



Gold Essential Sharing Program Overview

We Speak Healthcare, So You Don't Have To

The UHSM™ Gold Essential Sharing Program is our most popular program, providing exceptional, cost-effective health benefits. Annual Wellness and Preventive Care is 100% shared, doctor visits are \$35 for PCP and \$60 for specialists — plus, members receive unlimited access to telemedicine physicians from day one of membership, at \$0 per consult.

Sounds awesome, right? Even better, UHSM Health Sharing Programs provide access to the First Health® PPO Network, a wholly owned subsidiary of Aetna, Inc., one of the largest and strongest networks in the country, with access to 95% of doctors and hospitals in the U.S. Find *and confirm* your preferred participating provider(s) at www.uhsm.com/doctors.

Access to 95%+ of the doctors & hospitals in the nation



Simple, fair & friendly

Here are just a few of the awesome benefits and resources included in your UHSM Gold Essential Program health sharing membership:



Unlimited Telemedicine

Get a phone or video consult with a board-certified provider who can evaluate your condition and coordinate care - included at \$0 per consult.



Annual Wellness & Preventive Care

Prevention is essential, which is why UHSM provides an annual wellness visit and any associated laboratory services — available from day one of membership.



Emergency & Hospitalization

The First Health PPO Network offers a vast network of participating emergency, urgent care, inpatient & outpatient facilities that provide sharing-eligible services.



Awesome Member Support

Our Member Services team is always happy to answer questions, check status or help navigate your health care journey!

hello@uhsm.com

800-900-8476 (UHSM)



GOLD ESSENTIAL 7500

MEDICAL SERVICES & BENEFITS	
Annual Member Care Share	\$7,500
Annual Member Care Share Maximum	\$10,000
Annual Wellness & Preventive Care	\$0 Consult Fee <i>100% Sharing Eligible AMCS does not apply</i>
Physician Services Primary Care Office Visits Specialist Office Visits Telemedicine Services	\$35 Consult Fee¹ \$60 Consult Fee¹ <i>4 visit¹ Share Maximum PCP & Specialist combined</i> \$0 Consult Fee <i>Unlimited Visits 100% Sharing Eligible AMCS does not apply</i>
Pregnancy and Maternity Care Physician office visits Delivery <i>\$5,000 Share Maximum² available for pregnancies in the first two years of program membership</i>	\$60 Consult Fee¹ 100% after AMCS²
Emergency Services and Urgent Care Urgent Care Emergency room Ambulance Services <i>\$500 Share Maximum per ride</i>	\$60 Visit Fee 100% after AMCS 100% after AMCS
Outpatient Facility Service Ambulatory Surgery Center Outpatient Department of a Hospital: Surgery	100% after AMCS 100% after AMCS
Inpatient Facility Services	100% after AMCS
Diagnostic x-ray, Imaging, Pathology and Laboratory Services	100% after AMCS
Mental Health and Substance Abuse	<i>not eligible</i>
Physical, Occupational and Speech Therapy <i>10 visit Share Maximum for all therapies combined</i>	100% after AMCS
Durable Medical Equipment (including, but not limited to crutches, wheelchair, etc.)	100% after AMCS <i>\$2,500 Share Maximum per calendar year</i>

Other Medical Services

Telemedicine, Annual Wellness & Preventive Care (Annual Checkup) and life-threatening Emergency services are available for sharing upon Membership effective date (except Fundamental, which requires 60 days continuous membership for Wellness & Preventive). For eligible sharing of other medical services and some pharmacy benefits, continuous Membership must be met first (typically 60 days for most services), with additional limitations as outlined in the Member Guide and Program Details. For instance, cancer procedures and treatments, or cataracts and/or glaucoma diagnostic testing or surgery, require twelve (12) months of continuous membership, while colonoscopy requires six (6) months. Within the first 24 months of continuous membership, Maternity sharing is limited to \$5,000 and pre-existing conditions are ineligible. Full Limited Sharing Eligibility is outlined in the Member Guide.

Refer to the Member Guide or Program Details document for more information. Members are always personally responsible for their own medical bills.

Pharmacy Services & Benefits

This program does not include prescription benefits; however, most UHSM members do one or more of the following:

- Use a popular discount drug app/program like:
 - [GoodRx](#)
 - [Blink Health](#)
- Ask the pharmacy about any discounts
- Request samples from the doctor

Glossary

ANNUAL MEMBER CARE SHARE (AMCS) – The amount the Sharing Member commits to contributing prior to prior to member-to-member sharing of eligible Medical Needs, each calendar year based on their Sharing Program. The calendar year starts on January 1 and continues through December 31. Some benefits received from Participating Providers are not subject to the AMCS, and only require a consult fee. AMCS must be met for each individual sharing member within a calendar year, including those sharing members that are considered dependents.

