

S.M.A.R.T.  
& A.I.D.D.  
Care  
Program  
Brochure



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## Added Protection for Critical Illness & Accidents

Spend more time enjoying today and less time worrying about tomorrow with S.M.A.R.T. and A.I.D.D. Care programs offering extra financial support to help Members pay for unexpected costs not typically included in primary healthcare benefits.

**S.M.A.R.T. Care** – Financial support for critical illness over longer terms to help pay for certain medical services and expenses such as mortgage, auto, and paycheck protection.

**A.I.D.D. Care** – Financial support to assist with major medical expenses over shorter terms, including in-home recovery, out-of-pocket responsibility, and even death.

Bundle these with your WeShare healthshare program for total peace of mind!

\* The Most Comprehensive Health Sharing Ever<sup>1</sup>

Get help with critical illness & accident medical costs,  
plus help with bills like utilities, rent, and mortgage<sup>2</sup>!

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<sup>1</sup>Based on a website review of other healthshare ministries. Eligibility period may apply for certain related expenses, see Program Details.  
<sup>2</sup>Help with household bills available for critical illnesses.

WeShare membership offered and administered by Unite Health Share Ministries (UHSM), which is a Healthcare Sharing Ministry (HCSM). WeShare membership reflects the program elements at the time of publishing (2023) and are subject to change with a given notice of 30-days. WeShare by UHSM is not insurance. UHSM is not an insurance company. No other participant is compelled by law or otherwise to contribute toward your medical bills. Copyright 2023 Unite Health Share Ministries. "UHSM," "WeShare," "WeShare Access" are trademarks of Unite Health Share Ministries. All rights reserved.

# S.M.A.R.T. & A.I.D.D. Care Program Brochure

## Better Together – Safeguard with S.M.A.R.T. and A.I.D.D. Care

Here are just a few of the program features included in S.M.A.R.T. and A.I.D.D. Care health sharing programs:

### **S.M.A.R.T. – Eligible Expenses 100 Percent Shared Up to \$50k**

If you are diagnosed or being treated for a qualifying critical illness, with S.M.A.R.T. Care you will be eligible to access 100 percent of your designated lifetime share amount, up to \$50,000. You can use your share limit to pay for eligible expenses – childcare, emergency transportation, paycheck protection, utilities, auto payments, insurance (home, auto, health), mortgage, rent, extended care services, mental health/family counseling, and afterlife care.

### **S.M.A.R.T. – Use Any Doctor or Hospital**

Obtain qualifying services from any care provider without a required network to choose from. However, for medical services we recommend leveraging the PHCS PPO network of participating providers at [weshare.org/find-a-provider](https://weshare.org/find-a-provider) for seamless care across your WeShare Health Sharing programs.

### **A.I.D.D. – No Waiting, Up To \$10k**

A.I.D.D. Care expenses are eligible for sharing from the initial effective date, with no waiting period. Simply select your sharing level from \$2,500 to \$10,000, pay your first month's contribution, and rest easy knowing you've got added support for accident-related out-of-pocket medical expenses. A \$250 AMCS applies per incident, while the rest of the expense is shared by the program.

### **S.M.A.R.T. & A.I.D.D. – No App Fees, Ever!**

S.M.A.R.T. and A.I.D.D. Care come with no upfront app fees, ever! Our Member Services team is committed to ensuring a worry-free experience for all and are always happy to help answer questions, check status updates, or help you navigate your healthcare journey. Contact Member Services at 800-900-8476 or [members@weshare.org](mailto:members@weshare.org).

These programs provide limited assistance and are not to be mistaken for comprehensive medical healthcare or insurance. S.M.A.R.T. Care is only available for existing WeShare or WeShare Access healthshare Members. A.I.D.D. Care is only available for existing WeShare Members who also have S.M.A.R.T. Care.

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

| MEDICAL CONDITIONS & MAXIMUM LIFETIME SHARE LIMIT – PRIMARY MEMBER |                |   |
|--|----------------|---|
| Qualifying Illness   | Percent Shared | Max Lifetime Share Limit                  |
| Stroke   |                |   |
| Myocardial Infarction (heart attack)                               |                | \$5,000 to \$50,000                       |
| Aggressive Cancer  | 100%           | <i>Selected by Member upon enrollment</i> |
| Renal (Kidney) Failure   |                |   |
| Transplants of major organs  |                |   |

\*Spouse of primary Member eligible for 50%, dependents for 25% of max share limit.

