

Previous Version

Changes Effective 7.1.26

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			Numerous and various grammar, layout, formatting, punctuation, and verbiage edits to aid clarity, including renumbering all sections.
I.C.	<p>Membership Requirements</p> <p>Have someone to whom you are accountable (pastor, elder, church official, small group leader, accountability partner, etc.) sign a church Accountability Verification Form confirming that you meet the above requirements. HEB 13:17</p>	1.3.	<p>Clarified that members start in a suspended status until the Accountability Verification is complete</p> <p>During the initial application process, you will forward your pastor, church officer, or person of accountability the Accountability Verification form. This individual must complete and submit the form confirming that you meet the above requirements. Your membership will be in suspended status until your pastor, church official, or person of accountability submits the required Accountability Verification and REDEEM HealthShare approves it. REDEEM HealthShare may decline to approve your Accountability Verification if it determines, at its discretion, that a conflict of interest exists or that approval would undermine the purpose of member accountability. Hebrews 13:17</p>
I.C.	<p>Nationality or Citizenship Requirements</p> <p>The following individuals can join REDEEM HealthShare:</p> <ul style="list-style-type: none"> • U.S. Citizens • Those who possess a U.S.-issued Social Security Number and a valid Identification Card issued by a U.S. government agency • Those who possess a U.S.-issued Individual Taxpayer Identification Number (ITIN) and who also have a government-issued Identification Card issued by Mexico, Canada, Guatemala, or the United States and who have a United States mailing address <p>If at any time you no longer meet all these membership requirements, you must notify REDEEM HealthShare immediately, and your membership and all privileges will be suspended unless otherwise indicated.</p>	1.3.	<p>Clarified any of the following are eligible. The applicant does not need to meet all three criteria. Nationality or Citizenship Requirements.</p> <p>Any of the following individuals may join REDEEM HealthShare:</p> <ul style="list-style-type: none"> • U.S. Citizens • Those who possess a U.S.-issued Social Security Number and a valid Identification Card issued by a U.S. government agency • Those who possess a U.S.-issued Individual Taxpayer Identification Number (ITIN) and who also have a government-issued Identification Card issued by Mexico, Canada, Guatemala, or the United States and who have a United States mailing address <p>If at any time you no longer meet all these membership requirements, you must notify REDEEM HealthShare immediately.</p>
I.C.	<p>Your health status has no effect on your eligibility for membership. However, there are limitations on the sharing of needs for some conditions that existed before membership. For a detailed explanation of the types of needs that are shared or not shared by the members, see Sharing of Expenses (Section III).</p>	1.3.	<p>Clarified sharing limitations</p> <p>Your health status has no effect on your eligibility for membership. However, there are limitations on the sharing of Needs for some conditions that existed before membership or during a waiting period. For a detailed explanation of the types of Needs that are eligible or not eligible for sharing, see section 3 Sharing Expenses.</p>
II.A.	<p>Members receive Share notifications each month informing the members who they will be sharing with and the reason for the medical need. Members submit voluntary monthly Shares to assist other</p>	2.1.	<p>Clarified member receive a Share Notice and the amount they share is separate from the administrative and program services amount</p> <p>You receive a Share Notice each month that informs</p>

	<p>members with their eligible medical expenses and to support the administration and program services of the ministry. Members are always responsible for their medical bills and expenses.</p>	<p>you who you will share with and the reason for the medical Need. You submit voluntary monthly Shares to assist other members with their eligible medical bills, which is separate from the amount sent to REDEEM HealthShare to support the administration and program services of the ministry. You are always responsible for your medical bills and expenses.</p>
		<p>2.3. Added Unshareable Amount All eligible medical bills are subject to the selected Unshareable Amount, which is the dollar amount you pay toward your eligible medical bills before REDEEM HealthShare publishes your eligible medical bills for sharing with other members. Note: Ineligible bills do not contribute towards your Unshareable Amount. Some REDEEM HealthShare programs have Co-Share amounts and other limits described herein.</p> <p>*Annual Unshareable Amount (AUA) and Co-Share references have been updated to Unshareable Amount throughout the guidelines.</p>
<p>II.A</p>	<p>Samaritan Ministries Legacy Member. A member who transfers their participation from a current Samaritan™ Classic or Samaritan™ Basic program without membership interruption to REDEEM. These members have transferred their participation from a current Samaritan Classic or Samaritan Basic program. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, any waiting period begins at the member's start date in the legacy program.</p>	<p>2.3. Clarified definition and removed "any waiting period begins at the member's start date in the Legacy program" because the waiting period for preventative screenings is six months from the members start date in REDEEM HealthShare Samaritan Ministries Legacy Member. A member who transfers participation from a current Samaritan® Classic or Samaritan® Basic program without membership interruption to REDEEM HealthShare.</p>
		<p>2.7. Added REDEEM® Groups REDEEM Groups is an option if you are affiliated with a group, such as employers, associations, or other multi-household groups, to fund and manage REDEEM memberships. All REDEEM HealthShare programs are available to groups, including REDEEM Essential, REDEEM Enhanced, and REDEEM SeniorSaver. The FlexShare add-on is also available to REDEEM HealthShare Groups. See 3.4 REDEEM Groups Sharing of Expenses for details.</p>
		<p>2.11. Added Pilot Programs REDEEM HealthShare might offer Pilot Programs to test the feasibility of new processes and programs. If the Ministry offers a Pilot Program, it is voluntary and only by selection.</p> <p>REDEEM HealthShare may end a Pilot Program in its sole discretion.</p>

