REDEEM™ HEALTHSHARE
A SAMARITAN MINISTRY

Sharing Guidelines

AS OF 09.01.26

These Guidelines are accurate as of September 1, 2026.
To access the most recent version of the Guidelines, please visit redeemhealthshare.org/guidelines.

REDEEM
HEALTHSHARE
A SAMARITAN MINISTRY

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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. The IRS recognizes Samaritan Ministries International 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 Needs through voluntary giving, not because of legal obligation.

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1. Foundational Overview

1.1 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® HealthShare 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.

1.2 Membership

To become a member of REDEEM HealthShare, a division of Samaritan Ministries, you must meet all the requirements of this section and apply. Your pastor, church official, or person of accountability must submit the REDEEM HealthShare church Accountability Verification on your behalf and then REDEEM

HealthShare must approve the Accountability Verification.

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, minimizing medical risks and costs, ensuring proper accountability, and encouraging good health practices. REDEEM HealthShare retains the discretion to remove you from membership if your behavior violates Biblical standards such that you bring the ministry into disrepute.

1.3 Membership Requirements

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

- 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. GENESIS 1:26 | LUKE 1:35, 3:21–22 | 2 CORINTHIANS 13:14 | MATTHEW 28:18–20
- 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 is now seated in the heavens at the right hand of God the Father. ISAIAH 7:14, 9:6 | MATTHEW 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 CORINTHIANS 15:3–4, 15:20–21 | 2 CORINTHIANS 5:21 | COLOSSIANS 1:15–20, 2:9 | HEBREWS 1:1–4, 4:14–15, 7:26, 9:11–14, 10:10–12 | 1 PETER 2:22–24 | 1 JOHN 3:5
- 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. JEREMIAH 17:9 | JOHN 3:3, 14:6, 20:30–31 | ROMANS 3:9–11, 3:23, 5:12–21, 10:8–13 | EPHESIANS 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. HEBREWS 10:25

  Note: 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. GALATIANS 6:2 | PHILIPPIANS 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 (the ministry allows a rare celebratory cigar or pipe). ROMANS 13:1 | 1 CORINTHIANS 6:12

- Believe that your body is a temple of the Holy Spirit and that drunkenness is a 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. EPHESIANS 5:18
- Believe that your body is a temple of the Holy Spirit and that God gifted you your biological sex, and that manifesting any identity outside of your God-given biological sex is a sin. 1 CORINTHIANS 6:18
- Believe that your body is a temple of the Holy Spirit and any sexual activity outside traditional, historically Biblically orthodox marriage as designed by God between one biological man and one biological woman, is a 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. GENESIS 1:27, 2:24 | MATTHEW 19:5
- Believe that your body is a temple of the Holy Spirit and agree to practice good health measures in accordance with that belief. 1 CORINTHIANS 6:19-20
- Keep your membership active by fully funding your Share Wallet and sending your Share each month. If financial difficulty is the cause of these problems, assistance might be available through the Sponsorship Program, see section **5.13 Sponsorship**. 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. If you initiate a legal proceeding against REDEEM HealthShare Ministry or Samaritan Ministries International, you will disqualify yourself from membership. 1 CORINTHIANS 6:1-8
- Submit your Membership Continuation Agreement, which includes the Accountability Verification each year, confirming that you are still meeting the membership requirements. PROVERBS 10:9
- During the initial application process, you will forward your pastor, church officer, or person of accountability the Accountability Verification form. This individual must complete and submit the form confirming that you meet the above requirements. Your membership will be in suspended status until your pastor, church official, or person of accountability submits the required Accountability Verification and REDEEM HealthShare approves it. REDEEM HealthShare may decline to approve your Accountability Verification if it determines, at its discretion, that a conflict of interest exists or that approval would undermine the purpose of member accountability. HEBREWS 13:17

Nationality or Citizenship Requirements:
Any of the following individuals may 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.

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 or during a waiting period. For a detailed explanation of the types of Needs that are eligible or not eligible for sharing, see section **3. Sharing Expenses**.

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

1.4 Health Care Sharing in General

REDEEM HealthShare designed its programs for sharing eligible Needs related to conditions resulting from a new illness, injury, or accident. A Need is the spiritual, emotional, physical, and financial needs related to a medical condition or event. A Need includes all bills that REDEEM HealthShare determines are related to the same condition, progression of a condition, or set of symptoms. This includes separate treatments or separate episodes of symptoms. **Note:** In this document, Need is capitalized when referring to this glossary-defined concept. Lowercase need refers to the general English word.

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

You pay your providers from share contributions you receive from other REDEEM HealthShare community members. Medical bill funding does not come from REDEEM HealthShare itself and REDEEM HealthShare is not liable for the payment of medical bills. Members have no legal obligation to contribute toward your (or 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 **9.3 STATE DISCLOUSURES**, NOT ALL STATES HAVE A NOTICE REQUIREMENT.

2. Health Care Sharing Programs

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

2.1 How Health Care Sharing Works

Health care sharing is a voluntary arrangement that unites you and other families in the REDEEM HealthShare 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 a shared faith and Biblical principles, the community comes together to bear each other's burdens and demonstrate the love of Christ in practical ways.

There is no transfer of risk from you to REDEEM HealthShare or from you to other members, and there is no contract of indemnity between REDEEM HealthShare and you or between you and other members.

REDEEM HealthShare Ministry is not an insurance company. The terminology and processes might be different or unfamiliar to you. You do not pay "premiums" and REDEEM HealthShare does not collect money to "cover" medical expenses. You receive a Share Notice each month that informs you who you will share with and the reason for the medical Need. You submit voluntary monthly Shares to assist other members with their eligible medical bills, which is separate from the amount sent to REDEEM HealthShare to support the administration and program services of the ministry. You are always responsible for your medical bills and expenses.

2.2 Overview: The REDEEM® HealthShare Sharing Process

You will select a sharing program that aligns with your desired level of medical bill sharing and your budget. Each month, you will deposit your Total Amount Due into your Share Wallet. The Share Wallet is a specific member-owned (not REDEEM HealthShare-owned) bank account opened by the primary member during the application process with our third-party Financial Institution, America's Christian Credit Union. Medical providers or you submit medical bills to the ministry. REDEEM HealthShare matches and publishes eligible medical bills to the membership prior to sharing in accordance with the Sharing Guidelines. REDEEM HealthShare implements a member-to-member approach to sharing which means that you share funds directly with another member. Through a process called *Publishing*, once you are matched to share, you will receive a notification about 1) who will receive your funds, and 2) the amount you send from your Share Wallet to help pay for another member's eligible medical bill. The amount shared to each receiving member transfers to a Virtual Bill Account for the payment of the eligible medical bill. Once completed, the funds transfer directly to the medical provider or to the member, where applicable.

You will find complete details on the sharing, publishing, and payment process in the REDEEM® Sharing Platform, see section **6. REDEEM® HEALTHSHARE SHARING PLATFORM**.

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

2.3 Important Membership Terminology

REDEEM HealthShare uses defined terms and vocabulary. See section **8. GLOSSARY OF TERMS** for the full list.

Unshareable Amount. All eligible medical bills are subject to the selected Unshareable Amount, which is the dollar amount you pay toward your eligible medical bills before REDEEM HealthShare publishes your eligible medical bills for sharing with other members.

Note: Ineligible bills do not contribute towards your Unshareable Amount. Some REDEEM HealthShare programs have Co-Share amounts and other limits described herein.

Annual Unshareable Amount (AUA). The AUA is the dollar amount your household membership must pay toward all your household's eligible medical bills during a 12-month period before REDEEM HealthShare publishes those eligible medical bills for sharing with other members. The AUA 12-month period begins on your Effective Date. The AUA resets 1) on your Membership Anniversary Date, 2) if you switch between programs, or 3) if you move from a higher to a lower Unshareable Amount. If you switch between programs or change your Unshareable Amount levels, then the AUA resets on the anniversary of the Effective Date.