 **100 Percent Eligible Sharing**

S.M.A.R.T. Care Includes sharing for multiple incidents as needed - up to the Max Share Limit.

A.I.D.D. Care Sharing Levels

| MEDICAL CONDITIONS & MAXIMUM PER INCIDENT SHARE LIMIT |   |                                 |
|---|---|---------------------------------|
| Qualifying Illness <sup>2</sup>                       | Percent Shared                                  | Max Per Incident Share Limit    |
| Slip and Fall   |   |                                 |
| Transportation  |   | \$2,500 to \$10,000             |
| Qualifying Accidents <sup>3</sup>                     | 100%  | after \$250                     |
| Dismemberment   |   | <i>Sharing fee per incident</i> |
| Death   |   |                                 |
| <b>Total per incident share limit</b>                 | <b>Maximum sharing limit selected by Member</b> |                                 |

<sup>2</sup> May be subject to subrogation rights, which UHSM will coordinate with all parties.

<sup>3</sup> See Eligible Incidents under Terms and Conditions for more information.

 **No Waiting Period!**

A.I.D.D. Care is immediately available upon effective date - up to the selected Max Share Limit.

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## A.I.D.D. Care Terms & Conditions

A.I.D.D. Care Member sharing is available upon first effective date for qualifying accidents following the Member's initial monthly contribution, with a \$250 Member sharing fee per incident.

### How It Works

In conjunction with WeShare healthshare programs<sup>3</sup>, A.I.D.D. 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 upon effective date and payment of initial monthly contribution, with no waiting period required. Primary Members must be 18 years of age or older to apply.

### Medical Expenses

A.I.D.D. Care shares associated costs for qualifying accidents, including any unmet AMCS amounts with core WeShare healthshare programs. Eligible shared medical costs include transportation and ambulance services, specialized therapy treatments, in-home recovery care, and more. This sharing assistance is in addition to WeShare healthshare program membership sharing. This is a reimbursement program, Members must submit requests for sharing and supporting documentation to access their benefit. Members are always responsible for their own medical bills, less any shared dollars applied.

### 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 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.

### Serious Accidents & Dismemberment

Accidents come in many shapes and sizes. A.I.D.D. 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.

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<sup>3</sup>A.I.D.D. Care requires an active WeShare core program membership and concurrent enrollment in the S.M.A.R.T. Care program.

WeShare membership offered and administered by Unite Health Share Ministries (UHSM), which is a Healthcare Sharing Ministry (HCSM). WeShare membership reflects the program elements at the time of publishing (2023) and are subject to change with a given notice of 30-days. WeShare by UHSM is not insurance. UHSM is not an insurance company. No other participant is compelled by law or otherwise to contribute toward your medical bills. Copyright 2023 Unite Health Share Ministries. "UHSM," "WeShare," "WeShare Access" are trademarks of Unite Health Share Ministries. All rights reserved.

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## S.M.A.R.T. Care Eligibility, Qualifying Illnesses, Terms & Conditions

### Sharing Eligibility

- WeShare and WeShare Access members ages 18-64 are eligible for sharing after 60 days of continuous WeShare membership
- Qualifying illnesses are eligible for sharing 30 days after diagnosis
- Illnesses resulting from pre-existing conditions are eligible after 24-months of continuous membership
- Illnesses must be diagnosed during active program enrollment and cannot be a result of attempted suicide, self-inflicted injury, operating a motorized vehicle under the influence of drugs or alcohol, non-prescribed drug use, illegal activity, incarceration or war/pandemic/famine
- Services must be rendered by any licensed care provider (services cannot be rendered by a family member, even if licensed)

Members aged 18 – 64 are eligible for S.M.A.R.T. Care enrollment. Any remaining benefits will expire when a Member reaches age 65 or receives the maximum share amount. The Sharing Member is eligible for up to 100 percent of the maximum sharing limit. If needed, the spouse of the primary Sharing Member is eligible for up to 50 percent, while dependents are eligible for up to 25 percent of the maximum share limit. The total amount paid from shared dollars shall not exceed the maximum share limit.

Once an illness is qualified and considered eligible, Sharing Members are eligible to receive 100 percent of the designated benefit amount, up to your selected maximum lifetime share limit. Should a qualified incident leverage less than the maximum lifetime share limit, the balance remains eligible for sharing for future eligible expenses. For eligible medical services, expenses from any care provider are eligible for sharing. There is not a provider network designated for S.M.A.R.T. Care.

