



CHANGING HEALTHCARE.
CHANGING LIVES.

A Healthcare Sharing Ministry of BAIC

Specified Sharing Programs

ASH is not an insurance company,
nor does the program represent a
'contract for payment'.



SHARE Dental

Members must be enrolled in a core ASH health share level to participate in SHARE Dental

ASH's Dental Sharing is vital to the long-term health of members.

The SHARE Dental Specified Sharing Option shares in eligible services and procedures based on a graduated scale where the sharing percentages increase over a period of 3 years. As the maximum sharing levels are highest in year 3, it is to the member's advantage to seek regular consistent dental care and maintain their membership over the three-year time period.

- ✓ Preventive dental exams and X-Rays shared at 100%
- ✓ No waiting period on dental sharing services
- ✓ Access care through a Careington Network Provider for additional savings on dental services

*Use of a Careington Provider is not required to be eligible for sharing with the ASH community

SHARE Dental Network

Careington
SOLUTIONS SIMPLIFIED

The ASH Dental Sharing Level offers participating members access to the Careington POS Dental Network. Use of the Network is not required in order for dental needs to be eligible for sharing, however members who access network dentists will receive 20% to 50% discounts on most procedures including routine oral exams, cleanings, and major work such as dentures, root canals, and crowns through one of the largest dental networks in the U.S.A., with a focus on neighborhood dentists. Members who choose to utilize network dentists will not experience balance billing. In other words, as long as ASH members share in the need of a network dentist, they will share in those needs at the full percentage eligible – not subject to reductions for usual and customary, after any applicable MRA has been met.

SHARE Dental Monthly Contribution

MEMBER	MEMBER + SPOUSE	MEMBER + CHILDREN	FAMILY
\$ 77	\$ 128	\$ 158	\$ 194

SHARE Dental

	YEAR 1	YEAR 2	YEAR 3+
Class 1 – Diagnostic/Preventive Needs (Excluded from Annual Sharing Maximums)			
Exams	100%	100%	100%
Bitewing X-Rays			
All Other X-Rays			
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)			
Palliative Treatment			
Sealants for children 15 and under (1 per tooth per 3 years)			
Class 2 – Basic Services			
Basic Restorative (Fillings)	40%	80%	90%
Simple Extractions			
Space Maintainers			
Repairs of Crowns, Inlays, Onlays, Bridges, & Dentures			
Endodontics			
Nonsurgical Periodontics			
Surgical Periodontics			
Complex Oral Surgery			
General Anesthesia			
Class 3 – Major Services			
Inlays	20%	50%	60%
Onlays			
Crowns			
Prosthetics (Bridges, Dentures)			
Orthodontic (Dependent children to age 19)			
Diagnostic, Active, Retention Treatment	50%		
Sharing Maximums & MRAs (Cumulative of network and non-network)			
MRA (per person/per family) Per Member Year	\$50/\$150 Excludes Class 1 & Orthodontics		
Maximum (per person) Per Member Year	\$1,500 Excludes Class 1 & Orthodontics		
Lifetime Orthodontic Sharing Maximum	\$1,500		

The percentage shown above is the percentage of sharing, of the Maximum Allowable Charges (MAC) amount, that ASH will share for eligible services provided by a participating or a non-participating dentist. Participating dentists typically accept the MAC amount as the Allowed Amount to be paid for services provided. Non-participating dentists may not accept the MAC Amount as the Allowed Amount for services provided, billing you the difference between their charges and the MAC Allowed Amount shared by ASH.

Dependent children are eligible through the end of the month of their 26th birthday in all states.

The ASH Member Guidelines include a complete listing of shareable services, limitations, exclusions that may apply, cancellation, and renewal provisions.

SHARE Vision

Members must be enrolled in a core ASH health share level to participate in SHARE Vision

The SHARE Vision Specified Sharing Option helps you focus on what's really important by:

- ✓ Sharing 100% of member's annual eye exams, after the MRA, at participating providers
- ✓ Discounts on Lasik Eye Surgery
- ✓ Providing access to one of the largest vision provider networks nationwide
- ✓ Order quality contacts, boutique frames, and durable lenses online for great discounts

SHARE Vision Network



VSP is a Preferred Provider Organization committed to developing and maintaining a strong vision provider network. With one of the largest and most comprehensive networks nationwide, members have their choice of a substantial panel of Ophthalmologists (MDs), Optometrists (ODs) or Opticians located throughout the United States, including some of the most popular retail optical chain locations. Participating providers are required to meet stringent quality of care and credentialing standards. Members utilize participating providers 98% of the time, due to the quality of vision care services.