Co-Share Amounts and Limits (REDEEM® Essential only). In REDEEM Essential only, once the membership household meets the Unshareable Amount, REDEEM HealthShare shares 80% of eligible medical bills. You pay the remaining 20% (the Co-Share amount) toward your eligible medical bills, up to the annual Co-Share limit. The AUA Co-Share limit is $5,000 per household per year. The AUA Co-Share limit will reset on the Membership Anniversary Date. The Co-Share limit will reset on the Effective Date of any change to your Unshareable Amount.

Membership Start Date. Your membership date is the date that your household 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 participation from a current Samaritan® Classic or Samaritan® Basic program without membership interruption to REDEEM HealthShare.

2.4 REDEEM® Essential

REDEEM Essential offers a sharing solution at a low monthly cost and allows you to select the level of sharing participation to determine the monthly share amount and Unshareable Amount. See section **3.1 REDEEM Essential Sharing of Expenses** for details.

2.5 REDEEM® Enhanced

REDEEM Enhanced is our most comprehensive sharing program and allows you to select the level of sharing participation to determine the monthly share amount and Unshareable Amount. See section **3.2 REDEEM Enhanced Sharing of Expenses** for details.

2.6 REDEEM® SeniorSaver

REDEEM SeniorSaver is a program for you if you are 65 years of age or older. See section **3.3 REDEEM SeniorSaver Sharing of Expenses** for details.

2.7 REDEEM® Groups

REDEEM Groups is an option if you are affiliated with a group, such as employers, associations, or other multi-household groups, to fund and manage REDEEM memberships. All REDEEM HealthShare programs are available to groups, including REDEEM Essential, REDEEM Enhanced, and REDEEM SeniorSaver. The FlexShare add-on is also available to REDEEM HealthShare Groups. See section **3.4 REDEEM Groups Sharing of Expenses** for details.

2.8 FlexShare® Add-On

The FlexShare® add-on is an optional sharing service that permits sharing of additional items, such as vision, dental, and supplements. See section **4. FlexShare® Add-On** for details.

2.9 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%	None	None
Co-Share Limits	$5,000 Membership per year	None	None

2.10 Liability

As a member of REDEEM HealthShare Ministry, you share one another's Needs. REDEEM HealthShare facilitates this member-to-member sharing by directing your Shares and support to those who have eligible Needs.

REDEEM HealthShare is not insurance. REDEEM HealthShare is a division of Samaritan Ministries International, a certified health care sharing ministry under the Patient Protection and Affordable Care Act. REDEEM HealthShare facilitates the sharing of Needs among its members, directly from one member to another, in accordance with these Guidelines and at the discretion of REDEEM HealthShare.

You pay your providers from share contributions you receive from other REDEEM community members. Medical bill funding does not come from REDEEM HealthShare itself and REDEEM HealthShare is not liable for the payment of medical bills. Members have no legal obligation to contribute toward your (or another member's) medical bills. It is a sharing community.

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

2.11 Pilot Programs

REDEEM HealthShare might offer Pilot Programs to test the feasibility of new processes and programs. If the ministry offers a Pilot Program, it is voluntary and only by invitation.

REDEEM HealthShare may end a Pilot Program in its sole discretion.

3. Sharing of Expenses

3.1 REDEEM Essential Sharing of Expenses

As a REDEEM Essential member, you share eligible Needs but do not share preventative screenings, wellness visits, immunizations, or outpatient prescription costs. Eligible Needs under REDEEM Essential are shareable up to a $1 million per household membership cap per year and is subject to a Co-Share.

3.2 REDEEM Enhanced Sharing of Expenses

As a REDEEM Enhanced member, you share eligible Needs as well as certain preventative screenings, wellness visits, immunizations, and prescription costs subject to the Unshareable Amount as documented herein. Eligible Needs under REDEEM Enhanced are shareable up to a $2 million per household membership cap per year and is not subject to a Co-Share.

Additional Eligible Needs with REDEEM Enhanced:

3.2.1. Routine and Wellness Visits.

- Each member of your household is eligible for annual routine wellness services up to $300 per member, per year.
- Eligible expenses include any wellness service provided during the wellness visit. For example, the wellness office visit, school physical, labs, immunizations, and wellness related exams.
- The cost of eligible wellness services up to the $300 cap is not subject to the Unshareable Amount. During a wellness visit, however, unrelated eligible medical treatment, such as treatment for an acute illness, is subject to the Unshareable Amount.
- Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members.

3.2.2. Gynecology.

- Women are also eligible for annual gynecological wellness visits up to $300 per member per year, including Pap tests.

- The cost of eligible gynecological wellness services up to the $300 cap is not subject to the Unshareable Amount.
- Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members.

3.2.3. Maternity Well Baby Visits

Well-baby visits are eligible for sharing for three years following an eligible Maternity Need. See 3.10.1 Maternity and Newborns for more information about Maternity eligibility. Well-baby services are not subject to the Unshareable Amount.

3.2.4. Immunizations (vaccination).

- Immunizations and the associated office visit are eligible for sharing for children from birth until 2 years of age. See 3.2.1 Routine and Wellness Visits for immunization eligibility after the age of two.
- The cost of eligible immunization is not subject to the Unshareable Amount.
- Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members

3.2.5. Preventative Screenings.

The following preventative screenings are eligible for sharing after the first six months from your Member Start Date in REDEEM HealthShare and are not subject to the Unshareable Amount.

Mammogram

- Women are eligible for an annual mammogram or a breast ultrasound beginning at age 45.

Prostate-Specific Antigen Test (PSA)

- Men are eligible for one PSA test per year beginning at age 45.

Colonoscopy

- Each adult in the household is eligible for one colonoscopy every five years or every two years if you are high-risk (as determined by your physician), beginning at age 45.
- Cologuard (or equivalent testing) is an acceptable substitution for a scheduled colonoscopy if desired.
- Required treatment during the procedure such as polypectomies and pathology are eligible for sharing when part of the original preventative screening.
- You might need to have your bill re-processed if your provider bills the additional treatment separately.
- If your test shows a medical issue, then follow-up procedures, testing, or treatment will be subject to and apply toward your Unshareable Amount. If you have already met your Unshareable Amount, then your bill is eligible for sharing through the usual process.

3.2.6. Outpatient Prescriptions.

- There is an annual cap of $1,000 per household membership, per year.
- The cost of outpatient prescriptions are not subject to the Unshareable Amount.
- Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members

3.3 REDEEM SeniorSaver Sharing of Expenses

REDEEM SeniorSaver is a program for you if you are 65 years of age or older.

- You are not required to join REDEEM SeniorSaver when you turn 65. Participation in REDEEM Essential or REDEEM Enhanced is available to you for as long as you like.
- Under REDEEM SeniorSaver only services covered by Medicare Part A, Part B, and, if applicable, Medicare Advantage plans are eligible for sharing. This applies even if a Need would otherwise

be eligible for sharing under REDEEM Essential or REDEEM Enhanced.

REDEEM SeniorSaver members use the same guidelines as individuals and households with the following exceptions:

3.3.1. Medicare must first apply its coverage, and you must meet your AUA before you share items covered by Medicare Parts A and B.
3.3.2. (Prescriptions) Medicare must first apply its coverage, and you must have Medicare Part D, and you must have met your AUA.
3.3.3. If you require a blood transfusion, a provider must purchase blood products for you.
3.3.4. Inpatient acute care hospitalization for you:

- Days 1-60: Medicare covers these costs.
- Days 61-150: Medicare covers a significant portion of costs; the balance is shareable.
- Days 151-beyond: Not eligible for sharing.

3.3.5. Participation is available for individual memberships only. Couples participating in REDEEM SeniorSaver requires two individual memberships. If you want to have a couple or family membership, you will need to participate in REDEEM Essential or REDEEM Enhanced.
3.3.6. The waiting periods and pre-existing conditions limitations in section 3.7 Sharing Limits and section 3.8 Pre-existing Conditions do not apply.
3.3.7. Care outside of the United States is not eligible for sharing in REDEEM SeniorSaver.

3.4 REDEEM Groups Sharing of Expenses

REDEEM Groups Overview

REDEEM HealthShare Groups is an option if you are affiliated with a group, such as employers, associations, or other multi-household groups, to fund and manage REDEEM memberships.

All REDEEM HealthShare programs are available to groups,

including REDEEM Essential, REDEEM Enhanced, and REDEEM SeniorSaver. The FlexShare add-on is also available to REDEEM HealthShare Groups.

