

REDEEM™ HealthShare Sharing Guidelines. Copyright © 2025 REDEEM™ HealthShare Ministry. Members and potential members may download, print, and share these Guidelines with their friends, church leaders, and medical service providers. All other rights are reserved.

These Guidelines are accurate as of November 1, 2025. To access the most recent version of the Guidelines, please visit redeemhealthshare. org/guidelines.



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Monday, Tuesday, Wednesday, and Friday 8 a.m.–5 p.m. Central Time Thursday 9:30 a.m.–5 p.m. Central Time

REDEEM HealthShare Ministry is a division of Samaritan Ministries International. Samaritan Ministries International is recognized by the IRS as a 501(c)(3) nonprofit religious organization that operates a health care sharing ministry. The ministry enables Christians to help one another with medical needs without using health insurance. Health care sharing is not insurance. Members share one another's medical expenses through voluntary giving, not because of legal obligation.



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I. Foundational Overview

A. Principles of Ministry

We believe the following Biblical principles are basic to the life of every believer, and are therefore foundational to our health care sharing ministry:

Jesus Christ is our Provider for every need.

As the Creator of all things, He is the only One with all the resources necessary to meet every need.

Our needs are more than physical.

Human beings are more than just a collection of cells, and we have needs that go beyond the physical body. Our members come together to meet the financial, physical, and spiritual aspects of each medical need.

God has made us stewards of His resources.

As a first line of defense, members of the Body of Christ are responsible for using the resources that God has provided to care for themselves, their families, and others.

Our local Christian church offers us support.

We seek to support and supplement the local Body, not replace it. We depend on local Christian church leaders to provide accountability for the REDEEM™ members under their care.

Mankind is the crown of His Creation.

Because we bear the image of God, we are to respect all human life at all stages of development. Therefore, we live according to Biblical principles in all aspects of our lives by treating our bodies as temples of the Holy Spirit.

B. Membership

To become a member of REDEEM HealthShare, a division of Samaritan Ministries, you must meet all the requirements of this section and apply, and submit a church Accountability Verification Form. If you continue to meet these requirements and fulfill all membership responsibilities, your membership will continue.

We believe the following membership requirements benefit you and other members by being Scriptural, and by minimizing medical risks and costs, ensuring proper accountability, and encouraging good health practices. REDEEM HealthShare retains the discretion to remove from membership any member whose behavior violates Biblical standards such that they may bring the ministry into disrepute.

C. Membership Requirements

 Be a professing Christian living by Biblical principles. Every adult on the membership must affirm the following member Statement of Faith:

I believe in the triune God of the Bible. He is one God Who is revealed in three distinct Persons—God the Father, God the Son, and God the Holy Spirit. GEN 1:26 | LUKE 1:35, 3:21–22 | 2 COR 13:14 | MATT 28:18–20

I believe Jesus Christ was God in the flesh and continues to be such even after His resurrection—fully God and fully man. He was born of a virgin, lived a sinless life, died on the cross to pay the penalty for our sins, was bodily resurrected on the third day, and now is seated in the heavens at the right hand of God the Father. ISA 7:14, 9:6 | MATT 1:22–23, 26:64 | MARK 16:19 | LUKE 24:38–40 | JOHN 1:1–2, 1:14, 1:29, 2:18–21, 5:18, 8:46 | ACTS 2:32–33 | 1 COR 15:3–4, 15:20–21 | 2 COR 5:21 | COL 1:15–20, 2:9 | HEB 1:1–4, 4:14–15, 7:26, 9:11–14, 10:10–12 | 1 PETER 2:22–24 | 1 JOHN 3:5

I believe that all people have sinned and fallen short of God's glory and can be saved from eternal death only through faith in Jesus Christ, Whose atoning death and resurrection secure for us eternal life. JER 17:9 | JOHN 3:3, 14:6, 20:30–31 | ROM 3:9–11, 3:23, 5:12–21, 10:8–13 | EPH 2:8–9

 As a community of Christians helping other Christians with their medical bills, every adult on a membership must attend a Biblical, Christian church regularly (at least three out of four weeks per month that your health or weather permits). If it is not possible for you to regularly attend a Biblical, Christian church, please submit a letter giving the details. HEB 10:25

Fellowships, churches, temples, wards, and denominations that fall outside of Biblical, Christian faith—such as the Church of Scientology, Unitarian, Jehovah's Witnesses, and The Church of Jesus Christ of Latter–day Saints— do not qualify for the church attendance requirement.

- Believe you are to bear one another's burdens. GAL 6:2 | PHIL 2:4
- Believe that your body is a temple of the Holy Spirit and that abusing any substance is sin. Empowered by the indwelling Holy Spirit, you are committed to living a holy and consecrated life in which you abstain from illegal drugs, legal or prescribed substance abuse, recreational marijuana, and tobacco (a rare celebratory cigar or pipe is allowed). ROM 13:1 | 1 COR 6:12
- Believe that your body is a temple of the Holy Spirit and that drinking to drunkenness is sin. Empowered by the indwelling Holy Spirit, you are committed to living a holy and consecrated life in which you limit consumption of alcohol to moderate amounts and do not drink to drunkenness or cause another brother or sister in Christ to stumble. EPH 5:18
- Believe that your body is a temple of the Holy Spirit, that God gifted you your biological sex, and that manifesting any identity outside of your God-given biological sex, and any sexual activity outside traditional, historically Biblically orthodox marriage as designed by God between one biological man and one biological woman, is sin. Empowered by the indwelling Holy Spirit, you are committed to living a holy and consecrated life in which you live a life in conformity with your God-given biological sex, and abstain from any sexual activity outside of traditional, historically orthodox Biblical marriage. GEN 1:27, 2:24 | MATT 19:5 | 1 COR 6:18
- Agree to practice good health measures in accordance with the principle that your body is the temple of the Holy Spirit. 1 COR 6:19-20
- Keep your membership active by ensuring that your monthly Share is deposited into your Share Account each month. A notice will be given to members who are late in sending shares, and they will lose eligibility to have their own needs shared until the

issue has been corrected. If financial need is the cause of these problems, assistance may be available through the Sponsorship Program (Section IV.M). LUKE 16:10

- Agree that when you have a dispute with a fellow Christian, and your fellow Christian is willing to submit that dispute to fellow believers for resolution, you are not to sue each other in the civil courts or other government agencies. A person initiating a legal proceeding against REDEEM HealthShare Ministry or Samaritan Ministries International would disqualify himself from membership. 1 COR 6:1-8
- Submit your Membership Continuation Agreement each year, confirming that you are still meeting the membership requirements.
 PROV 10:9
- Have someone to whom you are accountable (pastor, elder, church official, small group leader, accountability partner, etc.)
 sign a church Accountability Verification Form confirming that you meet the above requirements. HEB 13:17
- Agree to these requirements when you apply for membership and provide background information including your date of birth. Annually, you will need to reconfirm that you still meet these requirements along with submitting an Accountability Verification Form.

Nationality or Citizenship Requirements:

The following individuals can join REDEEM HealthShare:

- U.S. Citizens
- Those who possess a U.S.-issued Social Security Number and a valid Identification Card issued by a U.S. government agency.
- Those who possess a U.S.-issued Individual Taxpayer Identification Number (ITIN) and who also have a government-issued Identification Card issued by Mexico, Canada, Guatemala, or the United States and who have a United States mailing address.

If at any time you no longer meet all these membership requirements, you must notify REDEEM HealthShare immediately, and your membership and all privileges will be suspended unless otherwise indicated.

Your health status has no effect on your eligibility for membership. However, there are limitations on the sharing of needs for some conditions that existed before membership. For a detailed explanation of the types of needs that are shared or not shared by the members, see Sharing of Expenses (Section III).

To be eligible to submit bills for sharing, you must meet all the requirements of membership including being up to date with all monthly Shares, and the expense must not result from behavior that violates membership requirements.

D. Health Care Sharing in General

REDEEM HealthShare programs are designed for sharing eligible medical expenses related to conditions resulting from a new illness, injury, or accident.

To participate, members voluntarily contribute a monthly share amount according to the age of the oldest participant on the household membership, the sharing level, any optional programs chosen, and the number of participants on the household membership.

REDEEM HealthShare is not liable for the payment of a member's medical bill. The REDEEM community of members pays for individual members' medical expenses through share contributions. Members pay providers from share contributions they receive from other members. Medical bill funding does not come from REDEEM HealthShare itself. Members have no legal obligation to contribute toward another member's medical bill. It is a sharing community.

REDEEM HEALTHSHARE MINISTRY IS NOT AN INSURANCE COMPANY. HEALTH CARE SHARING IS NOT INSURANCE OR A CONTRACT FOR INSURANCE.

THE ASSISTANCE WITH MEDICAL BILLS BY MEMBERS THROUGH REDEEM HEALTHSHARE MINISTRY OR OTHERWISE IS NOT GUARANTEED IN ANY WAY.

CHECK FOR YOUR STATE'S LEGAL NOTICE REQUIREMENTS IN SECTION VIII.D. NOT ALL STATES HAVE A NOTICE REQUIREMENT.



II. Health Care
Sharing Programs

REDEEM HealthShare is a nonprofit health care sharing ministry that facilitates direct member-to-member sharing of eligible medical expenses.

A. How Health Care Sharing Works

Health care sharing is a voluntary arrangement that unites individuals and families in the REDEEM community through acts of mutual support and love, reflecting the early Christian church's commitment to caring for one another (Acts 2:44-45). Guided by our shared faith and Biblical principles, we come together to bear each other's burdens and demonstrate the love of Christ in practical ways.

There is no transfer of risk from a member to REDEEM HealthShare or from a member to other members, and there is no contract of indemnity between REDEEM HealthShare and any member or between the members themselves.

REDEEM HealthShare Ministry is not an insurance company. The terminology and processes may be different or unfamiliar to you. REDEEM members do not pay "premiums" and REDEEM HealthShare does not collect money to "cover" medical expenses. Members receive Share notifications each month informing the members who they will be sharing with and the reason for the medical need. Members submit voluntary monthly Shares to assist other members with their eligible medical expenses and to support the administration and program services of the ministry. Members are always responsible for their medical bills and expenses.

Overview: The REDEEM™ HealthShare Sharing Process

Members select a sharing program that aligns with their desired level of medical expense sharing and financial considerations. Each month, members deposit their Total Share amounts into a specific memberowned (not-REDEEM-owned), bank account—called a Share Account—opened by the primary member during the application process with our third-party fiduciary, America's Christian Credit Union. Medical

providers or members submit medical bills to REDEEM HealthShare. Medical bills that are eligible for sharing per the Guidelines are matched, allocated, and published to the membership prior to sharing. REDEEM HealthShare implements a member-to-member approach to sharing which means that members share funds directly with one another. Through a process called Publishing, members matched to share receive a notification about 1) who will receive their funds, and 2) the amount due from their Share Account that the member must withdraw for the payment of another member's assigned bill. The amount shared to each receiving member is transferred to a Virtual Bill Account for the payment of the bill. Once completed, the funds directly transfer to the medical provider as payment for the bill or to the member where applicable.