SHARE Vision Monthly Contribution

MEMBER	MEMBER + SPOUSE	MEMBER + CHILDREN	FAMILY
\$ 36	\$ 43	\$ 42	\$ 49

SHARE Vision

	Participating Provider	Non-Participating Provider
Annual Eye Exam		
Frequency (based on date of service)	Once every 12 months	Once every 12 months
MRA (member responsibility amount)	\$10	\$10
ASH Shares:	Shared in Full	\$40
Eye Glass Frames¹		
Frequency (based on date of service)	Once every 24 months	Once every 24 months
Frames	Shared up to \$100 Retail	\$40
MRA (member responsibility amount)	\$25	\$25
Eye Glass Standard Lenses (up to 61mm)		
Frequency (based on date of service)	Once every 24 months ²	Once every 24 months ²
Single Vision	Shared in Full	\$30
Bifocal	Shared in Full	\$50
Trifocal	Shared in Full	\$65
Lenticular	Shared in Full	\$125
Standard Progressive Lenses	Shared in Full	\$65
Lens Options		
Polycarbonate Lenses ³	Shared up to \$85	\$55
Ultra & Premium Progressive Lenses	Shared up to \$89.50	\$65
Contact Lenses⁴		
Frequency (based on date of service)	Once every 24 months ⁵	Once every 24 months ⁵
Elective	Shared up to \$100 Retail	\$100
Non-Elective (Medically necessary, one pair)	Shared in Full with Authorization	\$250

Amount shared is less any applicable MRA.

- 1 Retail frame sharing will be converted to wholesale or warehouse equivalent prices at category 5 or 6 provider locations. The wholesale or warehouse equivalent may be approximately 30% less than the retail frame allowance; please confirm this amount before ordering your eyewear.
- 2 12 months with one or more of the following prescription changes:
 - A change of 0.50 diopter or more in one eye, or total in both eyes.
 - A shift in the axis of the cylinder of 15 degrees, or less than 15 degrees on a graduated scale as the cylinder power increases over 0.75 diopter.
 - The graduated scale is based on the shift in the axis multiplied by the cylinder power resulting in a factor of 8 or more. Table available to provider on request.
- 3 For Dependent Children through age 18.
- 4 This amount is in addition to the comprehensive vision examination, but in lieu of lenses and frames. For elective contact lenses, ASH will share up to the above stated amount toward the contact lens evaluation, fitting costs and materials. Any balance is your responsibility. If contact lenses are medically necessary, one pair is fully shareable with pre-authorization. Please refer to the Vision Limitations section of the guidelines. Cosmetic contact lenses are ineligible for sharing.
- 5 Contact Lenses sharing frequency is once every 24 months, or once every 12 months with a prescription change.



The Need for Critical and Accident Sharing

Medical advances, as they relate to treating and surviving a critical illness or accident, have made it significantly more likely an ASH member would survive such an unforeseen medical event. The ASH community is committed to supporting one another through these difficult situations by sharing in some of those unexpected costs based on the share level elected.

Use the Sharing Dollars however you choose!

- ✓ Out-of-pocket medical expenses
- ✓ Routine monthly bills
- ✓ Transportation costs
- ✓ Prepared meals
- ✓ Help with child care

ASH offers three different Specified Sharing Options



Four Levels of Sharing Amounts			
LEVEL I	LEVEL II	LEVEL III	LEVEL IV
\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000

*In order to participate in these sharing options, the member must also participate in an ASH health share program.