- Participation in a group does not change your individual membership responsibilities or requirements.
- Each membership within the group must individually meet the membership requirements and apply.
- You can voluntarily end your Group affiliation at any time.
- A Sponsor Administrator or Group Administrator can also end your Group affiliation at any time.
- Ending a Group affiliation does not inactivate your REDEEM HealthShare membership.
- Upon the Effective Date of the change, you are individually responsible for funding your Share Wallet in accordance with the Guidelines.

REDEEM HealthShare membership does not fulfill the Affordable Care Act employer mandate. Employer-funded groups should consult local legal counsel regarding federal and state compliance obligations.

If you participate in REDEEM HealthShare through a Group, you authorize REDEEM HealthShare to share information regarding your membership with the Sponsor Administrator or Group Administrator for purposes of administration, funding, and resolution of membership issues.

REDEEM® Groups use the same guidelines as individuals and households with the following exceptions: Maternity expenses in section **3.10.1 Maternity and Newborns** are eligible for individual memberships if the member is married.

3.5 Expenses Eligible for Sharing

To be eligible for sharing, a bill must be:

3.5.1. Free from unreasonable, excessive, or duplicated amounts, as determined in the discretion of REDEEM HealthShare.

3.5.2. Not listed as not eligible, which means the bill must not be listed in section 3.11 Not Eligible for Sharing.

3.5.3. Within submission time limit, which means a provider or you must submit the bill to REDEEM HealthShare within 12 months of the date of service.

3.5.4. The result of condition, injury, or illness

- The bill must be for a condition, injury, or illness and have a date of service after your start date. **Note:** Bills for pre-existing eligible conditions are also eligible for sharing under certain circumstances. See section **3.8 Pre-existing Conditions** for details. In every case, bills must always have a date of service after the Member Start Date to be eligible for sharing.
- The bill must be for treatment of physical conditions—not primarily psychological, emotional, or spiritual conditions. Examples of conditions that are not eligible for sharing: Attention Deficit Disorder, Attention Deficit Hyperactivity Disorder, Sensory Process Disorder, Post Traumatic Stress Disorder, and cognitive developmental issues.

3.5.5. For services incurred or qualifying estimates or prepayments

- In most instances the bill must be for actual services incurred.
- For maternity, you may submit bill estimates for consideration.
- For other cases where paying upfront results in significant savings, contact Member Care for more details.
- 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. You may choose to see the provider of your 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 you will pay the remaining balance directly to the provider. Based on what you paid, REDEEM HealthShare will publish the eligible bills paid in full.

3.6 Approved Sharing of Bills

To be eligible for sharing, providers 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). Bills submitted by providers must follow standard healthcare industry submission and coding guidelines to meet sharing consideration.

Many medical providers are willing to submit their bills electronically via the Member Card EDI number. However, if you manually submit a bill for processing, you must submit the bill using the online submission portal in the Member Center. Ask your provider for a superbill, which is a common and comprehensive healthcare industry billing documentation format. The healthcare industry uses multiple terms interchangeably to describe a medical bill such as, superbill, itemized statement, patient ledger, or account history (not a comprehensive list).

Member submitted bills and documents 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, you are 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 eligible for sharing and 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 a CMS designated site of care or one of the following:

- Hospital
- Ambulatory center
- Clinic
- Doctor's office
- Diagnostic facility (lab or imaging)
- Independent Facilities
- Residential setting (for home births, hospice care, and pre-approved home health)
- Skilled Nursing and Rehabilitation Facility
- Telehealth

3.7 Sharing Limits

This section does not apply to REDEEM SeniorSaver members because the required waiting periods do not apply to REDEEM SeniorSaver. See section **3.3 REDEEM SeniorSaver Sharing of Expenses**.

Other restrictions apply to the sharing of eligible needs, in addition to your Unshareable Amount. See each category below for details on such restrictions.

3.7.1. First 90 days of membership.

For the first 90 days from the Member Start Date, only Needs 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.

3.7.2. First year of membership.

The following conditions and treatments are not eligible for sharing in the first 12 months from the Member Start Date. This limitation does not apply to treatment required as the result of an accident during membership. For Samaritan Ministries Legacy Members who join REDEEM HealthShare without membership interruption, this waiting period begins based on your start date in the Legacy program.

- Arthritis
- Autoimmune conditions
- Allergy treatments
- Back Surgery
- Bone spurs (bone calcification)
- Cataracts
- Glaucoma
- Hormone therapy
- Joint replacement
- Lipedema, Lymphedema, Liposuction
- Lyme disease
- Macular degeneration
- Maternity and newborns see section **3.10.1 Maternity and Newborns**
- Prosthetics
- Sleep related restricted airway conditions, for example, sleep apnea and including CPAP equipment
- Varicose veins

3.8 Pre-existing Conditions

This section does not apply to REDEEM SeniorSaver members because each program includes its own specific requirements regarding pre-existing conditions. REDEEM SeniorSaver members see section **3.3 REDEEM SeniorSaver Sharing of Expenses**.

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 your Member Start Date. Any pre-existing condition known to exist at your Member Start Date has a three-year waiting period from your Member Start Date for bill sharing. After this waiting period, sharing towards pre-existing conditions is up to $125,000 per member, per year. In the sixth year of your membership, and every year thereafter, this limit increases to $500,000. **Note:** 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.

For Samaritan Ministries Legacy Members who join REDEEM HealthShare without membership interruption, this waiting period begins based on your 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 for sharing.

3.8.1. 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 your membership. See section **5.9 Other Responsible Parties** for expectations related to exhausting other health benefits before submitting a request for sharing.

3.8.2. Pre-existing condition exceptions:

3.8.2.1 Type 1 diabetes.

Bills for pre-existing Type 1 diabetes are not eligible for sharing.

3.8.2.2 Heart and cancer conditions.

Bills for pre-existing heart and cancer conditions are subject to a five-year waiting period from the start of your membership. After this waiting period, the sharing limits in section **3.7 Sharing Limits** will apply. This waiting period will not apply to a new heart or cancer condition that occurs after your membership begins.

3.8.2.3 High blood pressure.

Bills for pre-existing high blood pressure are eligible for sharing provided you have not received hospital treatment for high blood pressure in the last five years, and medication or diet control the condition.

3.8.2.4 Elevated cholesterol.

Bills for elevated cholesterol are eligible for sharing, 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.

3.9 Medically Necessary

You may submit eligible bills for sharing approval when they are medically necessary and meet the permitted sharing levels.

3.9.1. Definition of Medically Necessary.

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, or injury.

3.9.2. Qualified Medical Professionals.

A qualified, licensed medical professional must use prudent clinical judgment and must have one of the designations listed in section **3.6 Approved Sharing of Bills** to order services or treatments for the purposes of evaluation, diagnosis, or treatment of sickness or injury.

3.9.3. Criteria for Medically Necessary Services.

The setting and level of service must 1) be able to provide care that is unavailable using a less intensive medical setting and 2) match your medical symptoms and conditions. Services must not cost more than other treatment options, including doing nothing, that work as well without harming your health. 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 **3.10 Limited Sharing**.
- 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 considers CMS (Medicare) guidelines in effect on the date of treatment, along with findings from the AMA, CMS, and its medical advisors, when determining medical necessity and bill eligibility.

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

3.9.4. 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.

3.10 Limited Sharing

Needs for specific conditions might be eligible for limited sharing, depending on your Unshareable Amount, and other applicable conditions. Refer to each category below for detailed information.

3.10.1. Maternity and Newborns

3.10.1.1 Due Date Requirements

Maternity Needs are eligible for sharing when your membership includes the mother and at least one other member who has been active for at least 12 months before the estimated due date. For Samaritan Ministries Legacy Members who join REDEEM HealthShare without membership interruption, this waiting period begins at your start date in the Legacy program.

If you have been active for 12 months and apply to add your spouse or future spouse within 30 days before or after your wedding, sharing of eligible Maternity Needs begins on your marriage date once the ministry has approved your application. This includes a pregnancy that occurs on or after the marriage date.

3.10.1.2 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 birth must deliver your baby.

