



These products provide limited assistance and are not to be mistaken for comprehensive medical health care. SMART Care can only be purchased by existing UHSM Health Share members, and STARR Care is only available for members who also have SMART Care.



S.M.A.R.T. Care + S.T.A.R.R. Care Programs

Added Protection for Critical Illness & Accidents

Spend more time enjoying today and less time worrying about tomorrow with UHSM’s two new programs: **S.M.A.R.T. Care** and **S.T.A.R.R. Care**. Only available to members of UHSM health share programs, these exclusive sharing programs offer extra financial benefits that help members pay for unexpected costs typically not included in primary health care benefits – and more.

- **SMART Care – Critical Illness** assistance over longer terms for your medical needs plus related expenses such as mortgage, auto and paycheck protection.
- **STARR Care – Accident** benefits to assist with major medical expenses over shorter terms; including in-home recovery, out-of-pocket responsibility ... even death.

Bundle these with your UHSM health share program for total peace of mind!

**The Most
Comprehensive Health
Sharing Ever¹**

Get help with critical illness & accident medical costs PLUS help with bills like utilities, rent + mortgage!

Better Together – Safeguard with SMART and STARR Care

Here are just a few of the awesome program features included in SMART and STARR Care health sharing programs:



SMART - 100% Eligible up to \$50k

If diagnosed or being treated for a qualifying critical illness, with SMART Care you will be eligible to share 100% of your designated share amount, up to \$50,000. If the medical bills are less, you can use the remaining benefit balance to pay related expenses¹.



STARR – No Waiting, OOP up to \$10k

STARR Care expenses are eligible for sharing from initial effective date, with no waiting period. Just select your sharing level from \$2,500 - \$10,000, pay your first month’s contribution, and 100% is sharing eligible for accident-related out-of-pocket medical expenses.



SMART - Use Any Doctor or Hospital

SMART Care sharing is eligible for qualifying illnesses regardless of care provider used. For UHSM Sharing members in our medical programs, we encourage you to leverage the negotiated rates with the First Health® PPO Network www.uhsm.com/doctors.



STARR & SMART – No App Fees, Ever!

SMART & STARR Care come with no upfront app fees, ever! Plus, don’t forget our AWESOME* Member Services team is standing by to answer questions, check status of sharing, or help navigate your health care journey! Just call or email members@uhsm.com.

hello@uhsm.com

800-900-8476 (UHSM)

¹Based on a website review of other health share ministries. Eligibility period may apply for certain related expenses, see Program Details.



S.M.A.R.T. Care Sharing Levels

MEDICAL SERVICES & MAX SHARE LIMIT – PRIMARY MEMBER		
QUALIFYING ILLNESS	PERCENT SHARED	MAX SHARE
Stroke	100%	\$5,000 to \$50,000
Myocardial Infarction (heart attack)	100%	
Aggressive Cancer	100%	
Renal (Kidney) Failure	100%	
Transplants of major organs	100%	
Total Lifetime Share Limit	Actual limit of Max Share value selected by member	

Spouse of primary member eligible for 50%, dependents for 25%, of Max Share Limit

100% Eligible Sharing

SMART Care includes sharing for multiple incidents as needed—up to the Max Share Limit

Did You Know?

Cancer is responsible for nearly 50% of all Critical Illness costs in America; with Heart Attack at 18%

SMART Care Terms & Conditions

SMART Care is available for sharing following 60 days of continuous membership for members age 0-64. Any remaining share amounts expire when a member reaches age 65 or receives the max share amount. SMART is 100% eligible for qualifying illnesses, which include:

Stroke means death of brain tissue due to an acute cerebrovascular event. There must be evidence on a CT, MRI, or similar imaging technique that a stroke has occurred, and new neurological deficit persisting 30 days after the event that results in a score of 2 or higher on the modified Rankin scale for stroke outcome. No Benefit will be eligible for sharing as the result of transient ischemic attack or cerebral injury from trauma or hypoxia.

Myocardial Infarction or Heart Attack is defined as death of heart muscle due to inadequate blood supply. All of the following criteria for acute myocardial infarction must be satisfied:

- Typical clinical symptoms, for example, central chest pain;
- Diagnostic increase of specific cardiac markers; and
- New electrocardiographic changes of infarction

Aggressive Cancer means and is limited to a malignant tumor characterized by uncontrolled growth of malignant cells and invasion of normal tissue. Eligible sharing of the Cancer benefit includes the following blood cancers: lymphoma, leukemia and multiple myeloma. Cancer must be positively Diagnosed with pathologic confirmation. A Clinical Diagnosis will be accepted only if: (a) a pathologic diagnosis cannot be made because it is medically inappropriate or life threatening; (b) there is medical evidence to support the diagnosis; and (c) a Physician is treating the Sharing Member for a Cancer. The following tumors are excluded:

- Chronic lymphocytic leukemia that has not progressed to at least Rai Stage I;
- All tumors that are histologically described as nonmalignant, benign, premalignant, noninvasive, dysplasia (all grades) or carcinoma in situ;

- All skin cancers, unless there is metastasis, or the tumor is a malignant melanoma of greater than 1.0 mm maximum thickness (regardless of Clark level or ulceration) as determined by histological examination using the Breslow method;
- Prostate cancer, unless histologically classified as Gleason score 7 or greater, or TNM classification T1 bN0M0 or greater; Papillary carcinoma of the thyroid that is 1 cm or less in diameter and limited to the thyroid, also known as microcarcinoma of the thyroid;
- Noninvasive papillary cancer of the bladder histologically described as TNM classification TaN0M0 or lower; and
- Evidence of cancer cells or cancer genetic material detected by molecular or biochemical probes only (including but not limited to proteomic or DNA/RNA-based techniques) with no lesion amenable to tissue diagnosis.