III.F.11	<p>Routine and wellness visits are eligible for sharing when you are part of the REDEEM Enhanced program. Each member of your household is eligible for one routine visit and labs per year. You can substitute a traditional wellness visit with a school physical. The limit for routine wellness visits and labs is \$300 per member, per year. The cost of a routine visit or a school physical is not subject to the AUA requirements.</p>	3.21.	<p>Clarified Wellness visits are limited to wellness services, 90 day waiting period applies to non-legacy members, the unshareable amount applies to unrelated wellness expense submitted during a wellness visit, and well-baby visits are associated with eligible Maternities</p> <ul style="list-style-type: none"> • Each member of your household is eligible for annual routine wellness services up to \$300 per member, per year. • Eligible expenses include any wellness service provided during the wellness visit. For example, the wellness office visit, school physical, labs, immunizations, and wellness related exams. • The cost of eligible wellness services is not subject to the Unshareable Amount up to the \$300 cap. During a wellness visit, unrelated eligible medical treatment, such as treatment for an acute illness, is subject to the Unshareable Amount. <p>Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members.</p>
III.F.13	<p>Women are eligible for annual gynecological wellness visits, including Pap tests. The limit is \$300 per person, per year. These bills are not eligible for sharing with the first six months of the Member Start Date and are not subject to AUA.</p>	3.2.2.	<p>Moved Gynecology to Routine & Wellness Visits and changed waiting period from six months to 90 days in keeping with the Wellness Visit waiting period</p> <ul style="list-style-type: none"> • Women are eligible for annual gynecological wellness visits, including Pap tests. • The cost of eligible gynecological wellness services is not subject to the Unshareable Amount. • Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members.
III.F.1	<p>Well-baby visits for the first three years when the membership has been part of REDEEM Enhanced for 12 months prior to the delivery date. Well-baby services are not subject to the AUA.</p>	3.2.3.	<p>Clarified Maternity Well Baby Visits</p> <p>Well-baby visits are eligible for sharing for three years following an eligible Maternity Need. See 3.10.1 Maternity and Newborns for more information about Maternity eligibility. Well-baby services are not subject to the Unshareable Amount.</p>
III.F.12	<p>Immunizations (REDEEM Enhanced) For members in REDEEM Enhanced, immunizations and the associated office visit are shareable for children from birth until 2 years of age. The cost of immunizations is shareable for children between the ages of 3 and 6 years of age when the immunizations are part of the child’s annual routine visit and subject to the \$300 annual per person member limit. Immunization costs are not subject to the AUA.</p>	3.2.4.	<p>Clarified immunizations</p> <p>Initial 90 day waiting periods apply.</p> <p>Immunizations (vaccination).</p> <ul style="list-style-type: none"> • Immunizations and the associated office visit are shareable for children from birth until 2 years of age. See 3.2.1 Routine and Wellness Visits for immunization eligibility after the age of two. • The cost of immunization are not subject to the Unshareable Amount. • Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members

II.E.	Members are not required to join REDEEM SeniorSaver when they turn 65; they can participate in REDEEM Essential or REDEEM Enhanced for as long as they like.	3.2.6.	<p>Added Outpatient prescription 90 day waiting periods do not apply to Samaritan Ministries Legacy Members</p> <p>Waiting periods from section 3.7.1 First 90 days of membership apply. However, this waiting period does not apply to Samaritan Ministries Legacy Members.</p>
		3.3.	<p>Clarified participation for REDEEM SeniorSaver</p> <p>You are not required to join REDEEM SeniorSaver when you turn 65. Participation in REDEEM Essential or REDEEM Enhance is available to you for as long as you like.</p>
		3.3.6.	<p>Added for REDEEM SeniorSaver</p> <p>The waiting periods and pre-existing conditions limitations in section 3.7 Sharing Limits and section 3.8 Pre-existing Conditions do not apply.</p>
		3.3.7.	<p>Added for REDEEM SeniorSaver</p> <p>Care outside of the United States is not eligible in REDEEM SeniorSaver.</p>
		3.4.	<p>Added REDEEM Groups Sharing of Expenses</p> <p>REDEEM HealthShare Groups is an option if you are affiliated with a group, such as employers, associations, or other multi-household groups, to fund and manage REDEEM memberships.</p> <p>All REDEEM HealthShare programs are available to groups, including REDEEM Essential, REDEEM Enhanced, and REDEEM SeniorSaver. The FlexShare add-on is also available to REDEEM HealthShare Groups.</p> <ul style="list-style-type: none"> • Participation in a group does not change your individual membership responsibilities or requirements. • Each membership within the group must individually meet the membership requirements and apply. • You can voluntarily end your Group affiliation at any time. • A Sponsor Administrator or Group Administrator can also end your Group affiliation at any time. • Ending a Group affiliation does not inactivate your REDEEM HealthShare membership. • Upon the Effective Date of the change, you are individually responsible for funding your Share Wallet in accordance with the Guidelines. <p>REDEEM HealthShare membership does not fulfill the Affordable Care Act employer mandate. Employer-funded groups should consult local legal counsel regarding federal and state compliance obligations.</p> <p>If you participate in REDEEM HealthShare through a Group, you authorize REDEEM HealthShare to share information regarding your membership with the Sponsor Administrator or Group Administrator for</p>