3.10.1.3 Maternity Services Eligible for Sharing

- Antepartum care
- Labor and delivery
- Postpartum care
- REDEEM Enhanced members should reference section **3.2 REDEEM Enhanced Sharing of Expenses** for well-baby visit eligibility.

3.10.1.4 Adding Newborns to Membership.

You must add your baby to your household membership within

30 days of delivery to ensure your newborn qualifies as a member from birth.

3.10.1.5 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 the Unshareable Amount—those Needs are eligible for sharing per the program Guidelines. See section **3.8.1 Adoption** for eligibility details on pre-existing conditions.

3.10.1.6 Ectopic Pregnancies

Eligible For Sharing

- Procedures related to a ruptured fallopian tube (including postoperative recovery of the mother, follow-up care, and treatment of any complications).
- Preoperative tests, consultations, and expenses related to keeping the mother under medical care while determining care for the mother and child when doctors diagnose an ectopic pregnancy before a rupture.

Not Eligible For Sharing

- Procedures like salpingectomy or salpingostomy, or the use of medications like methotrexate that are 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, 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.

3.10.2. Prescription Medications

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

Outpatient Prescriptions. REDEEM Enhanced members should reference section **3.2 REDEEM Enhanced Sharing of Expenses** and REDEEM SeniorSaver Members should reference section **3.3 REDEEM SeniorSaver Sharing of Expenses** for specific outpatient prescription eligibility.

Exceptions for Outpatient Prescriptions

REDEEM HealthShare may make exceptions for medications for cancer and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program and other available programs for medication cost when available.

3.10.3. Mental Health

Costs for involuntary commitment up to $50,000 per year are shareable and subject to the Unshareable Amount.

3.10.4. Therapies

Outpatient therapies delivered are subject to the Unshareable Amount 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: Hormone Therapies ($5,000 cap per household membership per year), such as:

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

Category B: Injection Therapies ($5,000 cap per household membership per year), such as:

- Platelet Rich Plasma or Stem Cells therapy
- Prolotherapy
- Steroid and corticosteroid injections
- Allergy shots and serum
- Nerve blocker
- Eye Injections for Macular Degeneration

Category C: Other 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
- Sublingual Immunotherapy
- 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. REDEEM HealthShare limits visit sharing to a maximum block of 4 hours.

REDEEM HealthShare may make exceptions in the case of therapies for cancer treatment and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program and other available programs for medication cost when available.

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

See section **3.7 Sharing Limits** for waiting periods during the first 12 months of membership and section **3.8 Pre-existing Condition** limitations.

The waiting period and pre-existing conditions requirements referenced in this subsection do not apply to REDEEM SeniorSaver members. REDEEM SeniorSaver members, see section **3.3 REDEEM SeniorSaver Sharing of Expenses**.

3.10.6. 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 2) provided you meet all other Guideline requirements, and 3) if the operator did not operate the vehicle recklessly. To determine eligibility, report the motor vehicle related injuries to Member Care.

3.10.7. Medical Transportation

Bills for medically necessary, emergency ground or air transportation are eligible for sharing. Both types of transportation are subject to the Unshareable Amount.

3.10.8. Telehealth

The approved REDEEM HealthShare telehealth provider is free and available through the Member Center and is not subject to your Unshareable Amount. Telehealth from other providers is subject to your Unshareable Amount.

3.10.9. Hospice Care

Hospice care services are subject to the Annual Sharing Cap. 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, you must submit a renewed prescription or certification. **Note:** If you are in the REDEEM SeniorSaver program, then Medicare must provide your coverage first before the REDEEM community considers sharing eligible non-covered portions.

3.10.10. Skilled Nursing Facility

Skilled nursing facility expenses are shareable for up to $10,000 per member per year and are subject to the Unshareable Amount for a shareable condition requiring rehabilitation or skilled care following a surgery or injury.

3.10.11. Direct Primary Care

Both "Direct Primary Care" and "Concierge Medicine" are methods by which you pay a regular fee, usually monthly, to secure more favorable access to a primary care physician. The monthly fee for your household (should you use one of these methods) is shareable, up to $100 for any month you, or someone in your household consults the physician, or the physician makes a referral or charges for services.

3.10.12. Medical Care Outside of the United States

You may share bills from medical treatments occurring outside of the United States. You must include all the bill itemization requirements listed in section **3.6 Approved Sharing of Bills**, and translate the information into English and convert the price into U.S. dollars.

The international care requirements described in this subsection do not apply to REDEEM SeniorSaver Members. REDEEM SeniorSaver members, see section **3.3 REDEEM SeniorSaver Sharing of Expenses**.

3.10.13. Immunizations (vaccinations)

REDEEM Enhanced Members see section **3.2.4 Immunizations** (vaccinations) for limited sharing for REDEEM Enhanced members.

REDEEM Essential Members see section **3.1 REDEEM Essential Sharing of Expenses**.

3.11 Not Eligible for Sharing

The following expenses are not eligible for sharing unless noted:

3.11.1. Member Conduct, Responsibility, or Third-Party Liability

- Bills related to an event while on active military duty.
- Bills that worker's compensation insurance should cover.
- Any charges where a third-party is responsible.
- Treatment arising from actions in violation of 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 section **1. Foundational Overview**.
- Complications related to procedures, conditions, and diagnoses that are not eligible for sharing, except pre-existing maternity. **Note:** If complications arise from a medical procedure that is not eligible for sharing, expenses to treat the complications are eligible for sharing unless:
  - The procedure that caused the complication was not eligible for sharing due to moral reasons, for example, an abortion.
  - The complication itself is not shareable, for example, a routine dental problem arising from the treatment of a routine dental problem.

3.11.2. Cosmetic, Elective, or Non-Medically Necessary Procedures

- Procedures or surgery that are not medically necessary.*
- Weight management treatment or procedures.*
- Prophylactic (treatment intended to prevent disease) and preventive surgery without personal history of diagnosis and a doctor's recommendation.*
- Medical marijuana.
- Experimental treatment.*
- Cosmetic surgeries, injections, or procedures, except for:
  - 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 not eligible 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, such as missing all or part of an ear.

3.11.3. Reproductive, Fertility, or Sexual Health

- Medication or treatment for sexual health or dysfunction.*
- Fertility or Infertility treatment.*
- In-vitro fertilization.
- Charges for anything relating to transsexualism, gender dysphoria, sexual reassignment, or change, including medications.
- Birth control for the purpose of contraception.
- Abortion.
- Surrogacy.

3.11.4. Genetic, Congenital, or Hereditary Conditions

- Non-required genetic testing for treatment of an existing condition.*
- Treatment related to genetic defects, hereditary diseases, or congenital conditions that were known or producing symptoms before membership.*

3.11.5. Mental Health, Behavioral, and Neurodevelopmental Care

- Inpatient psychological treatment except as specified in section **3.10 Limited Sharing, 3.11.5 Mental Health, Behavioral, and Neurodevelopmental Care**.
- Outpatient mental health treatment*, such as counseling, therapy, special education charges, and care for learning deficiencies, or behavioral problems, except as specified in section **3.10.3 Mental Health**.
- Drug and alcohol abuse treatment.
- Psychological, emotional, or spiritual conditions.
- 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.*
- Psychotropic medication.* See section **3.10.4 Therapies, Category C Other Therapies** for exceptions.

3.11.6. Administrative, Billing, or Documentation Issues

- Bill irregularities:
  - Charges not submitted within twelve (12) months from the date of service. 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 include afterhours, holiday, and weekend fees. **Note:** See sections **3.6 Approved Sharing of Bills** and **7.3 Permitted Sharing Levels** for more information.
- Charges for the release of medical records.
- Lost discounts due to late payments of Unshareable amounts.

3.11.7. Non-Medical, Educational, or Custodial Services

- Care for symptoms not related to a specifically diagnosable disease or injury, such as ongoing fatigue and malaise.*
- Consultations including but not limited to dietary, diabetic, lactation, and genetic counseling.*
- Custodial or long-term care.*
- Educational services and materials including but not limited to: Lamaze, breast feeding, and early childhood intervention.
- Gym memberships.*
- Non-medical expenses.
- Nutrition services.*
- Premiums for insurance products.