You can find complete details on the sharing, publishing, and payment process in the REDEEM™ Sharing Platform (see Section V).

All eligible medical bills are subject to an Annual Unshareable Amount (AUA), which is the dollar amount a household membership must pay direct to providers toward their own eligible medical bills during a twelve (12) month period before their eligible medical bills can be published and shared by REDEEM HealthShare. Some REDEEM HealthShare programs have Co-Share amounts and other limits described herein.

REDEEM HealthShare offers three sharing programs which offer different sharing levels and health care sharing support and one optional addon program providing additional flexible sharing options.

B. Important Membership Terminology

REDEEM HealthShare is defined using certain terms, vocabulary and definitions. A complete list may be found in the Glossary of Terms.

Annual Unshareable Amount (AUA). The Annual Unshareable Amount (AUA) is the dollar amount a household membership must pay toward their own eligible medical bills during a 12-month period

before their eligible medical bills can be published and shared by the membership. All eligible medical bills are subject to the AUA unless otherwise specified. The AUA 12-month period begins on your effective date. The AUA resets on the anniversary of your membership date or upon switching between programs or AUA levels after which it resets on the Effective Date Anniversary.

Co-Share Amounts and Limits (REDEEM™ Essential only).

In REDEEM Essential only, once the membership household meets their AUA, REDEEM HealthShare shares 80% of eligible medical bills. The member pays the remaining 20% (the Co-Share amount) up to the annual Co-Share limit directly to the provider. There is a \$5,000 Co-Share limit per household membership per year. The Co-Share limit will reset on the anniversary of the membership date or on the effective date of any AUA reset occurring during the membership year.

Membership Date. Your membership date is the date that your membership in a REDEEM HealthShare program started. All medical bills with a date of service on or after this date will be determined for eligibility under these Guidelines.

Samaritan Ministries Legacy Member. A member who transfers their participation from a current Samaritan™ Classic or Samaritan™ Basic program without membership interruption to REDEEM. These members have transferred their participation from a current Samaritan Classic or Samaritan Basic program. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, any waiting period begins at the member's start date in the legacy program.

C. REDEEM™ Essential

REDEEM Essential offers a sharing solution at a low monthly cost and allows the household membership to select the level of sharing participation to determine their monthly share amount and AUA. Members share eligible medical expenses. Members do not share certain preventative screenings, wellness visits, and outpatient

prescription costs. REDEEM Essential has a \$1 million per household membership cap per year.

D. REDEEM™ Enhanced

REDEEM Enhanced is our most comprehensive sharing program and allows the household membership to select the level of sharing participation to determine the monthly share amount and AUA. Members share eligible medical expenses as well as certain preventative screenings, wellness visits, and prescription costs subject to the AUA as documented herein. REDEEM Enhanced has a \$2 million per household membership cap per year and is not subject to a Co-Share.

E. REDEEM™ SeniorSaver

REDEEM SeniorSaver is a program for members 65 years of age and older. The AUA is \$500. Only services covered by Medicare Part A, Part B, and if applicable, Medicare Advantage plans are eligible for sharing through REDEEM HealthShare even though a



medical expense is eligible for sharing in REDEEM Essential or REDEEM Enhanced. Members are not required to join REDEEM SeniorSaver when they turn 65; they can participate in REDEEM Essential or REDEEM Enhanced for as long as they like.

Additional REDEEM SeniorSaver Requirements

- Members must have Medicare Part D in order to have eligible prescription bills shared.
- Members may only participate as an individual. A couple participating in REDEEM SeniorSaver would require two individual memberships. Those wishing to have a couple or family membership will need to participate in REDEEM Essential or REDEEM Enhanced.
- 3. All other membership requirements in Conditions of Sharing (Section IV) and Foundational Overview (Section I) apply.

F. FlexShare™

FlexShare is an optional add-on sharing service that permits sharing of additional items, such as vision, dental, and supplements. There is no Co-Share or AUA for the FlexShare add-on. The FlexShare add-on provides a per household membership annual allowance for eligible expenses of:

- \$1,000 for REDEEM Essential
- \$1,500 for REDEEM Enhanced
- \$1,000 for REDEEM SeniorSaver

A household membership may submit bills in FlexShare after six months of participation. The annual allowance amount resets on the membership anniversary date or on the effective date, and any unused balance does not carry over to the next year. Participation in FlexShare can be added or removed from your membership at your Membership Anniversary Date.

FlexShare expenses must comply with the Membership Requirements, and bills or receipts must be submitted through the Member Center bill submission portal as a FlexShare expense. This feature is provided as supplementary support and, 1) subject to the annual FlexShare limit, 2) applicable terms and conditions, and 3) the exclusion list of items not eligible for sharing.

FlexShare expenses must comply with the Statement of Faith and Membership Requirements.

See the Appendix for examples of expenses that are eligible for FlexShare.

G. Annual Sharing Caps and Lifetime Limits

	REDEEM™ Essential	REDEEM™ Enhanced	REDEEM™ SeniorSaver
Annual Sharing Cap (household membership)	\$1 Million	\$2 Million	None
Lifetime Sharing Limits	None	None	None
Co-Share Amounts	20% Membership direct pay responsibility	None	None
Co-Share Limits	\$5,000 Membership per year	None	None

H. Liability

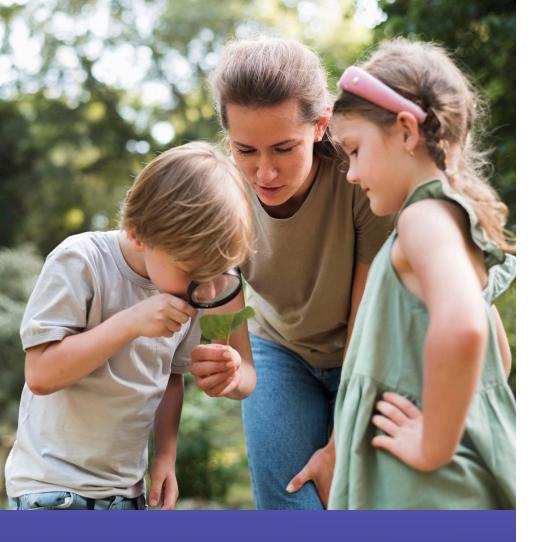
Members of REDEEM HealthShare Ministry share one another's medical expenses. REDEEM HealthShare facilitates this member-to-member sharing by directing members' shares to those who have eligible expenses. REDEEM HealthShare is not insurance. A division of

Samaritan Ministries International, REDEEM HealthShare is a health care sharing ministry, as outlined in the Patient Protection and Affordable Care Act and facilitates the sharing of medical bills and expenses among members, one directly with another, according to these Guidelines, at the discretion of REDEEM HealthShare.

REDEEM HealthShare is not liable for the payment of a member's medical bill. The REDEEM community of members pays for individual member's medical expenses through share contributions. Members pay providers from share contributions they receive from other members. Medical bill funding does not come from REDEEM HealthShare itself. Members have no legal obligation to contribute toward another member's medical bill. It is a sharing community.

REDEEM HealthShare's programs are not insurance. However, individuals can use REDEEM HealthShare to be exempt from the "Affordable Care Act" federal mandate that became effective January 1, 2014, requiring "applicable individuals" to maintain "minimum essential [insurance] coverage" and also to be exempt from similar mandates in California, New Jersey, Rhode Island, Massachusetts, and the District of Columbia.

These are the only exceptions. Otherwise, members must not certify that REDEEM HealthShare is insurance to avoid purchasing insurance required by law, rule, or regulation, such as worker's compensation insurance, or extended auto coverage in some states, such as Michigan.



III. Sharing of Expenses

A. Expenses Eligible for Sharing

Right to Reject Charges. REDEEM HealthShare has the discretion to declare amounts ineligible for sharing it finds unreasonable, excessive, or duplicate charges.

To be eligible for sharing, a bill must be:

The Result of Condition, Injury, or Illness:

The bill must be for a condition, injury, or illness and have a Date of Service (DoS) after the member start date.

Bills for pre-existing conditions are also shareable under certain circumstances. The guidelines for pre-existing conditions are discussed in detail in Section III.D. In every case, bills must always have a Date of Service (DoS) after the member start date to be eligible for sharing.

Bills not related to a condition, injury, or illness—such as preventive and routine wellness visits—may only be shareable in REDEEM Enhanced (See Section III.F) or in FlexShare.

The bill must be for a physical condition being treated—not a psychological, emotional, or spiritual condition. Examples of ineligible conditions: Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, Sensory Process Disorder, Post Traumatic Stress Disorder, and cognitive developmental issues.

For Incurred Services or Qualifying Estimates:

In most instances the bill must be for actual services incurred. However, for maternity or in cases where significant savings can be achieved, the submission of bill estimates may be acceptable. Please contact Member Care for more details.

Prepayment. When a provider requests prepayment, REDEEM HealthShare will make every effort to negotiate with the provider

or facility to ensure that we obtain a rate that is consistent with our Permitted Sharing Level. If the provider or facility is unable to provide a rate that meets our Permitted Sharing Level, we will make every effort to find a provider or facility whose fees are closer to our Permitted Sharing Level. The member can choose to see the provider of their choice, but if the rate is more than our Permitted Sharing Level, then REDEEM HealthShare will limit the prepayment and sharing to 200% of the CMS rate, and the member will directly pay the remaining balance.

The member can share any bills paid in full based off what the member paid.

Not Listed as Not Eligible:

The bill must not be included in the Not Eligible for Sharing category in Section III.G.

Within Submission Timeframe:

A provider or member must submit the bill to REDEEM HealthShare within 12 months of the date of service.

B. Approved Sharing of Bills

To be eligible for sharing, a provider must submit their billing via 1) the Electronic Data Interchange (EDI) on the REDEEM Member Card, 2) a Center for Medicare and Medicaid Services card (CMS) 1500, or 3) a Uniform Billing (UB) and Integrated Billing (IB) form. Bills submitted by the provider must follow standard healthcare industry submission and coding guidelines to meet sharing consideration.

Many medical providers are willing to submit their bills electronically directly via the Member Card EDI number. However, if a member must manually submit a bill for processing, the member must submit the bill using the online submission portal in the Member Center. Members should ask their provider for a Superbill, which is a common and comprehensive healthcare industry billing documentation format.