ANNUAL MEMBER CARE SHARE MAXIMUM – The most a Sharing Member must contribute toward eligible medical services in a calendar year. After each Sharing Member contributes this amount, the health share program facilitates sharing payments for 100% of the eligible medical costs. Monthly Contribution Amount (MCA) contributions are not included in the Annual Member Care Share Maximum.

CONSULT FEE – A fixed amount paid by a Sharing Member to the Participating Provider at time of medical service(s).

ELIGIBLE – A status indicating that you have met the conditions that qualify for sharing as described in the Member Guidelines, and your Medical Needs fall within the parameters of the Sharing Program.

MATERNITY – A Sharing Member’s Medical Needs or newborn child’s Medical Needs relating to prenatal care and newborn delivery.

MEDICAL NEED(S) – Charges or expenses for medical services that are provided by a facility or by a licensed medical professional to address illnesses, accidents, or for a single Sharing Member.

MEDICALLY NECESSARY – A service, procedure, or medication necessary to restore or maintain physical function and is provided in the most cost-effective setting consistent with the Sharing Member’s condition. The fact that a medical professional may prescribe, administer, or recommend services or care does not make it medically necessary, even if it is not listed as a Membership Limitation or an ineligible need in the Member Guidelines. To help determine medical necessity, UHSM may request the Sharing Member’s medical records and may require a second opinion from a Participating Provider.

MEMBER CO-SHARE – After AMCS has been met, the fixed percentage or cost of Medical Needs the Sharing Member has committed to paying, thus limiting the amount other Sharing Members’ contribute towards the total expense/ cost of the Eligible Medical Needs.

MEMBER GUIDE / GUIDELINES – A document provided to Sharing Members, reciting the agreed to Sharing Member Commitments, outlining eligible and ineligible medical needs, and to help Sharing Members understand how Monthly Contributions are shared in accordance with the membership’s Escrow Instructions.

NON-PARTICIPATING PROVIDER – A healthcare facility or medical professional not part of the UHSM approved care provider network, and thus ineligible for sharing.

PARTICIPATING PROVIDERS – In-network medical care professionals or facilities under contract with UHSM to help limit medical costs for its Sharing Members. Participating Providers can be found at www.uhsm.com/doctors. *Please Note: When searching for participating providers, please note that any result provided is for reference only; as participating physicians, hospitals and/or healthcare providers may have changed since a source directory was updated. Always confirm network participation and provide your UHSM Member ID card prior to scheduling an appointment and before services are rendered.*

PRE-AUTHORIZATION – A restriction placed on certain medications, tests or health services that requires Members and Providers to first check with UHSM, and be granted permission, before becoming eligible for sharing.

PRE-EXISTING CONDITION – Any medical condition for which you have been diagnosed, shown symptoms, been examined and/or received treatment prior to becoming an active Sharing Member of UHSM – whether known to you or not – is considered a pre-existing condition and not eligible for sharing during the first 24 months of continuous membership; unless otherwise specified.

SHARING MEMBER – Those who have applied to become a Sharing Member and agreed with the Statement of Faith and Shared Beliefs, the Sharing Membership Commitments, and the Escrow Instructions. Sharing Members must choose a Sharing Program, submit scheduled Monthly Contributions, and are not be ineligible for any other reason (including age restrictions). Sharing Members may submit Eligible Medical Needs for sharing in conjunction with the Member Guidelines, the specific Sharing Program and the Escrow Instructions.

SHARING PROGRAM – UHSM Sharing Programs are available with varying levels of Annual Member Care Share (AMCS) amounts and Maximums, as selected and approved on the Membership Enrollment Application.

SHARING PROGRAM DETAILS – A summary of a Sharing Program’s benefits for eligible sharing, including any limits or AMCS, Member Co-Share amounts, and Share Maximums.

State-Specific Notices

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 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)

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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 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

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Florida Statute 624.1265

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. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is 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.

Georgia Statute 33-1-20

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Idaho Statute 41-121

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Illinois Statute 215-5/4-Class 1-b

Notice: The organization facilitating 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 insurance. Whether or not you receive any payments for medical expenses or this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana Code 27-1-2.1

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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.

State-Specific Notices

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

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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 this entity continues to operate, you are always liable for any unpaid bills.

Michigan Section 550.1867

Notice: The United Faith Ministries, Inc., DBA Unite Health Share Ministries or UHSM, 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

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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 insurance. Whether you receive any payments for medical expenses and whether this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

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 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.

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 this publication continues to operate, you are always liable for any unpaid bills.

State-Specific Notices

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 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 healthcare 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 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 healthcare sharing ministry may be reported to the office of the Texas attorney general.

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.

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 (v)

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.

General Notice

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payments for medical expenses and whether this program continues to operate, you are always liable for any unpaid bills.

UHSM is NOT an insurance company nor is the membership offered through an insurance company. United Faith Ministries, Inc. is a 501(c)(3) nonprofit corporation, dba "Unite Health Share Ministries" or "UHSM".

