

Sharing Summary

| Biblically-Based | Members are part of a community of more than 400,000+ Christians dedicated to sharing in each other's healthcare needs, as Galatians 6:2 commands. No money will ever go to financially support unBiblical lifestyle choices. Each month you will receive notification of whom your share is helping so you can pray for that person/family. |
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| Peace of Mind | Christian Care Ministry has been in operation since 1993. More than 400,000+ members. More than \$4 billion in medical expenses shared/saved by members. |
| Annual Household Portion | Annual Household Portion (or "AHP") is the dollar amount that you select as your level of burden toward your own medical expenses. This amount is satisfied yearly by your payments towards eligible medical bills (new injuries, new accidents, or new illnesses). After you satisfy your AHP, your fellow members share in 100% of all eligible medical bills. Seven (7) AHP choices: \$1,000 (for unmarried, 18-29-year-old members) \$1,750 \$3,000 \$4,250 \$5,500 \$8,000 \$10,500 The AHP will reset yearly on your effective date. |
| No Annual or Lifetime Sharing Limits* | Sharing is limited to \$50,000 the first month of membership.* Members share in 100% of all eligible medical bills after your AHP has been satisfied. Some limitations on sharing of pre-existing conditions. See Medi-Share Guidelines Section VI. F. for details. No 90/10, 80/20, or 70/30 co-insurance with Medi-Share. No yearly or lifetime sharing limits for eligible expenses. Maternity sharing is limited to \$125,000 per pregnancy event. See Medi-Share Guidelines Section VII. for details.* |
| PPO Network – Private Healthcare Systems (PHCS) | One of the largest PPO networks in the country – more than 700,000 care providers to choose from. Bills are subject to significant discounting through PHCS – on average 35% savings. PHCS' logo on the Medi-Share membership card gives instant credibility when checking in with a doctor or hospital office. |
| Provider Fees | Provider Fees will be paid directly to providers during your office visit. Office Visit and Hospital – \$35 ER Visit – \$200 |
| Prescriptions | Members are given a prescription discount card that provides them with an average discount of 45% on most prescriptions. Prescription costs go towards the AHP for six (6) months if need is related to a new injury, new accident, or new illness. |
| Free Tele-Health | Members have 24/7 access to physician consultations by video or phone for non-emergency medical needs through a telehealth provider at \$0 cost to the member! |
| Dental, Vision, and More Savings | Medi-Share has partnered with a national discount program that provides significant discounts on dental procedures, as well as vision and hearing care. |
| Maternity Program | Maternity sharing available for members with an AHP of \$3,000 or higher if conception occurs after membership began. No maternity sharing for members with a \$1,000 or a \$1,750 AHP. Sharing is limited to \$125,000 for any single pregnancy event. "Global Billing" means that most pregnancies have one (1) provider fee of \$35 that includes your pre-natal visits, hospital stay, delivery fees, and check-up of the mother following delivery. |