Member submitted bills must include the following itemized details:

- · Name of patient
- Diagnosis and International Classification of Diseases (ICD-10) codes
- Procedure and Current Procedural Terminology (CPT) codes
- Provider's TAX ID
- Provider's National Provider Identifier (NPI)
- Provider's billing address
- Facility service and physical address
- Date of service
- Charged amounts

When submitting a medical bill for processing, the member is responsible for obtaining all information needed for processing per the prompts in the online submission portal.

The services or items in the bills must be within the scope of licensing and ordered or provided by a:

- Medical Doctor (M.D.)
- Doctor of Osteopathy (D.O.)
- Naturopathic Doctor (N.D.)
- Nurse Practitioner (N.P. or A.P.R.N.)
- Physician Assistant (P.A.)
- Doctor of Podiatric Medicine (D.P.M.)
- Dentist (D.D.S. or D.M.D.)
- Midwife (if certified)
- Ophthalmologist
- Optometrist
- Optician
- Chiropractor

These tests and treatments must occur at one of the following:

- Hospital
- Ambulatory center
- Clinic

- Doctor's office
- · Diagnostic facility
- · Independent Facilities
- Residential setting (for home births, hospice care and preapproved home health)
- · Skilled Nursing and Rehabilitation Facility

C. Sharing Limits

Certain conditions may be eligible for sharing, subject to membership AUA and Co-Share amounts and other conditions that may apply. See each category below for details.

First 90 Days of Membership. For the first 90 days, only bills resulting from injury, acute illness, or accident are eligible for sharing, up to a maximum of \$50,000 per household membership. This waiting period does not apply to Samaritan Ministries Legacy Members.

Non-Shareable Conditions in First Membership Year. The following conditions are not shareable for the first 12 months of membership. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. When selected, FlexShare always has an initial 6 month waiting period. Bills for these conditions are eligible for FlexShare after the initial 6 month waiting period:

- Arthritis
- · Autoimmune conditions
- Bone spurs (bone calcification)
- Cataracts
- Glaucoma
- Lyme disease
- Macular degeneration
- · Sleep related restricted airway conditions, for example, sleep apnea and including CPAP equipment
- · Varicose veins



Non-Shareable Treatments in First Membership Year. The following treatments are not shareable for the first 12 months of membership. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. Bills for these conditions are eligible in FlexShare, if that option is selected, after the initial 6-month waiting period.

- Allergy treatments
- Hormone therapy
- Joint replacement
- Lipedema, Lymphedema, Liposuction
- Prosthetics

D. Pre-existing Conditions

A pre-existing medical condition refers to conditions in which known signs, symptoms, testing, treatment (routine or maintenance),

diagnosis, or use of medication (routine or maintenance) occurred within 36 months prior to the Member Start Date. REDEEM HealthShare does not count testing, for the purpose of monitoring a prior resolved condition, as pre-existing, so long as the tests indicate the continued resolution of the issue. Any pre-existing condition known to exist at the Member Start Date has a three-year waiting period from the Member Start Date for bill sharing outside of FlexShare. After this waiting period, sharing towards pre-existing conditions is up to \$125,000 per member, per year. In the sixth year of membership and every year thereafter, this limit increases to \$500,000.

For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. Conditions and treatments that were eligible for sharing according to the Pre-Existing Conditions in the Guidelines for Health Care Sharing in Samaritan™ Classic and Basic are eligible to be shared without waiting in REDEEM HealthShare.

Adoption. For adoption, a pre-existing condition refers to any physical condition the child has that the adopting parents either knew of or had reason to know of prior to their legal responsibility for the child's expenses, or prior to the child's effective date within his or her parents' membership.

Pre-existing Condition Exceptions:

- Heart and Cancer Conditions: Bills for pre-existing heart and cancer conditions are subject to a five-year waiting period from the start of membership. After this waiting period, the sharing limits in Section III.C will apply. This waiting period will not apply to a new heart or cancer condition that occurs after membership begins.
- Type 1 Diabetes: Bills for pre-existing type 1 diabetes are not eligible for sharing.
- · High Blood Pressure: Members can submit bills for pre-existing high blood pressure for sharing provided members have not received hospital treatment for high blood pressure in the last five years, and medication or diet control the condition.

 Elevated Cholesterol: REDEEM HealthShare does not consider elevated cholesterol a pre-existing condition, even when a provider prescribes a statin. However, REDEEM HealthShare does consider elevated cholesterol a pre-existing condition when a provider prescribes a statin to treat a diagnosis like arteriosclerosis.

E. Medically Necessary

When medically necessary, members may submit eligible bills—subject to permitted sharing levels—for sharing approval. Medically necessary refers to health care services that are clinically appropriate in terms of type, frequency, extent, site, and duration for the diagnosis or treatment of sickness, injury, or maternity and ordered by a physician exercising prudent clinical judgment for the purposes of evaluation, diagnosis, or treatment of sickness, injury, or maternity.

The medically necessary setting and level of service must 1) be able to provide care using a less intensive medical setting and 2) match the member's medical symptoms and conditions. For medically necessary consideration, such services must be no more costly than alternative interventions—including no intervention—and are at least as likely to produce equivalent therapeutic or diagnostic results without adversely affecting the member's medical condition. In REDEEM Essential, REDEEM Enhanced, or REDEEM SeniorSaver, the medically necessary service must meet all the following requirements:

- Its purpose must be to restore health.
- It must be eligible for reimbursement in the United States by CMS (Medicare) or listed in Section III.F.
- · It must be eligible for sharing per the program Guidelines.
- It must not be maintenance therapy or maintenance treatment.
- It must not be primarily custodial in nature.



REDEEM HealthShare reserves the right to incorporate CMS (Medicare) guidelines in effect on the date of treatment as additional criteria for determination of medical necessity and eligibility of a bill.

Even though a provider furnished, prescribed, or approved a service does not mean that it is medically necessary.

The determination of whether a service, supply, or treatment is or is not medically necessary may include findings of the American Medical Association, CMS, and medical advisors for REDEEM HealthShare.

Off-label Drugs. REDEEM HealthShare considers sharing of off-label drug use medically necessary when the off-label drug meets the following conditions:

- · FDA approval.
- · One of the following standard reference sources supports the prescribed drug's use:

- -DRUGDEX:
- -The American Hospital Formulary Service Drug Information;
- -Medicare approved compendia;
- -Scientific evidence must come from well-designed clinical trials published in peer-reviewed medical journals. These studies must demonstrate that the drug is safe and effective for the specific condition. The drug is medically necessary to treat the specific condition, including life-threatening conditions or chronic and seriously debilitating conditions.

F. Limited Sharing

Medical bills for specific conditions might be eligible for limited sharing, depending on a member's AUA, any Co-Share amount, and other applicable conditions. Refer to each category below for detailed information.

Maternity and Newborns

Due Date Requirements. Maternity expenses are eligible for memberships where two or more members (one of whom must be the mother) have been active for at least 12 months before the estimated due date. This 12-month waiting period also restarts after a switch from REDEEM Essential to REDEEM Enhanced or from a higher to a lower AUA. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. REDEEM HealthShare makes an exception when one of the members has been active for 12 months and adds their future spouse or spouse within 30 days before or after the wedding day. If the member applies to add their spouse and the ministry approves then sharing in eligible needs including a pregnancy occurring on or after the marriage date will start on the marriage date.

Maternity Services Eligible for Sharing

· Antepartum care

- Labor and delivery
- · Postpartum care
- Well-baby visits for the first three years when the membership has been part of REDEEM Enhanced for 12 months prior to the delivery date. Well-baby services are not subject to the AUA.

Adding Newborns to Membership. Primary member must add the baby to the household membership within 30 days of delivery to be considered a member from birth.

Birth Defects and Conditions. Any known birth defects or conditions in the baby from a pre-existing maternity are not eligible for sharing. If birth defects or conditions are discovered after the mother joins, then—after the membership meets their AUA—any bills are eligible for sharing per the program Guidelines.

Approved Providers for Delivery. For bills to meet eligibility, a Medical Doctor (M.D.), Doctor of Osteopathy (D.O.), or a Midwife who is properly licensed, certified, or registered in the state of delivery.

Ectopic Pregnancies

- Expenses Shared—Procedures related to a ruptured fallopian tube (including postoperative recovery of the mother, follow-up care, and treatment of any complications), and, where an ectopic pregnancy is diagnosed before a rupture, all preoperative tests and consultations and expenses related to keeping the mother under medical care while determining what care should be offered for the mother and child.
- Expenses Not Shared—Procedures directly related to the termination of a living, unborn child and removal of the living, unborn child from the mother due to an ectopic pregnancy are not shared (e.g., methotrexate, salpingectomy, salpingostomy), unless the removal of the child from its ectopic location was for the primary purpose of saving the

life of the child or improving the health of the child.

2. Prescription Medications

Inpatient Prescriptions. Prescriptions administered as part of inpatient treatment are shareable. These are subject to the AUA, applicable Co-Share amounts, and annual maximums.

Outpatient Prescriptions (REDEEM Enhanced only). Prescribed medications are shareable only within the REDEEM Enhanced program. There is an annual cap of \$1,000 per household membership, per year. Outpatient prescriptions are not subject to the AUA.

Exceptions may be made in the case of medications for cancer and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program (PAP) and other available programs for medication cost when available.

REDEEM SeniorSaver members who want to share prescription bills must also have Medicare Part D.

FlexShare Prescriptions. When members are part of FlexShare, they can submit prescription costs not shareable under the above categories to FlexShare. Expenses must be eligible for sharing per the program Guidelines.

3. Mental Health

Costs for involuntary commitment up to \$50,000 per year are shareable and subject to AUA and Co-Share.

Voluntary inpatient and outpatient mental health treatment, such as counseling, therapy, special education charges, and care for learning deficiencies or behavioral problems are only shareable through FlexShare.

4. Therapies

Therapies delivered are subject to AUA and Co-Share and must be eligible for sharing per the program Guidelines. For each of the three eligible therapy categories, there is a \$5,000 cap per category, per household membership per year:

Category A: Physical and Manipulative Therapies (\$5,000 cap per household membership per year):

- Acupuncture or Acupressure
- Cardiac therapy
- Chiropractic care
- Disc decompression
- Dry needling
- Hyperbaric treatments
- Massage therapy
- Occupational therapy
- Physical therapy
- Respiratory therapy
- Softwave or Shockwave therapy
- Speech therapy
- Vision therapy
- Home Care includes skilled care by a registered ARNP, LPN or RN for at home services for an eligible need ordered by a qualified provider for members who are homebound for that need. A visit is limited to a maximum block of 4 hours.