3.11.8. Durable Medical Equipment, Supplies, and Related Services

- 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.*
- Hearing aids.*
- Non-prescription (over the counter) drugs, medical supplies,

and equipment*
- Orthotics.*

3.11.9. Dental, Vision, Sleep, and Condition-Specific Services

- Dental or vision services not related to a shareable medical injury or illness.*
- Sleep studies not related to a specific disease or disorder.*

3.11.10. Transportation and Travel

- Charges for travel or accommodations to pursue treatment at a non-local site of care unless approved by the ministry on a case-by-case basis.
- Transportation to appointments.

3.11.11. Ineligible Providers, Conflicts of Interest, and Stewardship Safeguards

REDEEM HealthShare may determine, in its discretion, that medical bills from certain providers or facilities are ineligible for sharing. These determinations are made as part of REDEEM HealthShare's responsibility to steward member-to-member sharing, protect the integrity of the sharing process, and provide consistent administration of the Guidelines.

REDEEM HealthShare may determine, in its discretion, that a provider or facility is ineligible for sharing for reasons related to program administration, process integrity, or stewardship considerations, including situations involving conflicts of interest.

When REDEEM HealthShare determines that a provider or facility is ineligible for sharing, it will take reasonable steps to provide notice so you can make informed decisions regarding your medical care and sharing submissions. REDEEM HealthShare provides notification through one or more of the following methods:

- Information from Member Care when you ask about provider eligibility.
- Notification through the Member Center or other member accessible systems.
- Notification during bill submission, care navigation, or sharing adjudication.

You are responsible for disclosing any conflicts of interest, including self treatment, treatment of immediate family members, or financial relationships between you and a provider or facility. The absence of prior notice does not make bills arising from a conflict of interest eligible for sharing.

Items with an asterisk (*) are eligible for sharing with the FlexShare add-on.

4. FlexShare® Add-On

The FlexShare® add-on is an optional sharing service that permits sharing of additional items, such as vision, dental, and supplements. There is no Co-Share or AUA for this 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

You may add or remove the FlexShare add-on from your membership at your Membership Anniversary Date or for a qualifying life event, see section **5.4.1 Qualifying Life Events**. You may submit FlexShare bills after your initial six months of participation. This six-month waiting period also applies to Legacy members who switch to REDEEM HealthShare and add the FlexShare add-on. Bills must have a date of service after your effective date. The annual allowance amount resets on your Membership Anniversary Date. Unused allowance amounts do not carry over to the next year.

FlexShare expenses must comply with the Membership Requirements and the conditions in section **3.11 Not Eligible for Sharing** (Items with an asterisk are eligible for sharing with the FlexShare add-on). You must submit bills or receipts through the Member Center bill submission portal as a FlexShare expense. REDEEM HealthShare provides the FlexShare add-on as supplementary support and it is subject to 1) the annual FlexShare limit, 2) applicable terms and conditions, and 3) the exclusion list of items not eligible for sharing.

Example of expenses eligible for sharing with the FlexShare add-on:

- Pre-existing conditions
- Bills for eligible treatments that have exceeded their specific shareable amount (for example, therapies, DPC fees)
- Routine and preventative care
- Dental

- Immunizations
- Bills related to sleep apnea
- Vision
- Audiological
- Prescriptions
- OTC medications, vitamins, supplements
- Essential oils
- Mental health counseling or therapy
- Special education charges
- Learning and behavioral charges
- Durable medical equipment
- Prosthetics
- Home health
- Weight reduction
- Gym membership
- Gym equipment
- Other alternative, holistic, or naturopathic treatments.

5. Conditions of Sharing

5.1 Family Members Defined

REDEEM HealthShare limits membership to members of the same nuclear family. Nuclear families include only husband, wife, and children, but may include grandchildren in the circumstances described in **5.1.5 Grandchildren**.

Children 18 and over must meet the membership requirements by signing an application form.

5.1.1. Spouse

Spouse means a legally married person. Marriage is defined as being between one biologically born man and one biologically born woman.

5.1.2. Adult Children (Age 18 and over)

- Your single children from age 18 to 25 may be on your membership if they are living at home (which includes while away at school full-time).
- A disabled child may remain on your membership after turning 26 if you provide more than 50% financial support and claim your child as a dependent on your federal tax return. You must apply for your child to remain on your membership. Contact Member Care before the date your child turns 26. Otherwise, REDEEM HealthShare will automatically remove the child from your membership at the end of the month in which he or she turns 26. If you apply after the child is removed from membership, the child's membership will start on the Member Start Date assigned to the new application date.

5.1.3. Newborn

To add a newborn to your membership, at least one parent must be a member at the time of birth, and you must submit the application titled, **To Add-on Family Members**. Adding a newborn might increase your monthly share amount.

If you apply:

- Within 30 days of birth, Member Care will add your child to your membership retroactively to the birth date.
- After 30 days of birth, your child's membership will start on the date of application.

See section **3.10.1 Maternity and Newborns** for details on sharing Needs for your newborn.

5.1.4. Adoption

REDEEM HealthShare considers your adopted children the same as biological children. See section **3.8 Pre-existing Conditions** and **3.8.1 Adoption** for additional details on sharing Needs for Adoption.

5.1.5. Grandchildren

You may include your grandchildren as part of your membership if your grandchildren meet all the following criteria:

- You have legal custody, or your grandchildren are the children of a minor.
- They live permanently with you at your residence.
- They meet the eligibility Guidelines for children.
- They have no other agency, person, or group responsible for their medical bills.

5.1.6. Guardianships

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

5.2 Inactivation of Membership

Upon inactivation of your membership, whether voluntary or involuntary, REDEEM HealthShare will accelerate the matching of any of your remaining pledged Share Wallet balance and will share any available balance in your Share Wallet to a member in need.

5.2.1. Voluntary Inactivation

You may voluntarily inactivate your membership at any time. Your inactivation will take effect at the end of the month in which you inactivated your membership.

5.2.2. Involuntary Inactivation

As a member of REDEEM HealthShare, you must maintain an active membership in good standing to avoid involuntary inactivation.

REDEEM HealthShare determines your membership does not meet good standing requirements in the following situations:

- Failure to meet membership requirements as noted in **section 1.3 Membership Requirements**.
  Note: When you are a new member, the ministry might not have received or approved your Accountability Verification upon joining. In this case, you join in a suspended status.
- Failure to resolve Know Your Customer (KYC) or continuation requirements as noted in section **1.3 Membership Requirements**.
- Failure to fully fund your Share Wallet as noted in section **6.2 Automatic Monthly Funding & Service Fee Payment** or send your Share on time as noted in section **6.4 Sharing and Matching Medical Bills**.
- Misuse of trust, deceptive acts, or seeking excess shares from multiple ministries as noted in section **5.12 Misuse of Trust and Accountability**.

In cases of failure to meet membership requirements, to resolve KYC or continuation requirements, or to fully fund your Share Wallet, the ministry will notify you if your membership is not in good standing:

- If after a period of 30 days of not resolving the notices received, the ministry will suspend your membership. Suspension means that you cannot share any new bills or participate in membership voting.
- If after a period of 60 days of not resolving the notices received, the ministry may inactivate your membership. **Note:** Upon involuntary inactivation, REDEEM HealthShare might not allow future membership.

If financial need prevents you from meeting good standing requirements, then assistance might be available through the Sponsorship Program. See section **5.13 Sponsorship**.

5.2.3. Voluntary and Involuntary Inactivation

A request to withdraw Share Wallet funds that you have voluntarily pledged for sharing with the membership community, made upon or after notice of voluntary or involuntary inactivation, is inconsistent with your pledge and will result in your membership not being in good standing.

If you inactivate not in good standing, you are subject to the Restart of Membership requirements in section **5.3 Restart of Membership**, including the obligation to make good on any previously withdrawn pledged amounts as a condition to return to good standing with the ministry. Nothing in this section creates a legally enforceable obligation on the part of any member or constitutes a guarantee of sharing by REDEEM HealthShare. The pledge reflects a voluntary, non-legally binding commitment to the sharing community.