Benefits are available following 60 days of continuous membership with WeShare, unless the critical illness is a result of a pre-existing condition. If the illness resulted from a pre-existing condition, benefits are available after 24-months of continuous membership with WeShare. See the glossary for a definition on pre-existing conditions.

Upon diagnoses of a qualifying illness, related expenses are eligible for sharing 30 days after diagnosis, treatment and/or loss of active employment income.

### Sharing Related Expenses

In the event a Sharing Member is diagnosed or treated with a qualifying medical condition outlined by this program, S.M.A.R.T. Care helps Members pay for unexpected costs typically not included in primary healthcare benefits. The S.M.A.R.T. Care program can provide sharing to help pay for extra medical and out-of-pocket expenses related to the illness, including childcare, emergency transportation, paycheck protection, utilities, auto payments, insurance (home, auto, health), mortgage, rent, extended care services, mental health/family counseling and afterlife care. Sharing pays for 100 percent of eligible expenses for all qualifying illnesses, which include:

**Stroke** – The 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.

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**Myocardial Infarction (Heart Attack)** – The death of heart muscle due to inadequate blood supply. All 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** – This 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 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 insitu;
- 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** – The 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** – 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.

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| RELATED ELIGIBLE SHARING EXPENSES |  |
|-----------------------------------|--|
| Eligible Expense                  | Sharing Limits   |
| Childcare                         | Sharing for up to 3 months of licensed childcare assistance  |
| Emergency Transportation          | Emergency related transportation medical needs not covered/paid by another program. Maximum one-time lifetime benefit; not to be used for reoccurring conditions   |
| Mortgage Bill                     | Sharing for up to 3 months   |
| Rent Payments                     | Sharing for up to 3 months   |
| Paycheck Protection               | Sharing for up to 3 months. Maximum benefit capped at \$8,000/month based on average of last three months W2 adjusted gross income (AGI) or average of last annual taxes AGI; not including bonuses/commissions  |
| Automobile Payment                | Sharing for up to 3 months on one vehicle  |
| Insurance                         | Sharing for up to 3 months. Auto, health, healthshare, and homeowners' programs must have been "in force" at the time of the diagnosis or treatment  |
| Utilities                         | Sharing for up to 3 months on standard utilities; including electric, gas, water, sewage, broadband internet, and phone (mobile)   |
| Mental Health & Family Counseling | Sharing for up to 10 visits by Sharing Member  |
| Extended Care Services            | Sharing for adult day service, hospice, respite, assisted living, nursing homes, skilled nursing, and rehabilitative therapies. Independent assessment where 2 of the 6 daily living activities are unable to be accomplished; ADLs: transferring, mobility, toileting, dressing, washing, feeding |
| Afterlife Care                    | Sharing for gravesite, burial fees, religious service, coffin, urn, cremation fees, transportation, clergy fees up to \$20,000 maximum or max S.M.A.R.T. Care benefit, whichever is less.  |

Expenses are eligible for sharing 30 days after qualifying medical diagnosis or treatment. Bills, receipts, pay stubs, or tax documents are required and must be submitted 30+ days after diagnosis or treatment. Expenses paid by other programs or insurance are not eligible.

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## S.M.A.R.T. & A.I.D.D. Care Exclusions

### 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 S.M.A.R.T. and A.I.D.D. Care.

### 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, considered experimental and investigational, or cosmetic in nature
- Critical illness diagnoses or accidents that pre-date program eligibility timelines or while the program was not actively in force
- 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 extreme sports: sky diving, BASE jumping, hang gliding, bungee jumping or scuba diving, or MMA
- Dangerous activities or negligence (including injuries resulting from not wearing a helmet or seatbelt)
- Any act of war, participating in a riot, an attempt to commit a felony, or incurred while incarcerated
- Intentionally self-inflicted bodily harm including attempted suicide
- Active service in the armed forces or related auxiliaries
- Any person being intoxicated or impaired (by drugs or alcohol) as defined by applicable state law, or operating a motor vehicle or machinery under the influence of drugs or alcohol
- Any service or confinement related to treatment or therapy for substance abuse or related disorders
- Operating a taxi or other passenger transportation services for wage, compensation or profit
- Engaging in illegal occupation
- Dangerous activities or negligence (including injuries resulting from not wearing a helmet or seatbelt)
- Pandemic/famine
- Medical services performed by a Member's family or a health care provider (licensed or not)
- Expenses or accidental incidents incurred outside of the United States