Category B: Hormone Therapies (\$5,000 cap per household membership per year)

- Androgen replacement therapy
- Menopause related conditions
- Pregnancy and Maternity support (excluding IVF)

Category C: Injection Therapies (\$5,000 cap per household membership per year)

Platelet Rich Plasma or Stem Cells therapy

- Prolotherapy
- Steroid and Corticosteroid injections

Exceptions may be made in the case of therapies for cancer treatment and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program (PAP) and other available programs for medication cost when available.

5. Sharing Limits, Waiting Periods, and Pre-existing Conditions (for joint replacement and other conditions)

See Sharing Limits section III.C. for waiting periods during the first 12 months of membership and section III.D. for pre-existing condition limitations.

6. Motor Vehicle Related

Medical bills incurred for injuries resulting from motorized vehicles only meet sharing eligibility 1) after any insurance entity or other liable third party has paid their portion and, 2) provided all other Guideline requirements are met. If the member submitting the bill was operating the vehicle, then the member must not have operated the vehicle recklessly. To determine eligibility, report the motor vehicle related injuries to Member Care.

7. Medical Transportation

Bills for medically necessary, emergency ground or air transportation are eligible for sharing. Both types of transportation are subject to the AUA and Co-Share amounts.

Telemedicine

The approved REDEEM HealthShare telehealth provider is free and available through the Member Center and is not subject to your AUA or any applicable Co-Share. Telemedicine from other providers is subject to your AUA and any applicable Co-Share.

9. Hospice Care

Hospice care services are subject to the per-year dollar maximum. These services are eligible for sharing for 90 days upon prescription by a physician or certification that the person is terminally ill. For continued sharing eligibility, members must submit a renewed prescription or certification. If the member is in the REDEEM SeniorSaver program, then Medicare must provide their coverage first before any non-covered portions can be shareable by REDEEM members.

10. Skilled Nursing Facility

Skilled nursing facility expenses are shareable for up to \$10,000 per member per year and are subject to AUAs and Co-Shares for a shareable condition requiring rehabilitation or skilled care following a surgery or injury.

11. Routine & Wellness Visits (REDEEM Enhanced)

Routine and wellness visits are eligible for sharing when the member is part of the REDEEM Enhanced program. Each member is eligible for one routine visit and labs per year. Members can substitute a traditional wellness visit with a school physical. The limit for routine wellness visits and labs is \$300 per person, per year. The cost of a routine visit or a school physical is not subject to the AUA requirements.

12. Immunizations (REDEEM Enhanced)

For members in REDEEM Enhanced, immunizations and the associated office visit are shareable for children from birth until 2 years of age. The cost of immunizations is shareable for children between the ages of 3 and 6 years of age when the immunizations are part of the child's annual routine visit and subject to the \$300 annual per person member limit.

Immunization costs are not subject to the AUA.



13. Preventative Screenings (REDEEM Enhanced)

These preventative screenings are eligible for sharing when the member is part of the REDEEM Enhanced program and are subject to the following conditions:

Mammogram. Women are eligible for an annual mammogram or a breast ultrasound beginning at age 45. These bills are not eligible for sharing within the first six months of the Member Start Date and are not subject to AUA.

Gynecology. Women are eligible for annual gynecological wellness visits, including Pap tests. The limit is \$300 per person, per year. These bills are not eligible for sharing with the first six months of the Member Start Date and are not subject to AUA.

Prostate-Specific Antigen Test (PSA). Men are eligible for one PSA test per year beginning at age 45. These bills are not shareable within the first six months of the Member Start Date and are not subject to AUA.

Colonoscopy. Adults are eligible for one colonoscopy every five years per person or every two years for high-risk individuals (as determined by their physician), beginning at age 45.

Members may substitute Cologuard (or equivalent testing) for a scheduled colonoscopy if desired. These bills are not subject to the AUA and are not eligible for sharing within the first six months of the Member Start Date. Required treatment during the procedure such as polypectomies and pathology are eligible for sharing when part of the original preventative screening. You may need to have your bill re-processed if your provider bills the additional treatment separately. If your test shows a medical issue, follow-up procedures, testing, or treatment will be subject to and apply toward your AUA, and Co-Share.

If you have already met your AUA, then your bill is eligible for sharing through the usual process.

14. Direct Primary Care

Both "Direct Primary Care" and "Concierge Medicine" are methods by which consumers pay a regular fee, usually monthly, to secure more favorable access to a primary care physician. The monthly fee for a member's household is shareable, up to \$100 for any month members of a household consult the physician, or the physician makes a referral or charges for services.

15. Medical Care Outside of the United States

Members can share bills from medical treatments occurring outside of the United States. You must include all the bill itemization requirements in Section III.B and that you have translated the information into English and convert the price into U.S. dollars.

G. Not Eligible for Sharing

The following expenses are not eligible for sharing unless noted:

- Treatment that is in violation of the Member Requirements including illness or injury arising from grossly negligent acts, use of illegal drugs, abuse of alcohol, or any illegal activity, whether an arrest is made, charges are filed, or a conviction results. For more information, see the Foundational Overview section.
- 2. Cosmetic surgeries, injections, or procedures, with exceptions:
 - Breast reconstruction after cancer for the affected breast and the non-affected breast only if the breast cancer is eligible for sharing and only if recommended for symmetry purposes.
 Revisions of initial breast reconstructions are ineligible for sharing except in cases of infection, necrosis, or treatment of lymphoma.
 - · Medically necessary breast reduction.
 - · Reconstructive surgery from any injury.
 - Cleft palate.
 - Birth defect—like missing all or part of an ear.
- 3. Medication or treatment for sexual health or dysfunction.
- 4. Fertility or Infertility treatment.*
- In-vitro fertilization.
- 6. Non-required genetic testing for treatment of an existing condition.*
- 7. Treatment related to genetic defects, hereditary diseases, or congenital conditions which was known or producing symptoms before membership.
- 8. Inpatient psychological treatment*, except as specified in section III.F. Limited Sharing | 3. Mental Health
- Outpatient mental health treatment, such as counseling, therapy, special education charges, and care for learning deficiencies or behavioral problems.*

- 10. Bills related to an event while on active military duty.
- 11. Bills that worker's compensation insurance should cover.
- 12. Any injury or illness arising from any illegal activity.
- 13. Any charges where a third-party is responsible.
- 14. Bill irregularities:
 - Charges not submitted within twelve (12) months from the date of service
 - · Additional information requested from the member or provider needs to be received by REDEEM within 12 months of service or 90 days from the date requested, whichever is later. REDEEM HealthShare must receive any additional information requested from the member or provider no later than 12 months from the date of service or 90 days after the date requested, whichever is later.
 - Excessive or unnecessary provider charges which includes afterhours, holiday, and weekend fees

Note: See section VI.C. Permitted Sharing Levels and section III. B. Approved Sharing of Bills for more information.

- 15. Charges for the release of medical records.*
- 16. Charges for anything relating to transsexualism, gender dysphoria, sexual reassignment, or change, including medications.
- 17. Charges for travel or accommodations to pursue treatment at a non-local site of care unless approved by the ministry on a caseby-case basis.
- 18. Drug and alcohol abuse treatment.
- 19. Medical marijuana.
- 20. Care for symptoms not related to a specifically diagnosable disease or injury, such as ongoing fatigue and malaise*
- 21. Psychological, emotional, or spiritual conditions.
- 22. Neurodevelopmental conditions including but not limited to; Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, Sensory Process Disorder, Post Traumatic Stress Disorder, and

- cognitive developmental issues.*
- 23. Procedures or surgery that are not medically necessary.
- 24. Weight management treatment or procedures.*
- 25. Consultations include but are not limited to dietary, diabetic, lactation, and genetic counseling.*
- 26. Custodial or Long-term care.*
- 27. Educational services and materials including but not limited to; Lamaze, breast feeding, and early childhood intervention.
- 28. Prophylactic (treatment intended to prevent disease) and preventive surgery without personal history of diagnosis and a doctor's recommendation.*
- 29. Experimental treatment*
- 30. Birth control for the purpose of contraception.
- 31. Abortion.
- 32. Hearing aids.*
- 33. Dental or Vision services not related to medical injury or illness.*
- 34. Orthotics.*
- 35. Durable Medical Equipment including but not limited to mobility equipment such as motorized wheelchairs or scooters, exercise equipment and home modifications. Does not include CPAP to treat a specific disease when ordered by a qualifying provider.*
- 36. Sleep studies not related to a specific disease or disorder*
- 37. Complications related to ineligible procedures, conditions, and diagnoses except pre-existing maternity. If complications arise from a medical procedure that is not shareable, expenses for treating the complications are shareable unless the procedure that was the cause was not shareable due to moral reasons, like an abortion, or the complication itself is not shareable, like a routine dental problem arising from the treatment of a routine dental problem.
- 38. Transportation to appointments
- 39. Psychotropic medication*
- 40. Nutrition services*

- 41. Non-prescription (over-the-counter) drugs and medical supplies/equipment;*
- 42. Gym memberships*
- 43. Non-medical expenses*
- 44. Additional wellness visits beyond the one allowed per membership year in REDEEM Enhanced*
- 45. Routine, wellness visits and prevention screenings for REDEEM Essential*
- 46. Immunizations for REDEEM Essential*
- 47. Outpatient Prescriptions for REDEEM Essential*
- 48. Premiums for insurance products

Items with an asterisk (*) are eligible for sharing under FlexShare.

H. REDEEM SeniorSaver Sharing Limitations

REDEEM SeniorSaver is for those aged 65 and over. It is a sharing program designed to be secondary to Medicare Part A, Part B, and if applicable Medicare Advantage plans. These are the specific exclusions and limits:

- REDEEM SeniorSaver members can share items covered by Medicare Parts A and B after Medicare first applies its coverage and the individual has met the AUA.
- 2. REDEEM SeniorSaver members can share prescription bills when they have Medicare Part D and only after Medicare applies its coverage and the individual has met the AUA.
- A provider must purchase blood products for the REDEEM SeniorSaver member requiring a blood transfusion. Those costs are shareable.
- Inpatient acute care hospitalization for REDEEM SeniorSaver members:
 - a. Days 1-60: Medicare covers these costs.
 - b. Days 61-150: Medicare covers a significant portion of costs, the

- balance is shareable.
- c. Days 151-beyond: Ineligible for sharing.

The exception to the above would be any bill related to services declared as not eligible for sharing in Section III.G.



IV. Conditions of Sharing

A. Family Members Defined

REDEEM HealthShare limits a membership to members of the same nuclear family. Nuclear families include only husband, wife, and children, but can include grandchildren in the circumstances described in 5. Grandchildren.

Children 18 and over must verify that they meet the member's requirements by signing an application form.

