



2021 Member Guidelines

for SHARE Vision

ALLIANCE FOR SHARED HEALTH
4230 Philips Farm Rd. Suite 201-2, Columbia, MO 65201

DISCLOSURES

A Word about the Guidelines

These guidelines are intended as a description of how membership in ASH works. They help to define what medical expenses are eligible for sharing, but are not a contract for payment, nor do they constitute a legally binding contract in any way. The guidelines provide for a general overview of how membership works, as well as more specific descriptions of what is eligible for sharing based upon the sharing level selected by each member. ASH maintains and reserves the right to exclude sharing of needs for pre-existing conditions, whether disclosed at the time of enrollment or “discovered” after the member’s start date. Guidelines can be changed at any time by ASH.

No Contract for Payment

As a reminder, ASH is a non-profit health care sharing ministry program. Your enrollment in one of the sharing levels offered through ASH is not health insurance, nor does it guarantee or promise to pay your medical bills. A more detailed description of what constitutes a health care sharing ministry is detailed in the Welcome Letter below.

While health sharing programs offer members an alternative way to help access medical care, membership in ASH does not represent, nor should it be construed as a “contract for payment” or a substitute for an insurance policy. ASH is committed to dutifully managing contributions to faithfully share in medical needs per the selected sharing level, however, you are always liable for your own unpaid medical bills.

Membership Guidelines

Every ASH member must attest to the ASH Statement of Beliefs in order to become an ASH member, and as such is responsible for reviewing and understanding the Guidelines. While members may be referred to ASH through outside non-contracted agents, it is your duty to understand which medical needs are eligible for sharing under each sharing level program, and which needs are not eligible for sharing.

No Promise to Pay

ASH is not legally allowed to make any warranties or promises to pay your medical needs. While ASH seeks to manage member contributions so that the sharing of medical needs is consistent with the member’s sharing level, members are always ultimately responsible for their own medical bills as ASH does not assume risk on the member’s behalf, nor can ASH guarantee that your medical needs will be shared by other members.

VISION SHARING PROGRAM

Sharing of vision needs will occur for the charges for shareable vision expenses for active members as shown on the Vision Sharing Highlights page. The sharing will apply when charges are incurred for vision care by a legally licensed physician or professional provider.

The SHARE vision sharing program also offers participating members access to a national PPO Vision 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.

In general, network providers agree to not bill members for the difference between their standard charges and network negotiated fees; non-network providers can. Both will charge members for applicable Member Responsibility Amounts based on the program.

SHAREABLE VISION EXPENSES

Subject to the maximum shareable amount specified on the Vision Sharing Highlights page, the membership provides sharing for services, supplies and treatment for the following:

1. Examinations.
2. Lenses.
3. Frames.
4. Contact lenses, including disposable.

VISION EXCLUSIONS

In addition to Membership Exclusions, no sharing will occur under this Membership for vision expenses incurred by an active member for the following:

1. Any eye examination required by an employer as a condition of employment;
2. Care or treatment of a condition for which you are entitled to or eligible for benefits under any Workers' Compensation Act or similar law.

3. Replacement contact lens insurance offered by providers, care kits or frame cases;
4. Shareable services which began prior to the member's effective date, or after the membership has terminated;
5. Shareable Services for which you are not legally obligated to pay;
6. Shareable Services required by any government agency or program, (federal, state or subdivision thereof);
7. Shareable Services performed by a close relative or by an individual who ordinarily resides in the member's home;
8. Orthoptics, vision training or subnormal vision aids;
9. Services that are Experimental or Investigational in nature;
10. Any services provided in connection with war or any act of war, whether declared or undeclared, or condition contracted or accident occurring while on full-time active duty in the armed forces of any country or combination of countries.
11. Procedures that are not included in the Schedule of Sharing.
12. Any charge for services that the appropriate regulatory board determines were provided as a result of a referral prohibited by State Law.
13. Medical or surgical treatment of the eyes.
14. Any Shareable Services provided by another vision policy; and
15. Replacement of lenses or frames which are lost, stolen or broken, except when sharing maximums are otherwise available.



VISION LIMITATIONS

ASH may limit sharing, as shown in the Schedule of Sharing, for:

1. Contact lenses, except as specifically provided;
2. Contact lens fitting, except as specifically provided;
3. Eyewear when there is no prescription change, except when sharing maximums are otherwise available;
4. Non-standard lenses or lens options including, but not limited to polycarbonate, progressive, photochromic, polarized, high-index, occupational, beveled, faceted, coated (i.e., anti-reflective, scratch, mirrored and UV), oversized exceeding the allowance for shareable lenses or such custom lens options;
5. Tints, other than pink or rose #1 or #2, except as specifically provided;
6. New patient intermediate (follow-up) examinations: You should see the same doctor for both the comprehensive and intermediate (follow-up) examinations in order to receive the maximum sharing amount and to optimize continuity of care. When you elect to have a comprehensive examination and you are eligible for an intermediate examination or select a different provider to perform the intermediate (follow-up) examination, You will be responsible for the difference between the intermediate (follow-up) examination allowance and the comprehensive examination allowance; and
7. Non-prescription (plano) eyewear.



Vision Sharing Highlights

	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 (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 frame. If contact lenses are for cosmetic or convenience purposes, 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. Please refer to the guidelines.
- 5 Contact Lenses sharing frequency is once every 24 months, or once every 12 months with a prescription change.

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 contributions.

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

ASH does not offer any health care related program, plan, product, or service to Maine residents.

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 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 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 re 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 organizations ceases to exist or ceases to facilitate the sharing of medical expenses.