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**Annual Member Care Share (AMCS)** – The amount each Sharing Member commits to paying their care provider when obtaining services, before the primary Sharing Program (WeShare or WeShare Access) will contribute towards eligible medical needs. This amount is based on the selected Sharing Program tier and is accumulated as medical services are received throughout the calendar year, from January 1 through December 31. AMCS must be met for each individual Sharing Member within a calendar year, including the Sharing Members that are considered dependents. For families, a minimum of two members must meet their maximum AMCS within a calendar year. After the AMCS is met for the calendar year, all eligible medical costs subject to the AMCS are shared at 100%, for all family members. Generally, and unless otherwise noted, the AMCS applies to services obtained. However, certain services are not subject to the AMCS and may be shared at 100% or only require a consultation or service fee, which is listed herein. If a consultation or service fee applies, it will continue to apply even after the AMCS is met. There is no AMCS to meet before S.M.A.R.T. Care will help you pay for expenses, which means 100% of eligible costs are shared by the program.

**Eligible/Eligible for Sharing** – A status indicating that a Sharing Member has met the conditions, those which qualify for sharing, as described in the membership guidelines, and as aligned with the parameters of the Sharing Program. Eligible for sharing expenses are those medically necessary services, supplies and/or treatment that are eligible for sharing under this Health Sharing Program. Charges for services, supplies, and/or treatments meant to treat or correct a preventable condition or cost which arises solely due to a provider's medical error are not considered eligible for sharing expenses. A finding of Provider negligence and/or malpractice is not required for service(s) and / or fee(s) to be considered not reasonable and allowed or not eligible for sharing.

**Maximum Lifetime Share Limit (Share Limit)** – The maximum amount the program will share, per family, per lifetime. If a Member upgrades their program, increasing their share limit, previously accumulated dollars will be deducted from the new share limit amount.

**Medical Need(s)** – Charges or expenses rendered for medical services provided by a facility or a licensed medical professional to address illnesses or accidents.

**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 membership guidelines. To help determine medical necessity, WeShare may request the Sharing Member's medical records and may require a second opinion from a third-party medical professional.

**Membership Guidelines** – A document which provides the recital of guidelines by which Sharing Members agree to. The membership guidelines describe the program elements, resources, membership details, and any stipulations/limitations that apply to membership and Sharing Programs. The membership guidelines help Sharing Members understand how monthly contributions are shared in accordance with the escrow instructions.

**Pre-Existing Condition** – Any medical condition that a Sharing Member has prior diagnostics, represented symptoms for, been examined related to, and/or has received treatment prior to becoming an Active Sharing Member of WeShare or WeShare Access – whether known to a Sharing Member or not– is considered a pre-existing condition.

**Sharing Member** – Those who have applied to become a WeShare or WeShare Access 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, through the form of direct payment, and are not to be ineligible as a result of 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** – A program that helps members manage medical expenses using contributed funds by its member community. From WeShare to S.M.A.R.T. and A.I.D.D. Care, UHSM's suite of Sharing Programs offer a variety of designs to meet varying member needs.



**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 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 a 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 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 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.

**Colorado, Disclaimer:**

A health care cost-sharing arrangement is not a qualified health plan, and participation or membership in a health care cost-sharing arrangement does not guarantee payment of bill or medical expenses. A member of a health care cost-sharing arrangement remains personally responsible for payment of all bills or medical expenses. A member of health care cost-sharing arrangement may be subject to certain preexisting condition exclusions or other limitations.

**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**

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

**Indiana Code 27-1-2.1-1**

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 insurance. Whether or not you receive any payments for medical expenses and whether 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 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 Code Ann. Ins. §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: United Faith Ministries, Inc., DBA WeShare, 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 Code Title §83-77-1**  
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**Missouri Section 376.1750**  
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**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 P.S. Insurance § 23(b)**

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**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**

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**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 Notices**

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 or not you receive any payments for medical expenses and whether this program continues to operate, you are always liable for any unpaid bills. Neither WeShare nor UHSM constitute as an insurance company nor is the membership offered through an insurance company.

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This is NOT Insurance.

**Notice:**

The A.I.D.D. Care program is available in all states for the Member selected maximum sharing limit. The Member selected A.I.D.D. 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 A.I.D.D. Care requests for sharing deemed ineligible for sharing are subject to the appeals process and dispute resolution as outlined in the membership guidelines. Members are responsible for any in-network or out-of-network costs beyond A.I.D.D. Care plan maximum sharing level selected.

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