5.3 Restart of Membership

If you voluntarily or involuntarily inactivate your membership, you may apply for a new membership. All membership requirements, waiting periods, and conditions will apply as a new membership. Restarted memberships are also subject to the following requirements:

- You must pay back-shares, in full.
- Eligible bills under your previous membership are shareable under your restarted membership if the bill has a date of service prior to your membership inactivation date.
- REDEEM HealthShare considers Needs for conditions in which known signs, symptoms, testing, treatment (routine or maintenance) diagnosis, or use of medication (routine or maintenance) occurred after inactivation as pre-existing and are not eligible for sharing until applicable pre-existing waiting periods have lapsed.

5.4 Changing Programs

You must meet the qualifying life event criteria to change between programs or Unshareable Amount levels. You may change your membership Unshareable Amount level or program at least 30 days before your Membership Anniversary Date or a qualifying life event, with the effective date being the first day of the following month.

5.4.1. Qualifying Life Events

Qualifying life events include:

- Change in marital status
- Change in child or dependents
- Birth or 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.

5.4.2. Membership Anniversary Changes

You may change your Unshareable Amount level or program each year, effective on the first day of your anniversary month. REDEEM HealthShare will email the **Membership Anniversary Program Change Request** form 60 days before your Membership Anniversary Date. You must submit the requested changes 30 days in advance of your Membership Anniversary Date.

5.4.3. Switching Fee

Changing your program or Unshareable Amount level requires a switching fee of $100. You may choose the first day of any future month for your switch to occur. The Total Amount Due will include the $100 switching fee within one to two months after the switch is effective. **Note:** You may add or remove members from your membership at any time without incurring a switching fee.

5.4.4. Resetting the Unshareable Amount

Changing your program or Unshareable Amount level will reset the Unshareable Amount.

5.4.5. Switching Between Programs and Unshareable Amounts

The 12-month waiting period for the conditions and treatments listed in section **3.7 Sharing Limits** resets in the following situations:

- You switch from REDEEM Essential to REDEEM Enhanced.
- You move from a higher Unshareable Amount to a lower Unshareable Amount.

5.5 Member Privacy

For fellowship and support, you, and other members might share deeply personal prayer requests and detailed health information with one another through Share Stream in the Member Center. Do not post names or details on other social media, blogs, or websites without permission, or use the information in any way that violates privacy.

5.6 Guidelines Govern

These Sharing Guidelines explain the program requirements and govern the sharing of Needs. 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.

5.7 Changes to the Guidelines

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

5.8 Balancing Needs and Shares

In any month, the funding of Shares across REDEEM HealthShare Ministry might not meet the eligible bills submitted for sharing. In that event, the ministry will share eligible Needs proportionately (referred to as proration), which means sharing a percentage of eligible Needs within that month and holding back the balance of those bills to share in a subsequent month.

If there isn't enough funding for 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

HealthShare will send any money currently in the bill account to the provider as partial payment.

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

5.9 Other Responsible Parties

If you have insurance or are eligible for any insurance benefits or other health or welfare benefits, REDEEM HealthShare expects you to take all reasonable steps to qualify for such payments and to exhaust benefits available under those resources before submitting a request for sharing. The following are examples (not an exhaustive list) of other resources:

- Employment related health or welfare plan (except as provided in section **5.10 Other Sources of Payment**)
- Worker's compensation insurance
- Homeowner's insurance
- Fraternal benefits

Additionally, if you intend to submit a medical bill to REDEEM HealthShare for sharing that involves another responsible party, you must take all necessary steps to make sure the party responsible pays the amounts applicable to their respective responsibilities. This includes pursuing payment through litigation, insurance, or other appropriate means before submitting the bill for sharing. You must pursue these legal remedies unless you demonstrate that doing so would violate your Biblically based conviction against initiating a lawsuit. Contact Member Care if you have any questions.

REDEEM HealthShare might delay processing a medical bill to allow other responsible parties to pay. If REDEEM HealthShare identifies the party responsible for the issue related to your medical bills, REDEEM HealthShare reserves the right to decline to share any bills related to that party's responsibility.

If you receive a settlement or reimbursement applicable to medical bills already shared, you must send those funds back for the benefit of REDEEM members. Samaritan Ministries International or REDEEM HealthShare Ministry never requires you to seek assistance from government aid programs and considers it contrary to our understanding of God's desire for His people.

5.10 Other Sources of Payment

The sharing community provides the funds to pay for your eligible medical bills. You must use these funds to pay the related medical bills and not for another purpose. If you paid all or part of a bill using other means, or someone or some organization forgave the debt or paid it on your behalf, you must contact Member Care for instruction of sending the extra money to another member who has an eligible medical bill.

When you have a Health Reimbursement Arrangement (HRA), Flexible Spending Account (FSA), or Health Savings Account (HSA) there are no requirements to use these types of funds to pay for your eligible medical bills. However, using these types of resources lessens the burden that the community will bear. If you use money from an HRA, FSA, or HSA to pay your eligible medical bills, you can still submit the bill for sharing. However, using these funds and receiving shared amounts could affect your taxes. Please consult your tax advisor.

You must report funds raised by crowdfunding for eligible medical bills. REDEEM HealthShare will apply these funds to reduce the shareable amount.

If you simultaneously participate in another health care sharing ministry, you must not seek shares or payments from multiple ministries that exceed shareable bills. To do so is to obtain assistance beyond your burden.

5.11 Sharing Appeal

5.11.1. Sharing Decisions

If you disagree with a bill-sharing eligibility decision, you may appeal if you believe:

- REDEEM HealthShare misread the medical records.
- REDEEM HealthShare misapplied the Guidelines.
- Your provider incorrectly recorded your medical history.
- The Guidelines do not address your situation.

REDEEM HealthShare will review the appeal. If you disagree with the decision, you have 90 days to request a review by a member Appeal Panel, involving 7 to 13 REDEEM HealthShare members. As part of this process, you will submit a written position statement to the Appeal Panel. REDEEM HealthShare will hold a teleconference wherein the Appeal Panel asks both you and REDEEM HealthShare questions. A simple majority vote will carry the decision whether to share the bill related to your appeal. The panel's decision will be binding and non-appealable.

5.11.2. All Other Issues

You must settle all other issues in accordance with the Rules of Procedure for Christian Conciliation® of the Institute for Christian Conciliation. For rules, seewww.aorhope.org/rules or contact ICC at icc@aorhope.org. However, if both REDEEM HealthShare Ministry and you agree, you will 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 you and all members (Matthew 18:15-20; 1 Corinthians 6). Therefore, even if REDEEM HealthShare or you 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.

5.12 Misuse of Trust and Accountability

As a member, you must act with integrity. REDEEM HealthShare will involuntarily inactivate your membership if you present a falsified Need or bill, use deceptive practices, or participate in another member's misuse of trust.

When submitting bills, you further commit to working with REDEEM HealthShare staff and designated third parties to determine if your bills are eligible for sharing, to seek fair and reasonable prices from providers, and to document amounts paid to providers.

If REDEEM HealthShare identifies you in an issue of misuse of trust (either as a current or inactive member), the administrative office can seek the assistance of your Christian church and provide it with the necessary information to address the issue and hold you accountable. You may request resolution of the question through the mediation and arbitration provisions noted in section **5.11 Sharing Appeal**.

5.13 Sponsorship

You might be in a circumstance where you cannot pay your entire Share amount. In certain cases, if you are experiencing financial difficulty, REDEEM HealthShare might be able to assist you by offering temporary reductions in your Share amount through Sponsorship. Because we are committed to the central role of the family and the local Christian church in all of life— including health care—REDEEM HealthShare requires that you explore other avenues of assistance before applying for help through Sponsorship so that your family and your local church have the first opportunity to receive the blessing of giving. For more information about applying for Sponsorship, please contact Member Care.

6. REDEEM® Sharing Platform

To make health care sharing convenient and efficient, the Member Center is a central platform that enables you to participate in the health care sharing process electronically, as well as monitor the transactional activities of your individual Share Wallet and the community at large. Your membership requires that you activate your own Share Wallet and enable Virtual Share Exchange® (VSE) to administer the sharing process on your behalf. By activating your Share Wallet and accepting the VSE terms, conditions, and disclosures, you authorize REDEEM HealthShare to communicate your transfer instructions to the Financial Institution or payment processor.