1. Spouse

Spouse means a legally married person. It can be a person's lawfully married husband or wife. Marriage is defined as being between one biologically born man and one biologically born woman.

2. **Adult Children** (Age 18 and over)

Your single children from age 18 up to and including age 25 may be on your membership if they are living at home (which includes while away at school full-time). A disabled child can remain on a family membership after turning 26 if the parents provide more than 50% financial support and claim the child as a dependent on their federal tax return. Contact Member Care before the date your child turns 26 if you wish to apply for this status.

3. Newborn

A newborn, whose addition to the membership may increase the monthly share amount, will be included within the membership retroactive to the date of birth, as long as at least one parent was a member as of the baby's birth and you notify REDEEM Health-Share to add him or her to the membership no later than 30 days after the birth; otherwise, the effective membership date will be no earlier than the date of notification to REDEEM HealthShare. A member should notify REDEEM HealthShare as soon as possible to add subsequent newborn children to the membership. Section III.F.1 addresses sharing needs for a newborn.

4. Adoption

REDEEM HealthShare considers adopted, unmarried children members of the family the same as biological children.

5. Grandchildren

A REDEEM member may include their grandchildren as part of their membership if the children meet all the following criteria:

- a. They live permanently with their grandparents (their residence)
- b. The grandparents have legal custody, or the grandchild is the child of a minor
- c. They meet the eligibility Guidelines for children
- d. They have no other agency, person, or group responsible for their medical bills.

6. Guardianships

REDEEM HealthShare allows for guardian memberships. The guardian must be 18 years old or older to manage the membership on behalf of a minor.

B. Inactivation of Membership

1. Voluntary Inactivation

Members can voluntarily inactivate their membership at any time, which shall take effect at the end of any month.

2. Involuntary Inactivation

REDEEM HealthShare will inactivate a membership if

- · The member fails to fully fund their Share Account for 60 days.
- The member fails to resolve Know Your Customer (KYC) issues

within 60 days of Notice of Failure.

Notice Periods

- 30 Days' Notice: After 30 days of non-compliance, a member will receive a notice of their ineligibility for sharing until the member resolves the issue. REDEM HealthShare will suspend a membership, which means that members are not eligible to have new bills shared or to participate in membership voting.
- 60 Days' Notice: After 60 days of non-compliance, REDEEM
 HealthShare will inactivate the membership, effective from the
 date the member should have funded their Share Account.

C. Restart of Membership

If an existing membership inactivates due to voluntary or involuntary inactivation, a member may apply for a new membership. All membership requirements, waiting periods, and conditions will apply as if the member had no previous membership and include the following requirements:

- Any inactivated membership must pay back-shares, if any, in full before starting a new membership.
- Only eligible bills with dates of service prior to the inactivation date are eligible for sharing.
- Bills for conditions in which known signs, symptoms, testing, treatment (routine or maintenance) diagnosis, or use of medication (routine or maintenance) occurred after inactivation will be considered pre-existing and will not be shared in the new membership until applicable pre-existing waiting periods have lapsed.

D. Changing Programs

A member must meet specific criteria to change between programs or AUA levels.



Members are allowed to change their membership AUA level or program within 30 days of either their anniversary month or a qualifying life event, with the effective date being the first day of the following month.

Qualifying Life Event Changes:

- Change in marital status
- Change in child/dependents
- Birth/Adoption
- · Loss of spouse
- · Loss of employment
- Dependent turns 26
- Turning 65 and would like to join REDEEM SeniorSaver

The Program Change Request form is available in the Forms section of the Member Center.

Membership Anniversary Changes. Members are allowed to change their AUA level or program each year, effective with the first day of their anniversary month. REDEEM HealthShare will email the Program Change Request form to the primary member 60 days before the membership anniversary date. If you want to change programs, you must submit the Membership Anniversary Program Change Request form at least 30 days in advance of your anniversary month.

Switching Fee and Resetting AUA

- Switching Fee. Changing your program or AUA level requires a switching fee of \$100. You can choose the first day of any future month for your switch to occur and the Total Share Amount Due (Member Center) will include the \$100 switching fee within one to two months after the switch is effective.
- **Resetting AUA.** Changing your program or AUA level will reset the AUA
- You can add or remove members from your membership at any time without incurring a fee.

Switching Between Programs and AUAs

When switching from REDEEM Essential to REDEEM Enhanced OR when switching from a higher AUA to a lower AUA, the 12-month waiting period for the conditions and treatments listed in Sharing Limits (Section III.C.) resets.

E. Member Privacy

Members may share deeply personal prayer requests and detailed health information with one another to allow for support, fellowship, and prayer. Do not post names or details on social media, blogs, or websites without permission, or in any other way misuse the information.

F. Guidelines Govern

These Sharing Guidelines explain the program requirements and govern the sharing of medical bills. The Guidelines in effect at the time you receive service govern the program. The Guidelines are available online at redeemhealthshare.org/guidelines and in your Member Center.

G. Changes to the Guidelines

REDEEM HealthShare can amend the Guidelines at any time subject to approval by the Samaritan Ministries Board of Directors. Members receive notification of the changes, and a history of changes will be available in the Member Center online for two years from the date of the change.

H. Balancing Needs and Shares/Proration

In any month, the funding of Shares across REDEEM HealthShare Ministry may or may not meet the eligible bills submitted for sharing. In that event, the ministry will share eligible medical bills proportionately, which means sharing a percentage of eligible bills within that month and holding back the balance of those bills to share in a subsequent month. If there isn't enough funding of Shares to meet the eligible bills submitted for sharing over a 60-day period, then REDEEM HealthShare may increase the suggested monthly share amount in sufficient proportion to satisfy the eligible bills. The ministry may take this action temporarily or ongoing. If member sharing cannot fund an eligible bill within 90 days of entering the normal sharing queue, then the ministry removes that bill from the normal sharing queue and shares the amount through the Member Assistance Fund, if possible. REDEEM HeathShare will send any money currently in the bill account to the provider as partial payment.

As allowed by the Samaritan Ministries Board of Directors, to balance expenses and shares calculations, the ministry may share across two or more Samaritan Ministries programs or keep them separate.



I. Other Responsible Parties

If a member has insurance or is eligible for any insurance benefits or other health or welfare benefits, such as an employment related health or welfare plan (except as provided in Section IV.J. below), worker's compensation insurance, homeowner's insurance, or fraternal benefits, the member is expected to take all reasonable steps to qualify for such payments and to exhaust benefits available under those resources before submitting a request for sharing. Additionally, any time another individual or entity is or may be responsible for some or all of a medical bill intended to be submitted to REDEEM HealthShare to be shared, whether through litigation, insurance, or otherwise, the member must take all steps necessary to make sure such other individuals or entities pay the amounts applicable to their respective responsibilities before submitting the bill for sharing. The member must pursue his legal remedies unless he demonstrates that doing so would violate his Biblically based conviction against initiating a lawsuit. Medical bill processing can

be delayed to allow other responsible parties to pay, and if a third party with responsibility for the issue represented by the need is identified by REDEEM Healthshare, then SMI in its discretion may decline to share the bills related to that third party responsibility. Should any member receive a settlement or reimbursement applicable to medical bills already shared, the member must send those funds back to REDEEM HealthShare or to another member in need as directed. Samaritan Ministries International or REDEEM HealthShare Ministry never requires members to seek assistance from government aid programs and considers it contrary to our understanding of God's desire for His people. REDEEM SeniorSaver requires participation in Medicare Part A and Part B.

J. Other Sources of Payment

A member may have the right to reimbursement from a Health Reimbursement Arrangement (HRA), Flexible Spending Account (FSA), or Health Savings Account (HSA). There are no requirements for a member to use these fund types to pay for a shareable medical expense. However, the member should consider using this resource to lessen the burden that the community will bear. A member who uses HRA, FSA, or HSA money to pay the expense, can still submit the bill for sharing, but there may be income tax consequences from using reimbursements from these fund types to pay for an expense for which you also received share amounts. Please consult your tax advisor.

Funds raised by crowdfunding for shareable medical expenses must be reported and will be applied to reduce the shareable amount.

A member must report funds raised by crowdfunding for shareable medical expenses. REDEEM HealthShare will apply these funds to reduce the shareable amount.

A member of REDEEM HealthShare who simultaneously participates in another health care sharing ministry may not seek shares or payments from multiple ministries that exceed shareable bills. To do so is to obtain assistance beyond that member's burden.

K. Sharing Appeal

A member who disagrees with a bill-sharing eligibility decision can appeal if the member believes:

- 1. REDEEM HealthShare misread the medical records.
- 2. REDEEM HealthShare misapplied the Guidelines.
- 3. The member's providers incorrectly recorded their medical history.
- 4. The Guidelines do not address the member's situation

After a review of the appeal by REDEEM HealthShare, if the member still disagrees with the decision, the member has 90 days to request a review by a member Appeal Panel composed of 7 to 13 REDEEM members. As part of this process, the member may submit a written position statement to the Panel. REDEEM HealthShare will hold a teleconference wherein the panel can ask questions of both the member and REDEEM HealthShare. A simple majority vote will carry the decision whether to share. The panel's decision will be binding and non-appealable.

A member may appeal to the Institute for Christian Conciliation as explained below when it involves membership requirement issues related to payment of shares or member integrity (with respect to the submission and payment of medical bills). For all other questions concerning membership requirements, a member may appeal to the Samaritan Ministries Board of Directors who make the final, nonappealable decision.

A member must settle any other issue in accordance with the Rules of Procedure for Christian Conciliation™ of the Institute for Christian Conciliation. (Complete text of the Rules is available at www.aorhope.org/rules or by contacting ICC at icc@aorhope.org.) However, if both REDEEM HealthShare Ministry and you agree, you may submit the dispute to a randomly selected panel of members instead. In all events, you will have available the same relief as a court could grant. REDEEM HealthShare will pay all the arbitrator's

fees and costs unless the arbitration determines there was no reasonable basis for your complaint, in which case you will be responsible for the fees and costs.

You understand that these sharing appeal methods will be the sole remedy for any civil controversy or claim arising out of your relationship with REDEEM HealthShare and expressly waive your right to file a lawsuit in any civil court against REDEEM HealthShare Ministry, its employees, members, associate members, and directors, for such disputes, except to enforce an arbitration decision obtained under conditions specified herein. This also includes deciding whether the dispute is part of this arbitration agreement or whether it must go through arbitration. Judgment upon an arbitration decision may be entered in any court otherwise having jurisdiction.

Resolving disputes within the Body of Christ is always the command of Scripture and in the interest of all our members (MATT 18:15-20; 1 COR 6). Therefore, even if REDEEM HealthShare or a member participate in a court proceeding about a dispute, neither give up their right to later demand arbitration to resolve the dispute.

