



# IT'S YOUR HEALTH, YOUR MONEY, YOUR CHOICE!

PROGRAM DETAILS	ACA SILVER	FREEDOM PLATINUM
Annual Premium	\$21,180/year <i>(Co-pays apply)</i>	\$5,472/year <i>(No Co-pays)</i>
Deductibles/Unshared Amounts	\$11,000/year <i>(Deductible)</i>	\$2,700/year <i>(Total Unshared Amount)</i>
Max Out of Pocket (MOOP)	\$13,200	\$2,700
Total Costs (Before Plan Pays)	<b>\$32,180</b>	<b>\$8,172</b>
Benefit Limits	Unlimited	\$1,000,000/year *
Preventive Services	Covered 100%	Covered 100% (limited) <i>(Includes wellness program)</i>
Prescription Coverage	Co-pays apply	Rx Discounts 85%
Network Coverage	Limited HMO Network	See ANY Doctor/Hospital <i>(PHCS PPO Network*)</i>

Plan Cost Comparison	
<b>Freedom HealthShare DIRECT PREMIUM SAVINGS</b>	<b>\$15,708/year</b>
<b>Freedom HealthShare TOTAL SAVINGS</b> <i>(Includes Deductibles/Unshared Amounts)</i>	<b>\$24,008/year</b>

**Assumptions:** The above plan comparison is based on a traditional market ACA health insurance plan for a family of four (4) with an annual adjusted gross income of \$150,000/year; father age 45, mother age 45, son age 16 and daughter age 18. No medications, pre-existing health conditions and all non-smokers. FHS benefit coverage allows \$1,000,000 per plan year per membership. Membership dues is \$125 per year. This fee supports marketing, communications and other plan related administrative costs. The PHCS PPO Network in the FHS Platinum program is used to protect members against excess billing.

Monthly contribution rates include a fixed monthly admin fee paid direct to the services company. A separate medical sharing amount always goes for bill sharing. The \$5,472 amount shown to the left includes medical and admin costs.

**DISCLAIMER:** This program is not an insurance company or product. Freedom HealthShare™ is recognized sharing ministry. Freedom HealthShare™ does not guarantee or promise that your medical bills will be paid. Sharing members' medical contribution amounts are not assignable by any member to any provider. Member sharing is totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive payment for medical expenses and whether or not this program continues to operate, you may be liable for any unpaid bills or for amounts that exceed a negotiated allowed amount and/or a PPO agreement amount for services outside of the PPO network. For ease of understanding the term Annual Unshared Amount (AUA) will be used in place of the word "deductible" in the [Sharing Guidelines](#). HealthSharing Services LLC DBA Freedom HealthShare™ Services administers the Ministry programs.