6.1 Share Wallet

To participate in the REDEEM HealthShare community, you must activate a Share Wallet on the VSE platform. Your Share Wallet 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 HealthShare members." The Share Wallet will display your account balances, sharing transaction history, and other relevant information. The money in your Share Wallet is insured, and you (the primary member) own and fully control it except for as described herein.

To activate your Share Wallet, 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 Wallet to one of your personal external bank accounts (a financial institution such as a local bank, national bank, or credit union). Each month, your Share Wallet will be automatically funded with an electronic funds transfer (EFT) from your external bank accounts or credit cards.

6.2 Automatic Monthly Funding & Service Fee Payment

Each month your bank withdraws the Total Amount Due electronically from your bank account and transfers it to your Share Wallet. Your Total Amount Due is based on the Unshareable Amount level that you have selected, and includes the current monthly share amount, any past due amounts, and any relevant Service Fees. The current monthly share amount is the share portion in your wallet that you Pledge to share with another member with an eligible need. The Service Fees will be automatically paid to REDEEM HealthShare monthly. See the full accounting of your funds in the Member Center.

Additionally, you may make voluntary contributions, such as donations to the Member Assistance Fund through the Member Center. You may add, edit, or delete a donation amount any time. You may also change your funding source at any time, whether external bank account or credit card.

6.2.1. Membership Requirement

For questions concerning membership requirements, a member may appeal to the Samaritan Ministries Board of Directors who make the final, non-appealable decision.

6.3 Account Management

Your Member Share Wallet is a financial account that you own and control. You can add, edit, and delete your EFT settings, as well as your linked external bank account or credit card, at any time.

6.4 Sharing and Matching Medical Bills

6.4.1. Sharing

Each month you will receive a Share Notice to send your Share portion from the funds you have Pledged in your Share Wallet to another member in need. You send Shares online through the Member Center. When sending your Share, you will see who is receiving your Share and you can write that member a note of encouragement.

6.4.2. Submitting Medical Bills

Your medical provider will submit your medical bills. If necessary, you will submit your bills through the Member Center. REDEEM HealthShare processes all bills for eligibility per the Guidelines. REDEEM HealthShare uploads eligible bills into the Virtual Share Exchange for sharing.

6.4.3. Matching Medical Bills

Your medical bills that are eligible for sharing are matched and published to another membership prior to sharing. REDEEM HealthShare implements a member-to-member approach to sharing, which means that you share funds directly with another member, rather than drawing from funds controlled by REDEEM HealthShare.

Members matched to share your bill will receive a Share Notice indicating the amount that he or she will pay and information about you and your Need. Once the member sends his or her Share through the Member Center, the amount is transferred to a Virtual Bill Account for the payment of your bill.

Upon inactivation of your membership, REDEEM HealthShare will automatically share any available balance in your Share Wallet to a member in need.

6.5 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 Wallet is unique to 1) a member of your household, 2) a medical provider, and 3) a specific bill. You may not withdraw funds from your Virtual Bill Account. Amounts collected will display only as a single line-item transaction in your Share Wallet.

6.6 Provider Payments

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

6.7 Member Share Wallets

To process and pay medical bills quickly, REDEEM HealthShare uses a Share Wallet for all sharing transactions and activities. REDEEM HealthShare Ministry is NOT insurance. The ministry does not collect and hold medical reserves in a REDEEM HealthShare controlled bank account. Instead, a monthly share amount is deposited in your and other members' individually controlled Share Wallet.

7. For Providers

As a medical provider, you will find that this section offers an overview of health care sharing.

7.1 Member Payments

REDEEM HealthShare members pay a monthly share amount based on the age of the oldest member in their household, their membership size, and their selected Unshareable Amount. Payments derive from Shares collected by the patient from the REDEEM member community. For timely bill processing, REDEEM HealthShare prefers that you submit bills electronically through EDI using the Payer ID listed on the member's card.

7.2 Payment Processing

Because REDEEM HealthShare processes bills electronically, REDEEM HealthShare generally issues payment within 30 – 40 days after receiving a member's bill. You will receive an Explanation of Sharing (EOS) detailing the amounts paid from Shares collected by the patient from the REDEEM member community.

7.3 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:

7.3.1. Hospitals (both inpatient and outpatient services), ambulatory surgery centers, independent facilities, and other medical and surgical services

REDEEM HealthShare determines the Permitted Sharing Levels for eligible medical care based on an average of 1) 150% of the Medicare allowable amounts for the relevant medical care and 2) 135% of the cost of medical care. Cost of Medical Care means the provider's cost as determined through CMS cost

reports, acquisition costs based on invoices or statements from the provider, industry-standard cost-to-charge ratios, a drug's National Average Drug Acquisition Cost calculated by CMS, a drug's Average Acquisition Cost (AAC) for the state in which the facility resides, a drug's predictive acquisition cost calculated by Glass Box Analytics, or comparable cost documentation for products or services as determined by REDEEM HealthShare in its reasonable discretion. 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.

7.3.2. Professional Services

REDEEM HealthShare determines the Permitted Sharing Levels for professional services on the chart for the specific professional service which is available upon request. Professional services refer to eligible services provided by medical professionals identified in section **3.6 Approved Sharing of Bills**.

7.3.3. Dialysis Services

For dialysis services including dialysis, facility services, supplies, and medications provided during treatment, REDEEM HealthShare determines the Permitted Sharing Level using the Medicare allowable amount for the billing hospital or physician, together with clinical considerations pertinent to the patient's treatment.

7.3.4. Provider Agreed Rates.

REDEEM HealthShare determines the Permitted Sharing Level based on an agreed rate or fee with you, if applicable. These rates meet usual, customary, and reasonable standards.

7.3.5. Actual Billed Charges.

If the Permitted Sharing Level exceeds the actual amount billed for the treatment, service, or supply, REDEEM HealthShare will use the billed amount when determining payment. The Permitted Sharing Level for medical care will not include charges related to unbundling, errors, unclear description, or misidentification.

8. Glossary of Terms

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

Annual Unshareable Amount (AUA) – In a sharing ministry, you are always responsible for your own medical expenses. The AUA is the dollar amount of eligible Needs selected by you for your 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 of your membership and resets annually on your Membership Anniversary Date.

Appeal Panel – A panel of 7 to 13 REDEEM HealthShare members who are responsible for reviewing member appeals and making appeal decisions.

Available Balance – The total sum that is available in your Share Wallet for sharing a new eligible medical bill. It is the Total Balance minus the Pending Balance minus the Restricted Balance.

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

Cost of Medical Care - The provider's cost as determined through Center for Medicare and Medicaid Services (CMS) cost reports, acquisition costs based on invoices or statements from the Provider, industry-standard cost-to-charge ratios, a drug's National Average Drug Acquisition Cost calculated by CMS, a drug's Average Acquisition Cost (AAC) for the state in which the facility resides, a drug's Predictive Acquisition Cost calculated by Glass Box Analytics, or comparable cost documentation for products or services as determined by REDEEM HealthShare in its reasonable discretion.

Deposit – A function that enables you (if you are the primary member) to initiate an on-demand EFT from an external bank account or credit card to transfer the Total Amount Due specified in your monthly Funding Notice to your membership's Share Wallet.

Effective Date – The first day of the month that the membership's current membership year begins. This date might 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 the Unshareable Amount.

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

Explanation of Sharing (EOS) – A notice sent 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 not shared that you must pay.

External Account – An existing bank account linked to your (primary member) Share Wallet and used to transfer via EFT the Total Amount Due into your Share Wallet each month.

Funding Notice – The notification you receive that details the Total Amount Due for the month.

Illegal Drugs – Any controlled substance which has not been legally prescribed 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 your participation in REDEEM HealthShare begins. REDEEM HealthShare will now consider your Medical bills incurred on or after this date for sharing among the community of members.

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

Membership Anniversary Date – The anniversary date of your most recent Effective Date, if any, otherwise it is the anniversary of the beginning date of your household membership in REDEEM HealthShare.