For all civil matters of procedure and substance regarding any dispute or claim that comes within these mediation or arbitration requirements, the laws of the State of Illinois, and if applicable of the United States, will govern.

L. Misuse of Trust and Accountability

The funds which members receive from other members are given explicitly and specifically for eligible medical bill amounts. Members receiving these funds are obligated to use these funds for no other purpose. If all or part of a bill that was shared in full is forgiven or paid by other means, the receiving member must contact Member Care for instruction of sending the extra money on to a member with a need yet unpublished.

Members commit to act with integrity. REDEEM HealthShare will

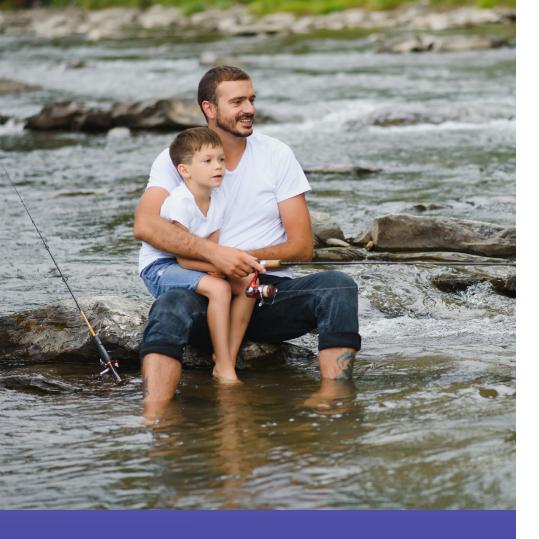
involuntarily inactivate a membership if a member presents a falsified need, uses deceptive practices, or participates in another member's misuse of trust.

Members submitting bills further commit to working with REDEEM HealthShare staff and designated third parties to determine if the bills are shareable, to seek fair and reasonable prices from providers, and to document amounts paid to providers.

When an issue of misuse of trust by a current or inactive member arises, the administrative office may seek the assistance of the member's Christian church and provide it with the necessary information to address the issue and hold the member accountable. The member may request resolution of the question through the mediation and arbitration provisions of the Guidelines.

M. Sponsorship

There may be circumstances where applicants or current members may not be able to pay the entire Share amount. In certain cases, REDEEM HealthShare may be able to offer temporary reductions in the Share amount to assist a member experiencing financial difficulty. Because we are committed to the central role of the family and the local Christian church in all of life, including health care, application for help through Sponsorship will require that these other avenues of assistance be explored first, so they have the first opportunity to receive the blessing of giving. For more information about how to apply for Sponsorship, please contact us.



V. REDEEM™ Sharing Platform

To make health care sharing convenient and efficient, REDEEM HealthShare uses a virtual share exchange (VSE) technology platform. The VSE enables all members to participate in the health care sharing process electronically, as well as to monitor the transactional activities of their individual share accounts and the community at large. Your membership requires that you activate your own Share Account and enable the VSE to administer the sharing process on your behalf. By activating your Share Account and accepting the VSE terms and conditions and disclosures, you have authorized REDEEM HealthShare to communicate your transfer instructions as displayed on the platform to the Financial Institution or payment processor.

A. Share Account

To participate in the REDEEM community, all members must activate a Share Account on the VSE platform. Your Share Account is a virtual account. The America's Christian Credit Union located in Glendora, CA receives all deposited funds and holds them "For the Benefit of REDEEM Members". The Share Account will display your account balances, sharing transaction history, and other relevant information. The money in your Share Account is insured, and the primary member owns and fully controls it except as described herein.

To activate your Share Account, you must provide the necessary personal information of the primary member as part of the Know Your Customer (KYC) process to comply with U.S. Banking Regulations. Once you have submitted and verified your information, you must link your Share Account to one of your personal external bank accounts (e.g. a financial institution such as a local bank, national bank or credit union). Each month, you will fund your Share Account with an electronic funds transfer (EFT) from your external bank accounts or credit cards.

B. Monthly Share Notice

As a REDEEM member, you will receive a Monthly Share Notice through the VSE to inform and remind you of your monthly contribution amount due. The monthly contribution amounts due (Total Share Amount Due) is based on the program level you selected. You must manually pay the monthly contribution, which is the Total Share Amount Due, within the VSE.

The amount specified in your Monthly Share Notice is transferred through an EFT drawn off your external bank account or credit card. Your Monthly Share Notice will display the Total Share Amount Due and includes the current monthly share amount, any past due amounts, and any relevant service fees.

In addition to your monthly Share, you can make additional voluntary contributions, such as donations to the Member Assistance Fund. You can make these contributions in the Member Center. You can add, edit, or delete a donation amount at any time. You can change your funding source, whether external bank account or credit card, at any time.

C. Account Management

Member Share Accounts are a financial account that each member owns and controls. Members can add, edit, and delete their EFT settings, as well as their linked external bank account or credit card, at any time.

D. Publishing and Sharing

Participation in the REDEEM community is voluntary. This means that when you are notified about another member's medical need, but you object for any reason, you may withdraw and voluntarily inactivate your membership during the three-day publishing period (described below) rather than participate.

REDEEM HealthShare implements a member-to-member approach to sharing, which means that members share funds directly with one another. Before you share any funds with another member, REDEEM HealthShare allocates, matches, and publishes medical bills that are eligible for sharing to the membership.

Medical providers will submit medical bills, or when necessary, members can submit their own medical bills. REDEEM HealthShare processes all bills per the Guidelines to determine eligibility. REDEEM HealthShare submits eligible bills into the VSE for sharing. REDEEM HealthShare allocates and matches amounts approved for sharing so those in the sharing community can contribute to other member bills.

Each member matched to share your bill receives a notification about the amount due through a process called publishing. The information includes the amount withdrawn from their Share Account to fund your medical bill. The member matched to share your medical bill will receive a notification about you and your need unless you choose the anonymous setting in your Share. Once the three-day publishing period has ended, the published amount for each member will display on a Virtual Bill Account for the payment of your bill.

A member could and can withdraw from their membership prior to the expiration of the three-day publishing period even though REDEEM HealthShare already completed matching and allocating the Share of another member's medical bill. REDEEM HealthShare will not transfer funds (from a member who voluntarily inactivated) to the receiving member.

Because a member may refuse to share in a particular medical expense for any reason or no reason, the sharing process remains entirely voluntary for every member. However, as noted above, any sharing refusal requires withdrawal from membership before the end of the three-day publishing period.



G. Member Share Accounts

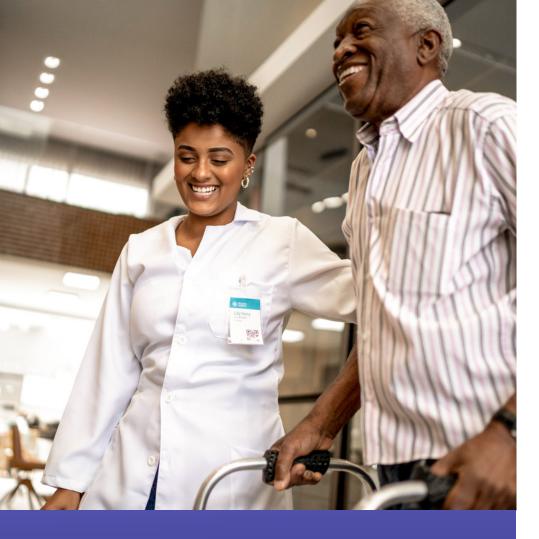
To process and pay medical bills quickly, REDEEM HealthShare uses a Share Account for all sharing transactions and activities. REDEEM HealthShare Ministry is NOT insurance. The ministry does not collect and hold medical reserves in a REDEEM controlled bank account. Instead, the monthly share amount is deposited in every member's individually controlled Share Account. These Share Accounts allow REDEEM HealthShare to plan for the cost fluctuation of medical services.

E. Virtual Bill Accounts

If you have an eligible medical bill approved for sharing, the VSE will create a Virtual Bill Account for the payment of that bill. Each Virtual Bill Account linked to your Share Account is unique to 1) a member of your household, 2) a medical provider, and 3) a specific bill. Your Virtual Bill Account has restrictions so you cannot withdraw funds from your Share Account. Amounts collected will display only as a single line-item transaction in your Share Account.

F. Provider Payments

Virtual Bill Accounts remain open until the system receives all funds and transfers the approved sharing amount to your medical provider as payment for your bill, or to you for the amount you paid.



VI. For Providers

REDEEM HealthShare processes bills electronically, with payments typically made to the provider within 30-40 days of receiving the member's bill. Payments to a provider derive from Shares collected by the patient from the REDEEM member community.

A. Member Payments

Members pay a monthly share amount based on age, membership size, and selected Annual Unshareable Amount (AUA). The REDEEM community sends monthly Shares to the patient to pay their medical bills. For quick processing, REDEEM HealthShare prefers that providers submit bills electronically through EDI using the Payer ID on the patient's Member Card.

B. Payment Processing

REDEEM HealthShare processes most bills within 30 days, with electronic payments sent to the provider, minus any amounts the member will pay directly (AUA or Co-Share). The provider receives an Explanation of Sharing (EOS) detailing the amounts paid from Shares collected by the patient from the REDEEM member community.

C. Permitted Sharing Levels

REDEEM HealthShare defines Permitted Sharing Levels as charges for medically necessary care, for the care and treatment of illness or injury, but only to the extent that the fees charged are within all applicable limitations and restrictions established by the REDEEM HealthShare Sharing Guidelines including, but not limited to, the following:

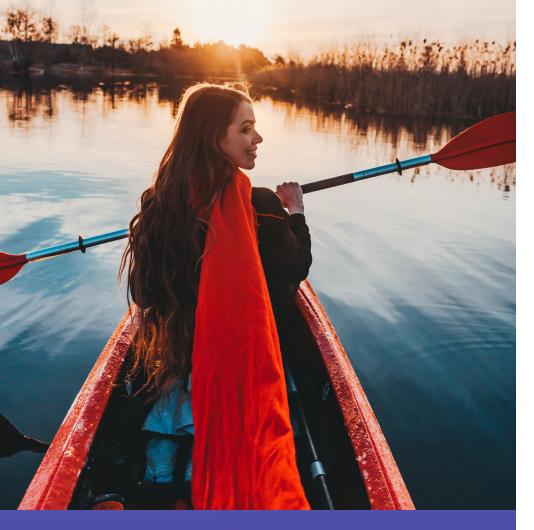
 Hospitals (both inpatient and outpatient services), Ambulatory Surgery Centers, Independent Facilities, and Other Medical and Surgical Services. The Permitted Sharing Level for medical care, established by the Guidelines, is based upon an average of 150% of the Medicare allowable amounts for the medical care and 135%



of the cost of medical care (included in the Guidelines). However, REDEEM HealthShare bases any such Permitted Sharing Level on the cost of the medical care included in the Guidelines. The limited amount must not exceed 175% of the Medicare allowable amounts or the usual, customary, and reasonable fees for the medical care included in the Guidelines.