SHARE Critical

Members must be enrolled in a core medical sharing level to participate in SHARE Critical

SHARE Critical Levels

	Level I	Level II	Level III	Level IV
Sharing Eligibility				
Wait until eligible for critical sharing	60 Days	60 Days	60 Days	60 Days
Pre-Existing Conditions Period	12 Months	12 Months	12 Months	12 Months
Sharing Eligibility for Pre-existing Conditions	12 Months After Effective Date			
Limited Specified Disease Sharing	\$2,500	\$5,000	\$7,500	\$10,000
Heart Attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Cancer Sharing	\$2,500	\$5,000	\$7,500	\$10,000
Cancer Sharing Percentage	100%	100%	100%	100%

Shares the full amount as shown in the Schedule upon the first diagnosis of a Shareable Condition provided the waiting period and all other Guidelines have been met.

Critical illnesses are striking more Americans every single year. Approximately 1.7 million people in America will be diagnosed with cancer, about 720,000 will have a first-time heart attack and 610,000 will experience their first stroke.

SOURCE: American Cancer Society, Cancer Facts and Figures, 2018/ American Heart Association, Heart Disease and Stroke Statistics 2018 At-a-Glance

SHARE Accident

Members must be enrolled in a core medical sharing level to participate in SHARE Accident

SHARE Accident Levels

	Level I	Level II	Level III	Level IV
Accident Need				
Accident Sharing Maximum	\$2,500	\$5,000	\$7,500	\$10,000
MRA (Member Responsibility Amount) per Accident	\$250	\$250	\$250	\$250
Initial Treatment Period	60 Days	60 Days	60 Days	60 Days
Duration of Need	12 Months	12 Months	12 Months	12 Months
Shareable Needs				
Hospital room and board, and general nursing care, up to the semi-private room rate.	up to \$2,500	up to \$5,000	up to \$7,500	up to \$10,000
Hospital miscellaneous expense during Hospital Confinement or for outpatient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies.	up to \$2,500	up to \$5,000	up to \$7,500	up to \$10,000
Doctor's fees for surgery	up to \$2,500	up to \$5,000	up to \$7,500	up to \$10,000
Anesthesia services	up to \$2,500	up to \$5,000	up to \$7,500	up to \$10,000
Doctors' visits, inpatient and outpatient, each visit	\$75	\$75	\$75	\$75
Hospital Emergency care	\$500	\$500	\$500	\$500
X-ray and other diagnostic tests	\$250	\$250	\$250	\$250
Ambulance expense	\$250	\$250	\$250	\$250
Durable Medical Equipment	\$100	\$100	\$100	\$100
Prescription Drugs	\$500	\$500	\$500	\$500
Dental treatment for Injury to Sound Natural Teeth	\$250 per tooth, up to a maximum of \$500	\$250 per tooth, up to a maximum of \$500	\$250 per tooth, up to a maximum of \$500	\$250 per tooth, up to a maximum of \$500
Physical Therapy	\$60 for first visit; \$30 for each visit thereafter	\$60 for first visit; \$30 for each visit thereafter	\$60 for first visit; \$30 for each visit thereafter	\$60 for first visit; \$30 for each visit thereafter
Registered Nurse expense	up to \$2,500	up to \$5,000	up to \$7,500	up to \$10,000

Accident Sharing is not included for reinjury or complications of an injury caused or contributed by a condition that existed before the Accident.

SHARE Accident – Accidental Death & Dismemberment Sharing

Accidental Death & Dismemberment Levels

	Level I	Level II	Level III	Level IV
Accidental Death & Dismemberment Sharing				
Sharing Maximum - Member, Spouse, Child(ren)	\$2,500	\$5,000	\$7,500	\$10,000
Schedule of Sharing				
Loss of Life				
Loss of Both Hands				
Loss of Both Feet				
Loss of the Entire Sight of Both Eyes	100%	100%	100%	100%
Loss of One Hand and One Foot				
Loss of Speech and Hearing				
Loss of One Hand or One Foot and Entire Sight of One Eye				
Loss of One Hand or One Foot				
Loss of Entire Sight of One Eye	50%	50%	50%	50%
Loss of Speech or Hearing				
Loss of Hearing in One Ear	25%	25%	25%	25%

Accidental Death and Dismemberment Sharing is provided as shown in the Sharing Schedule and shares to the member or beneficiary up to the shareable amount listed for the member's death or loss of certain body parts in a shareable Accident. ASH members have determined that this an important aspect of supporting each other through unforeseen medical needs.