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

Need - The spiritual, emotional, physical, and financial needs related to a medical condition or event. A Need includes all bills that REDEEM HealthShare determines are related to the same condition, progression of a condition, or set of symptoms. This includes separate treatments or separate episodes of symptoms. **Note:** In this document, Need is capitalized when referring to this glossary-defined concept. Lowercase need refers to the general English word.

Need Start Date – the date of service on the first bill received for the eligible Need.

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

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

Payment Reminders – Funding Notice reminders sent to members indicating that the Total Amount has not yet been paid.

Pending Balance – The sum of EFTs that have been initiated but have not yet been posted to the member's Share Wallet.

Permitted Sharing Levels - 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.

Pledge - A voluntary, non-legally binding commitment by a member to make their monthly Share Amount available for sharing with other members. Pledged amounts reflect the members' intent to participate in the REDEEM sharing community and are normally published over time through the sharing process. A pledge is not a donation to REDEEM HealthShare and is not designed to function as a personal savings or refundable account.

Pre-Existing – Conditions in which known signs, symptoms, testing, treatment, diagnosis, or use of medication occurred within 36 months prior to Member Start Date. REDEEM HealthShare considers routine or maintenance medications as treatment.

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

Primary Member – An adult member who is the main contact for the household membership and Share Wallet owner.

Published Amount – The portion of the adjusted amount that is eligible for sharing and has been matched and published to your membership for sharing.

Received Date – The date that REDEEM 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 your Share Wallet for the purpose of paying eligible medical bills. These funds have been designated for paying a particular medical bill; they are considered "restricted" because you may not divert these funds and use them for another purpose.

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

Service Fee – This includes fees for administrative services and program services.

Share Wallet – Your member-controlled account at America's Christian Credit Union that is linked to your external account.

Share Due Date – The day of the month by that the Total Amount Due is due and will be automatically transferred via EFT in full.

Share Notice – The notification that your share is ready to send to another member.

Share Payment (funding) – Transferring funds (Total Amount due) from a member's external account to their Share Wallet 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 Needs.

Shared Amount – The published amount that has been shared and collected in your Sharing Wallet.

Sharing (member-to-member transfers) – Moving funds from a sending member's Share Wallet 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 Wallet.

Total 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).

Unshareable Amount - The dollar amount you pay toward your eligible medical bills before REDEEM HealthShare publishes your eligible medical bills for sharing with other members.

Virtual Bill Accounts – Accounts at America's Christian Credit Union created expressly for the sharing of eligible medical bills and subsequent payment to the healthcare provider.

9. Appendix

9.1 Governance

REDEEM HealthShare is a division of Samaritan Ministries International. As a member of REDEEM HealthShare, you are a member 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; as a member, you elect two 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 his service to the Board as a Director. The Board has three regularly scheduled meetings each year and special meetings as needed.

You 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, you 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.

9.2 Additional Giving

Although REDEEM HealthShare practices good stewardship by 1) adhering to the Guidelines and 2) limiting bills shared to what you 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 Needs.

Please contact Member Care or visit our website for more information about additional giving. Charitable gifts to Samaritan Ministries—an IRS recognized 501(c)(3) tax-exempt organization that operates REDEEM HealthShare Ministry—are tax-deductible.

9.3 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.

Shares for eligible bills are sent directly to members in the state of Maryland instead of providers.

Massachusetts 956 CMR §5.03:(3)(d) 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 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.

Nebraska Revised Statute Chapter 44-311: 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 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) (I):

(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.

9.4 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 Needs. 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 charts are on following pages.

Common Questions

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® Add-on – An optional add-on program to extend medical, dental, vision, and wellness options	NOTES
How much is the Annual Unshareable Amount (AUA)?	Levels: • $3,000 • $6,000 • $12,000	Levels: • $2,000 • $4,000 • $8,000	$500	$0	You will pay all eligible medical expenses up to the Annual Unshareable Amount (AUA) before eligible medical bills qualify for sharing. Some exceptions apply in certain programs.
Are there Co-Share amounts?	Yes. Once your household meets the Unshareable Amount, 80% of eligible bills are shareable. You pay the remaining 20% (the Co-Share amount) up to the annual Co-Share limit of $5,000.	No.	No.	No.	
May I share bills before I meet my Unshareable Amount?	No.	Yes. You may share routine and wellness visits, child immunizations, and preventative screenings before meeting the Unshareable Amount.	No.	Yes.	
May I choose any doctor or provider I desire?	Yes.	Yes.	Yes.	Yes.	A qualified, licensed medical professional with the following designations must order services or treatments: 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
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?	Providers submit bills using the REDEEM EDI Member Card. If necessary, submit bills using the online bill submission forms in the online Member Center.	Providers submit bills using the REDEEM EDI Member Card. If necessary, you can submit bills using the online bill submission forms in the online Member Center.	Providers submit bills using the REDEEM EDI Member Card. If necessary, submit bills using the online bill submission forms in the online Member Center.	You must submit the bills using the online Member Center.	

Common Medical Events and Conditions

Service you might need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
IF YOU NEED IMMEDIATE MEDICAL ATTENTION		
Telehealth	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	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable, not subject to Unshareable Amount, $300 annual per member cap.	
IF YOU NEED TO HAVE A TEST		
Diagnostic test (blood, lipids, hemoglobin, or other fluid)	Subject to Unshareable Amount	REDEEM HealthShare provides significant discounted access—up to 69% savings—to nationwide testing facilities such as Quest, LabCorp, 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 Unshareable Amount	
IF YOU NEED PRESCRIPTION DRUGS		
Inpatient	Subject to Unshareable Amount	
Outpatient	REDEEM Essential: Not shareable REDEEM Enhanced: Shareable, not subject to the Unshareable Amount, 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 Add-On: Shareable subject to allowance	
IF YOU HAVE OUTPATIENT SURGERY		
Facility fees (ambulatory surgical center, etc.)	Subject to Unshareable Amount	
Physician, surgeon, provider professional fees	Subject to Unshareable Amount	
IF YOU HAVE A HOSPITAL STAY		
Facility fees (hospital room, etc)	Subject to Unshareable Amount	
Physician, surgeon, provider professional fees	Subject to Unshareable Amount	

Service you might need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
IF YOU ARE PREGNANT		
Prenatal office visits	Must have been member for 12 months prior to due date	
Childbirth and Delivery facility fees	Must have been member for 12 months prior to due date	
Childbirth and Delivery professional fees	Must have been member for 12 months prior to due date	
Post-partum care	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 Unshareable Amount.	
IF YOU NEED SUSTAINED, REPEATED THERAPEUTIC CARE		
Category A: Hormone Therapies • Androgen replacement therapy • Menopause related conditions • Pregnancy and maternity support (excluding IVF)	Subject to the Unshareable Amount. Maximum annual household membership share limit of $5,000.	
Category B: Injection Therapies • Platelet Rich Plasma or Stem Cells therapy • Prolotherapy • Steroid and corticosteroid injections • Allergy shots and serum • Nerve blocker • Eye Injections for Macular Degeneration	Subject to the Unshareable Amount. Maximum annual household membership share limit of $5,000.	
Category C: Other Therapies • Acupuncture/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 • Sublingual Immunotherapy • 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. REDEEM HealthShare limits visit sharing to a maximum block of 4 hours.	Subject to the Unshareable Amount. Maximum annual household membership share limit of $5,000.	

Service you might need	Shareable?	Limits, Exclusions, Exceptions, and Other Important Information
IF YOU NEED HELP RECOVERING OR HAVE OTHER SPECIAL NEEDS		
Skilled Nursing/Rehab	Subject to the Unshareable Amount $10,000 per member per year cap.	
Hospice	Subject to the Unshareable Amount, bills are eligible for sharing for 90 days following a physician's prescription. Eligibility may be extended in additional 90-day increments with a renewed prescription or certification.	
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 the Unshareable Amount, $300 per visit cap	
Gynecological	REDEEM Essential: Not shareable REDEEM Enhanced: One (1) per year; Not subject to the Unshareable Amount; $300 per visit cap.	
Immunizations (after 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: See Annual Wellness eligibility	
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 the Unshareable Amount. 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 the Unshareable Amount. 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 the Unshareable Amount; Not shareable in first six months of membership.	

REDEEM™
HEALTHSHARE
A SAMARITAN MINISTRY