516
Age 40-49	$522
Age 50-59	$757
Age 60-64	$771
Member Family	
Age 18-29	$734
Age 30-39	$752
Age 40-49	$763
Age 50-59	$1,044
Age 60-64	$1,059

1000 IUA

Member Only	Monthly Price
Age 18-29	$326
Age 30-39	$369
Age 40-49	$375
Age 50-59	$508
Age 60-64	$519
Member Spouse	
Age 18-29	$619
Age 30-39	$662
Age 40-49	$674
Age 50-59	$920
Age 60-64	$937
Member Children	
Age 18-29	$626
Age 30-39	$671
Age 40-49	$681
Age 50-59	$932
Age 60-64	$947
Member Family	
Age 18-29	$921
Age 30-39	$937
Age 40-49	$953
Age 50-59	$1,337
Age 60-64	$1,357

PRICING DOES NOT INCLUDE A ONE-TIME $20 ENROLLMENT FEE