Percentages relate to the Maximum Sharing Amount as shown above for the Primary, Spouse and Child(ren).

In 2017, 18.9% of hospital visits were the result of external accidents to the body

SOURCE: cdc.gov National Hospital Ambulatory Medical Care Survey: 2017 Emergency Department Summary Tables



MONTHLY CONTRIBUTION

ASH is not an insurance company, nor does the program represent a 'contract for payment'.

SHARE Critical Monthly Contributions

	Level I	Level II	Level III	Level IV
	\$2,500	\$5,000	\$7,500	\$10,000
Member	\$54	\$72	\$92	\$111
Member + Spouse	\$69	\$107	\$150	\$189
Member + Child(ren)	\$55	\$76	\$101	\$124
Member + Family	\$72	\$116	\$161	\$206

SHARE Accident Monthly Contributions

	Level I	Level II	Level III	Level IV
	\$2,500	\$5,000	\$7,500	\$10,000
Member	\$44	\$52	\$60	\$65
Member + Spouse	\$53	\$65	\$79	\$87
Member + Child(ren)	\$49	\$59	\$69	\$76
Member + Family	\$61	\$79	\$98	\$110

SHARE Critical & SHARE Accident Monthly Contributions

	Level I	Level II	Level III	Level IV
	\$2,500	\$5,000	\$7,500	\$10,000
Member	\$63	\$86	\$109	\$131
Member + Spouse	\$86	\$141	\$194	\$242
Member + Child(ren)	\$68	\$101	\$134	\$164
Member + Family	\$104	\$164	\$227	\$282

DISCLAIMER & LEGAL

Alliance for Shared Health (ASH) is an IRS approved 501(c)3 non-profit health share ministry. ASH facilitates the sharing of member medical needs between members based upon the sharing level at which each member chooses to participate.

- ASH is not a contract for insurance, but rather a community of people that share a common passion to change health care and change lives.
- ASH members have a global vision and are part of an international health share ministry.
- ASH members become international members of Bible Army International Church, however members maintain the church affiliation and/or membership of their choosing in the United States.
- ASH's predecessor has been sharing in health care needs since 1996.

Alliance for Shared Health acts as a neutral third party to facilitate the need request payments, and may use vendors, at its discretion, to strengthen and support membership.

LEGAL NOTICES

The following legal notices are required by state regulation, and are intended to notify individuals that non-profit health sharing entities such as Alliance for Shared Health (ASH) and health care sharing ministry plans are not insurance, and that such entities do not provide any guarantee or promise to pay your medical expenses. ASH's role is to enable self-pay patients to help fellow ministry members through voluntary financial gifts.

GENERAL LEGAL NOTICE

This organization facilitates the sharing of medical expenses but is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Sharing is available for all eligible medical expenses; however, 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 or your provider receive any payments for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills. This health care sharing ministry is not regulated by the State Insurance Departments. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

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 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 bill.

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

Alliance for Shared Health is not an insurance company, and membership is not offered through an insurance company. Alliance for Shared Health, LLC. is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

Georgia Statute 33-1-20

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Idaho Statute 41-121

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

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

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana Code 27-1-2.1

Notice: The organization facilitating the sharing of medical expenses is not

an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Kentucky Revised Statute 304.1-120 (7)

Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

Louisiana Revised Statute Title 22-318,319

Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine Revised Statute Title 24-A, §704, sub-§3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Maryland Article 48, Section 1-202(4)

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Massachusetts

The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.

Michigan Section 550.1867

Notice: Alliance for Shared Health 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 this 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 remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial 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.

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 58-49-1

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. 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.

Oklahoma

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed, or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

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.

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 Statute Title 31A-1-103(3)(c), as last amended by Laws of Utah, Chapter 274.

The title of insurance code does not apply to health benefits provided by a health care sharing organization if the organization is described as a 501(c)(3).

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.

Washington RCW 48.43.009

Health care sharing ministries are not health carriers as defined in RCW 48.43.005 or insurers as defined in RCW 48.01.050. For purposes of this section, "health care sharing ministry" has the same meaning as in 26 U.S.C. Sec 5000A.

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 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 payments of your medical bills regardless of any financial sharing you may receive for 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.