- Professional Services. REDEEM HealthShare determines the Permitted Sharing Levels for professional services on the chart for the professional service identified. This chart is available upon request. Professional services refer to shareable services provided by medical professionals identified in Section III.B.
- Dialysis Services. REDEEM HealthShare determines the Permitted Sharing Level for dialysis services including dialysis, facility services, supplies, and medications provided during treatment by review of the Medicare allowable amount for the billing hospital or physician considering clinical considerations pertinent to the patient receiving treatment.

- The allowed sharing amount for medical care from hospitals or physicians will be based on an agreed rate or fee directly with REDEEM HealthShare or through a service provider, if applicable. These rates meet Usual, Customary, and Reasonable standards and they must exclude any improper balance charge, which are not allowed for sharing.
- If the Permitted Sharing Level exceeds the actual charge billed for the treatment, service, or supply in question, sharing and payments to providers will be based on the actual billed charge. The Permitted Sharing Level for medical care will not include charges related to unbundling, errors, unclear description, or misidentification.



VII. Glossary of Terms

Adjusted Amount – The discounted or repriced amount of a medical bill.

Administrator – The third-party company used by REDEEM HealthShare to process members' medical bills for discounting and eligibility determinations.

Amount Approved for Sharing – The portion of the adjusted amount that is eligible for sharing as per the program Guidelines.

Annual Unshareable Amount (AUA) - In a sharing ministry, each member is always responsible for all their own medical expenses. The AUA is the dollar amount of eligible medical bills selected by a membership that are not shareable during a 12-month period in addition to any Co-Shares and prorations. The AUA 12-month period begins on the effective date for the membership and resets annually on the membership anniversary date.

Available Balance – The total sum that is available in a member's Share Account for sharing a new eligible medical bill or withdrawal by the member. It is the Total Balance minus the Pending Balance minus the Restricted Balance.

Bill Approved for Sharing - An eligible medical bill that meets the criteria for sharing in the Guidelines and meets the other conditions for sharing, including whether the member's AUA has been met, and other sharing limits have not been exceeded.

Bill Status - References the processing stage/state of a specific medical need or bill.

Cancellation Date - The last day of the month that a membership of an individual or household ends due to the member's withdrawal or an administrative inactivation.

Charge Amount – The gross amount billed by the medical provider.

Debits & Sharing – The negative (-) transactions debited out of the member's Share Account, which would be Miscellaneous Required Portion (debits), Optional Portion, and Share Portion.

Deposit – A function that enables a primary member to initiate an "ondemand" EFT from an external bank account or credit card to transfer the Total Share Amount Due specified in their Monthly Share Notice to the membership's Share Account.

Deposits & Credits – The positive (+) transactions that are credited to the member's Share Account, such as EFT transfers (i.e., deposits) and Shared Funds Received (i.e., credits) that a member might receive to pay their eligible medical bill.

Effective Date – The first day of the month that the membership's current membership year begins. This date may be different from the member start date if the membership has switched some elements of the membership.

Eligible for Sharing – Any testing, treatment, procedure, or service that meets the criteria for sharing as established in the Guidelines, including AUA and Co-Share requirements.

Eligible Medical Bill – An incurred medical bill that meets the criteria for sharing as established in the Guidelines. The shareable amount of an eligible medical bill may be reduced by discounts, fees, or other sources of payment.

Explanation of Sharing (EOS) – A notice sent to a member detailing the eligibility status of a bill, any discounted amounts, what portion of the remaining charge amount has been shared by REDEEM members, and any remaining amount that were not shared and remains to be paid directly by the member.

External Account – An existing bank account that is linked to the primary member's Share Account and is used to transfer via EFT the Total Share Amount Due into the Share Account each month.

Illegal Drugs – Any controlled substance which has not been legally prescribed and/or dispensed, or a prescription drug which is not used in the way it was prescribed.

Know Your Customer (KYC) - An automated query to ensure that an individual is eligible to open an account at a financial institution. This is a

process required by US banking regulations.

Member – Any member of REDEEM HealthShare Ministry, including each family member participating in a member household for REDEEM Essential or REDEEM Enhanced and any individual who participates in REDEEM SeniorSaver.

Member Start Date – The date a member's participation in REDEEM HealthShare Ministry begins. Medical bills incurred on or after this date may be considered for sharing among members.

Membership – The related family member, residing in a household, participating in REDEEM HealthShare Ministry through the same membership. May also be referred to as a "household membership."

Membership Anniversary Date – The anniversary date of a membership's participation in REDEEM HealthShare.

Monthly Share Deposit Amount – The sum of the Share Portion and Required Miscellaneous Portions published in the Share Notice.

Past Due Date – The day of the month that a Total Share Amount Due becomes past due.

Past Due Reminders – Notifications sent to delinquent memberships, reminding them that their Share Payment is past due.

Payment Reminders – Share Notice Reminders sent to members the Total Share Amount has not yet been paid.

Pending Balance – The sum of EFT(s) that have been initiated but have not yet been posted to the member's Share Account.

Permissions – System related auto-enabled functions (e.g., auto-share) that are set and managed by the primary member.

Pre-Existing – Pre-existing medical conditions are defined as conditions in which known signs, symptoms, testing, treatment, diagnosis, or use of medication occurred within 36 months prior to the Member Start Date.

Routine or maintenance medications are considered treatment and are included in this definition.

Previous Balance – The sum of any past due, unpaid amounts published in the Share Notice.

Primary Member - An adult member that is the main contact for the household membership and Share Account owner.

Published Amount – The portion of the adjusted amount that is eligible for sharing and has been published/allocated to the member for sharing.

Received Date - The date that REDEFM HealthShare receives the medical bill and begins processing the bill for eligibility.

Required Miscellaneous Portion – An amount set by REDEEM HealthShare to fund certain activities, such as its administrative and program expenses.

Restricted Balance - The sum of funds that have been credited to the member's Share Account for the purpose of paying eligible medical bills. These funds have been designated for paying a particular medical bill; they are considered "restricted" because they cannot be diverted by the member and used for another purpose.

Service Date – The date that the member (patient) received services from the medical provider.

Share Account - The member-controlled virtual account that is linked to both the member's external account and the member's Sharing Account at America's Christian Credit Union and is used for all sharing transactions and activities.

Share Due Date - The day of the month by which the Total Share Amount Due must be transferred via EFT in full.

Share Notice – The written notification to a member that details the Total Share Amount Due for the month.

Share Notice Date – The day of the month that the Share Notice is published



and distributed.

Share Payment (funding) – Transferring funds (Total Share Amount due) from a member's external account to their Share Account via electronic funds transfer (EFT).

Share Portion – The portion of the monthly share amount that is collected and used specifically for member-to-member sharing of eligible medical bills.

Shared Amount - The published amount that has been shared and collected in the member's Sharing Account.

Sharing (member-to-member transfers) – Moving funds from a sending member's Share Account to a receiving member's Virtual Bill Account.

Total Balance - The sum of the Pending Balance, Restricted Balance, and Available Balance in a member's Share Account.

Total Share Amount Due – The sum of the Monthly Share Contribution Amount (Share Portion and Required Miscellaneous Portion), any Optional Portions (manually configured by the member), Service Fee, and any past due amount (Previous Balance).



VIII. Appendix

A. Governance

REDEEM HealthShare is a division of Samaritan Ministries International Members of REDEFM HealthShare are members of Samaritan Ministries, The Samaritan Ministries Board of Directors, all of whom are members of the ministry's health care sharing programs, govern REDEEM HealthShare Ministry. There are nine seats on the Board. Elected members fill six of those seats. The six elected members serve staggered terms of three-years; two are elected annually. The International President and two people, appointed by the Board, fill the remaining seats. This arrangement allows a balance of input between Samaritan leadership and the membership at large. No board member receives compensation for their service to the Board as a Director. The Board has three regularly scheduled meetings each year and special meetings as needed.

Members nominate candidates and vote by digital methods. Each household membership receives one vote. REDEEM HealthShare holds elections each fall and announces them to the membership. The qualifications for Board Members are available upon request.

If there are more than two candidates running for the open seat, then the two candidates receiving the most votes win. A candidate only receiving a plurality will be the winner unless the Board determines that a runoff should occur between the highest candidates. If there is only one candidate for each position, members will receive a ballot via email to vote Yes or No. To confirm election, each candidate must receive a majority of the votes cast.

To be eligible for Board membership, nominees must agree with the Bylaws' doctrinal statements, including the following Board Member Statement of Faith:

- I believe the Bible alone is the inspired Word of God; therefore, it is the final and only source of absolute spiritual authority.
- I believe in the triune God of the Bible. He is one God Who is revealed in three distinct Persons—God the Father.

God the Son, and God the Holy Spirit.

- I believe Jesus Christ was God in the flesh and continues to be such even after His resurrection—fully God and fully man. He was born of a virgin, lived a sinless life, died on the cross to pay the penalty for our sins, was bodily resurrected on the third day, and now is seated in the heavens at the right hand of God the Father.
- I believe that all people are born with a sinful nature and can be saved from eternal death only by grace alone, through faith alone, trusting only in Christ's atoning death and resurrection to save us from our sins and give us eternal life.
- I believe in the bodily resurrection of all who have put their faith in Jesus Christ, and the bodily resurrection to judgment of all who have not..
- All I believe and do should be for the glory of God alone.
- **B.** Additional Giving

Although REDEEM HealthShare practices good stewardship by 1) adhering to the Guidelines and 2) limiting bills we share to what members have agreed upon, the ministry also strongly encourages giving beyond the determined Share amount to bless those in the member community who need extra financial support for their medical needs. Because Samaritan Ministries, which operates REDEEM HealthShare Ministry, is an IRS recognized 501(c)(3) taxexempt organization, extra charitable gifts can be tax-deductible when designated to a special fund. Please contact Member Care for more information.

C. Example Shareable Expenses for FlexShare

- 1. Pre-existing conditions
- 2. Bills for eligible treatments that have exceeded their specific shareable amount (e.g., therapies, DPC fees)
- 3. Routine and preventative care

- 4. Dental
- 5. Immunizations
- 6. Bills related to sleep apnea
- 7. Vision
- 8. Audiological
- 9. OTC medications, vitamins, supplements
- 10. Essential oils
- 11. Mental health counseling or therapy
- 12. Durable medical equipment
- 13. Prosthetics
- 14. Home health
- 15. Weight reduction
- 16. Gym membership



- 17. Gym equipment
- 18. Other alternative, holistic, or naturopathic treatments such as, but not limited to:
 - a. Acupuncture/Acupressure
 - b. Disc decompression
 - c. Dry needling
 - d. Hyperbaric treatments
 - e. Massage therapy
 - f. Ozone injections
 - g. Platelet-rich plasma
 - h. Prolotherapy
 - i. Softwave therapy

D. State Disclosures

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.