Renal (Kidney) Failure means chronic, irreversible failure of both kidneys to function, as a result of which either regular renal or peritoneal dialysis, or renal transplant is initiated.

Transplant of major organs means a human-to-human Organ Transplant procedure from a donor to the Sharing Member:

- of bone marrow solely for treatment of bone marrow failure;
- transplant of an entire heart, lung, pancreas; or
- a total or partial liver transplant
- The following are excluded: Transplant of any other organs, parts of organs, tissues or cells; Transplant of bone marrow or stem cells due to bone marrow failure that results from the treatment process for Category One or Category Two Cancer; autologous bone marrow transplant in which the Sharing Member's own bone marrow is used; or bone marrow transplant as treatment for Aplastic Anemia

S.T.A.R.R. Care Sharing Levels

MEDICAL SERVICES & MAX SHARE LIMIT		
QUALIFYING ILLNESS ²	PERCENT SHARED	MAX SHARE
Slip and Fall	100%	\$2,500 to \$10,000 <i>after</i> \$250 <i>Sharing Fee</i> <i>per incident</i>
Transportation	100%	
Qualifying Accidents	100%	
Dismemberment	100%	
Death	100%	
Total Per Incident Share Limit	Maximum sharing limit selected by member	

²May be subject to subrogation rights; which UHSM will coordinate with all parties

No Waiting Period!

STARR Care is immediately available upon effective date—up to the selected Max Share Limit

Did You Know?
 Falls are the #1 cause of Emergency Room visits in America, accounting for more than 21% of ER visits

STARR Care Terms & Conditions

STARR Care member sharing eligibility is available upon first effective date following the member's initial monthly contribution for qualifying accidents; with a \$250 Member Sharing Fee per incident.

How It Works - In conjunction with UHSM health share programs³, STARR Care shares medical expenses for qualifying accidents up to your selected Maximum Share Limit, per incident. Adding this sharing program is easy with no medical questions required to qualify. Maximum Sharing levels are available from first effective date and payment of initial monthly contribution, with no waiting period required. Primary member must be age 18 or older to apply.

Medical Expenses - STARR Care program shares associated costs for qualifying accidents, including any unmet AMCS amounts with core UHSM health share programs. Eligible shared medical costs include transportation and ambulance services, specialized therapy treatments, in-home recovery care, and more. This sharing assistance is on top of any core UHSM health share program membership sharing. Members are always responsible for their own medical bills.

Serious Accidents & Dismemberment - Accidents come in many shapes and sizes. STARR Care assists with not only hospital and treatment-related expenses, but also more serious incidents like the loss of a limb, which could require prosthetics, special home accessibility modifications and more.

Death Benefit - In the event of a serious accident resulting in death, any available STARR Care program member sharing allocation would be distributed to the primary or designated beneficiary. Death caused by qualifying accident must occur within a 30-day period for all states, subject to change.

Requirements - STARR Care program must be activated in conjunction with qualifying care UHSM health share and new or active SMART Care programs. Any sharing allocation distributed to primary member or designated beneficiary is subject to a \$250 Sharing Fee for related medical review and associated administrative fees, per incident.

Legal Notice - The STARR Care Program is available in all states for the member-selected Maximum Sharing Limit. The member-selected STARR Care levels will be applied to share expenses for qualifying accidents up to Maximum Sharing Limit, less a \$250 sharing fee per incident. Member sharing may have limitations and exclusions that may affect eligible sharing for medical needs; including requirements that may change depending on member's state of residence. Sharing allocations distributed by UHSM will depend on the severity of the accident or illness, the physician diagnosis, and the treatments received. Whether accident event falls within acceptable parameters for member sharing may be determined upon request for sharing. All STARR Care requests for sharing deemed ineligible for sharing are subject to the Appeals Process and Dispute Resolution as outlined in the UHSM Member Guide. UHSM members are responsible for any in-network or out-of-network costs beyond STARR Care plan maximum sharing level selected.

Sharing Eligible Incidents - Qualifying accident sharing typically includes treatment for fractures, lacerations, burns, diagnosed concussions, Emergency Room and Urgent Care visits within 48 hours of the accident incident. Additionally, the following services and treatments are commonly eligible for sharing within 30 days of the qualifying incident: ambulance, anesthesia, related doctor visits, fractures, labs, X-rays, MRI, CT scans, related prescriptions, prosthetics, surgeries, and Hospital stays including ICU.

STARR Terms & Conditions (cont'd)

Disqualification Warning - Any misstatement, falsehood or other intentional mistake on the member application related to age, gender or tobacco use may be grounds for immediate disqualification of STARR Care. Any and all eligible sharing requests should be received within 30 days of the date of loss began or as soon as reasonably possible.

Exclusions and Limitations - No or limited sharing will be eligible for any loss caused by or resulting from, for, or relating to:

- Diagnosis or treatment that is not medically necessary
- Any cerebrovascular accident (stroke)
- Any act of war; or intentionally self-inflicted, bodily harm
- Participating in a riot; or commission or attempt to commit a felony
- Active service in the armed forces or related auxiliaries
- Any person being intoxicated as defined by applicable state law
- Any service or confinement related to treatment or therapy for substance abuse or related disorders
- Infections of any kind, regardless of how contracted
- Operating a taxi or other passenger transportation services for wage, compensation or profit
- Any injury sustained while paid to participate or instruct in: horseback riding, skiing, snowboarding, rock climbing or mountaineering
- Any injury sustained while participating, demonstrating, guiding or accompanying others in: sky diving, BASE jumping, hang gliding, bungee jumping or scuba diving
- Experimental or investigational treatment(s)
- Cosmetic treatment
- Expenses or accidental incidents incurred outside of the United States

