



Sharing Limits & Restrictions

	IMPACT	IMPACT FOR SENIORS
Lifetime Maximum	NONE	NONE
Event Maximum	NONE	NONE
Annual Maximum	\$500,000 (per member)	\$500,000
Maternity Maximum	\$150,000 (per delivery)	\$150,000
Motorcycle Accidents	\$100,000	NONE
Mental Health	YES	YES
Preventive/Wellness	YES - One annual/well visit per membership year. Includes \$150 allowance for routine labs. Plus Preventative testing. See Guidelines for details and schedule.	YES
Pre-X Limits	Must be signs, symptoms, testing, diagnosis, or treatment (including medication) free for 36 consecutive months prior to membership	None

Additional Services, Values & Features

	IMPACT	IMPACT FOR SENIORS
RX Discounts & Pricing	Wholesale Direct	Yes with Medicare D
Telehealth	\$0 provider fee	\$0 provider fee

Sharing Process

	IMPACT	IMPACT FOR SENIORS
Monthly Share Payment	Electronic	Electronic
Visit Any Medical Provider	YES (Unlimited)	YES (Unlimited)
Medical Bill Submission*	Provider Submits (not Member)	Member must send Medicare EOB
Medical Discounts & Repricing	Impact Manages (not Member)	Impact Manages (not Member)
Provider Payments*	Impact Manages (not Member)	Impact Manages (not Member)

Credibility & Transparency

	IMPACT	IMPACT FOR SENIORS
Full Sharing Transparency	YES	YES
Distributed Reserves in Member-Owned Accounts	YES	YES
Voluntary Sharing	YES	YES
Transparent Member-to-Member Sharing	YES	YES
Majority of Contributions Directly Benefit Members	YES	YES
Independent Annual Audit	YES	YES
Independent Board of Directors	YES	YES

* In situations where the provider refuses to send a bill, the member is responsible to provide documentation. See Guidelines for complete details.