Alaska Statute 21.03.021(k) Notice: The organization coordinating 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 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: Samaritan Ministries International is not an insurance company, and membership is not offered through an insurance company. Samaritan Ministries International 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 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.

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.

Massachusetts The organization coordinating 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.

Michigan Section 550.1867 Notice: Samaritan Ministries International that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

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.

Montana Revised Statute Chapter Sections 33-1-102 and **33-1-201 Notice:** The health care sharing ministry facilitating the sharing of medical expenses is not an insurance company and does not use insurance agents or pay commissions to insurance agents. The health care sharing ministry's guidelines and plan of operation are not an insurance policy. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to the health care sharing ministry agreement will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether the health care sharing ministry terminates, withdraws from the faith-based agreement, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in the health care sharing ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

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.

North Dakota Century Code 50–37: The organization facilitating the sharing of medical expenses is not an insurance company and its guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist the participant with medical bills is voluntary. Participation in the organization or a subscription to its documents is not insurance, and regardless of whether the

participant receives payments or the organization continues to operate, the participant is responsible for the payment of the participant's medical bills.

Pennsylvania 40 Penn. Statute Section 23(b) Notice: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

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.

Tennessee Code Annotated, Section 48–51–201 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.

Utah Section 31 A-1-103 (3) (1)

- (A) the health care sharing ministry is not an insurance company;
- (B) nothing the health care sharing ministry offers or provides is an insurance policy, including the health care sharing ministry's guidelines or plan of operations;
- (C) participation in the health care sharing ministry is entirely voluntary and no participant is compelled by law to contribute to another participant's expenses;
- (D) participation in the health care sharing ministry or subscription to any of the health care sharing ministry's services is not insurance; and
- (E) each participant is always personally responsible for the participant's expenses regardless of whether the participant receives payment for the expenses through the health care sharing ministry or whether this health care sharing ministry continues to operate

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.

West Virginia Statute §35-1B-1-6 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. Complaints concerning this health care sharing ministry may be reported to the Attorney General of your state.

Wisconsin Statute 600.01 (1) (b) (9) ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

Wyoming 26.1.104 (a)(v)(c) 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. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute

toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.

E. Summary of Sharing

This is a summary of the Sharing Guidelines that define REDEEM HealthShare programs. REDEEM HealthShare is not insurance, it's a nonprofit health care sharing ministry that facilitates direct member-to-member sharing of eligible medical expenses. Health care sharing is a voluntary arrangement that unites individuals and families through acts of mutual support and love, reflecting the early Christian church's commitment to caring for one another (Acts 2:44-45). Guided by our shared faith and Biblical principles, we come together to bear each other's burdens and demonstrate the love of Christ in practical ways.

Summary chart is on following page.

COMMON QUESTIONS	REDEEM" ESSENTIAL – The most affordable program	REDEEM [®] ENHANCED – Our most comprehensive program	REDEEM™ SENIORSAVER – For those 65+ who participate in Medicare Parts A and B	FLEXSHARE™ – An optional add-on program to extend medical, dental, vision, and wellness options	NOTES
How much is the Annual Unshareable Amount (AUA)?	Levels:	Levels:	\$500	\$0	Generally, you must directly pay all the costs from providers up to the Annual Unshareable Amount (AUA) before bills qualify for sharing. Some exceptions may apply in certain programs.
Are there Co-Share amounts?	Yes. Once the AUA has been met, 80% of eligible medical bills are shareable. The remaining 20% (the Co-Share amount) will be paid directly by the household membership up to the annual Co-Share limit of \$5,000.	No.	No.	No.	
Are there bills that may be shared before you meet your AUA?	No.	Yes. Routine and wellness visits, child immunizations and preventative screenings may be shared before meeting the AUA.	No.	Yes.	
May I choose any doctor or provider I desire?	Yes.	Yes.	Yes.	Yes.	Services or treatment must be ordered by a qualified, licensed medical professional with the following designations: Medical Doctor (M.D.), Doctor of Osteopathy (D.O.), Naturopathic Doctor (N.P. or A.P.R.N.), Physician Assistant (P.A.), Doctor of Podiatric Medicine (D.P.M.), Dentist (D.D.S. or D.M.D.), Midwife (if certified), Ophthalmologist, Chiropractor
Are there annual limits or caps?	\$1 Million per household membership	\$2 Million per household membership	No.	REDEEM Essential: \$1,000 REDEEM Enhanced: \$1,500 REDEEM SeniorSaver: \$1,000	
Are there lifetime limits or caps?	No.	No.	No.	No.	
How do I submit bills?	Bills are submitted primarily by the provider using the REDEEM EDI Member Card. If necessary, bills may be uploaded by the member using the online bill submission forms in the online Member Center.	Bills are submitted primarily by the provider using the REDEEM EDI Member Card. If necessary, bills may be uploaded by the member using the online bill submission forms in the online Member Center.	Bills are submitted primarily by the provider using the REDEEM EDI Member Card. If necessary, bills may be uploaded by the member using the online bill submission forms in the online Member Center.	Bills are submitted by the member using the online Member Center.	

Common Medical Events and Conditions

Service you may need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
IF YOU NEED IMMEDIATE MEDICAL ATTENTION		
Telemedicine	REDEEM HealthShare includes Telehealth services at no additional charge through our Member Center day one. Other providers are shareable subject to AUA/Co-Share.	
Urgent Care (in-person)	Subject to AUA/Co-Share	
Emergency Room Care	Subject to AUA/Co-Share	
Emergency Medical Transportation	Subject to AUA/Co-Share	Shareable if medically necessary in emergencies.
IF YOU VISIT A PROVIDER'S OFFICE		
Primary care visit to treat an injury or illness	Subject to AUA/Co-Share	
Specialist visit	Subject to AUA/Co-Share	
Preventative care/screening /immunization	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable, not subject to AUA, \$300 annual per member cap.	
IF YOU NEED TO HAVE A TEST		
Diagnostic test (blood, lipids, hemoglobin, or other fluid)	Subject to AUA/Co-Share	REDEEM HealthShare provides significant discounted access—up to 69% savings—to nationwide testing facilities such as Quest, Lab-Corp, and other regional lab networks by presenting the Member Card at time of service.
Diagnostic imaging test (x-ray, MRI, CT/PET scans or imaging)	Subject to AUA/Co-Share	
IF YOU NEED PRESCRIPTION DRUGS		
Inpatient	Subject to AUA/Co-Share	
Outpatient	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable, not subject to AUA, annual household membership cap of \$1,000	REDEEM HealthShare provides significant prescription discounts through Drexi, our Pharmacy Benefit Manager.
Natural supplements	REDEEM Essential: Not shareable REDEEM Enhanced: Not shareable FlexShare: Shareable subject to allowance	
IF YOU HAVE OUTPATIENT SURGERY		
Facility fees (e.g., ambulatory surgical center)	Subject to AUA/Co-Share	
Physician/surgeon/provider professional fees	Subject to AUA/Co-Share	
IF YOU HAVE A HOSPITAL STAY		
Facility fees (e.g., hospital room)	Subject to AUA/Co-Share	
Physician/surgeon/provider professional fees	Subject to AUA/Co-Share	

Service you may need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
IF YOU ARE PREGNANT		
Prenatal office visits	Subject to AUA/Co-Share; must have been member for 12 months prior to due date	
Childbirth/Delivery facility fees	Subject to AUA/Co-Share; must have been member for 12 months prior to due date	
Childbirth/Delivery professional fees	Subject to AUA/Co-Share; must have been member for 12 months prior to due date	
Post-partum care	Subject to AUA/Co-Share; must have been member for 12 months prior to due date	
Well-baby visit	REDEEM [®] Essential: Not shareable REDEEM [®] Enhanced: Well-baby visits for the first three years are shareable if the membership has been part of REDEEM [®] Enhanced for 12 months prior to the delivery date. Well-baby services are not subject to the AUA.	
IF YOU NEED SUSTAINED, REPEATED THERAPEUTIC CARE		
Category A: Physical and Manipulative Therapies Acupuncture/Acupressure Cardiac therapy Chiropractic care Disc decompression Dry needling Hyperbaric treatments Massage therapy Occupational therapy Physical therapy Respiratory therapy Softwave therapy Speech therapy Vision therapy	Subject to AUA/Co-Share; Maximum annual household membership share limit of \$5,000.	
Category B: Hormone Therapies Androgen replacement therapy Menopause related conditions Pregnancy/Maternity support (excluding IVF)	Subject to AUA/Co-Share; Maximum annual household membership share limit of \$5,000.	
Category C: Injection Therapies Platelet Rich Plasma/Stem Cells therapy Prolotherapy Steroid and corticosteroid injections	Subject to AUA/Co-Share; Maximum annual household membership share limit of \$5,000.	
IF YOU NEED HELP RECOVERING OR HAVE OTHER SPECIAL NEED	s	
Skilled Nursing/Rehab	Subject to AUA/Co-Share; \$10,000 per member per year cap.	

Service you may need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
Hospice	Subject to AUA/Co-Share; bills will be shareable for 90 days upon prescription by a physician. Additional 90-day periods may be authorized.	
IF YOU NEED ROUTINE OR WELLNESS CARE		
Annual wellness	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable; one visit per member per year; not subject to AUA, \$300 per visit cap	
Immunizations (birth to age 2)	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable; immunizations and the associated office visits	
Immunizations (3 to age 6)	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable; one visit per member per year; not subject to AUA, \$300 per visit cap	
IF YOU NEED PREVENTATIVE SCREENINGS		
Mammogram or Breast Ultrasound	REDEEM Essential: Not shareable REDEEM Enhanced: One (1) per year after age 45. Not subject to AUA. Not shareable in first six months of membership.	
Prostate-Specific Antigen (PSA) test	REDEEM Essential: Not shareable REDEEM Enhanced: One (1) per year after age 45. Not subject to AUA. Not shareable in first six months of membership.	
Colonoscopy	REDEEM Essential: Not shareable REDEEM Enhanced: One (1) every five years after age 45; Not subject to AUA; Not shareable in first six months of membership.	
Gynecological	REDEEM Essential: Not shareable REDEEM Enhanced: One (1) per year; Not subject to AUA; Not shareable in first six months of membership.	