			<p>purposes of administration, funding, and resolution of membership issues.</p> <p>REDEEM® Groups use the same guidelines as individuals and households with the following exceptions:</p> <ul style="list-style-type: none"> • Maternity expenses in section 3.10.1 Maternity and Newborns are eligible for individual memberships if the member is married.
III.A.	The bill must be for a physical condition being treated—not a psychological, emotional, or spiritual condition.	3.5.4.	<p>Added “primarily” to acknowledge that all conditions have a spiritual and emotional component</p> <p>The bill must be for treatment of physical conditions—not primarily psychological, emotional, or spiritual conditions.</p>
III.A.	For Incurred Services or Qualifying Estimates However, for maternity or in cases where significant savings can be achieved, the submission of bill estimates may be acceptable. Please contact Member Care for more details.	3.5.5.	<p>Clarified Expenses Eligible for Sharing by separating maternity from other cases</p> <ul style="list-style-type: none"> • For maternity, you may submit bill estimates for consideration. • For other case where paying upfront results in significant savings, contact Member Care for more details.
III.B.	<p>To be eligible for sharing, a provider must submit their billing via 1) the Electronic Data Interchange (EDI) on the REDEEM Member Card, 2) a Center for Medicare and Medicaid Services card (CMS) 1500, or 3) a Uniform Billing (UB) and Integrated Billing (IB) form. Bills submitted by the provider must follow standard healthcare industry submission and coding guidelines to meet sharing consideration.</p> <p>Many medical providers are willing to submit their bills electronically directly via the Member Card EDI number. However, if a member must manually submit a bill for processing, the member must submit the bill using the online submission portal in the Member Center. Members should ask their provider for a Superbill, which is a common and comprehensive healthcare industry billing documentation format.</p> <p>...</p> <p>These tests and treatments must occur at one of the following:</p> <ul style="list-style-type: none"> • Hospital • Ambulatory Center • Clinic • Doctor’s office • Diagnostic facility • Independent Facilities • Residential setting (for home births, hospice care and pre-approved home health) • Skilled Nursing and Rehabilitation Facility 	3.6.	<p><i>Clarified CMS designated sites of care are eligible locations and includes a few additional examples. Removed the IB requirement associated with UB.</i></p> <p>To be eligible for sharing, providers must submit their billing via 1) the Electronic Data Interchange (EDI) on the REDEEM Member Card, 2) a Center for Medicare and Medicaid Services card (CMS) 1500, or 3) a Uniform Billing (UB). Bills submitted by providers must follow standard healthcare industry submission and coding guidelines to meet sharing consideration.</p> <p>Many medical providers are willing to submit their bills electronically via the Member Card EDI number. However, if you manually submit a bill for processing, you must submit the bill using the online submission portal in the Member Center. Ask your provider for a superbill, which is a common and comprehensive healthcare industry billing documentation format. The healthcare industry uses multiple terms interchangeably to describe a medical bill such as, superbill, itemized statement, patient ledger, or account history (not a comprehensive list).</p> <p>...</p> <p>These tests and treatments must occur at a CMS designated site of care or one of the following:</p> <ul style="list-style-type: none"> • Hospital • Ambulatory center • Clinic • Doctor’s office • Diagnostic facility (lab or imaging) • Independent Facilities

			<ul style="list-style-type: none"> Residential setting (for home births, hospice care, and pre-approved home health) Skilled Nursing and Rehabilitation Facility Telehealth
III.C.	Certain conditions may be eligible for sharing, subject to membership AUA and Co-Share amounts and other conditions that may apply. See each category below for details.	3.7.	<p>Clarified Sharing Limits</p> <p>This section does not apply to REDEEM SeniorSaver members because the required waiting periods do not apply to these programs. REDEEM SeniorSaver members see section 3.3 REDEEM SeniorSaver Sharing of Expenses.</p> <p>Other restrictions apply to the sharing of eligible needs, in addition to your Unshareable Amount. See each category below for details on such restrictions.</p>
III.C.	For the first 90 days, only bills resulting from injury, acute illness, or accident are eligible for sharing, up to a maximum of \$50,000 per household membership. This waiting period does not apply to Samaritan Ministries Legacy Members.	3.7.1.	<p>Clarified that the first 90 days begins from the Member Start Date.</p> <p>For the first 90 days from the Member Start Date, only Needs resulting from injury, acute illness, or accident are eligible for sharing, up to a maximum of \$50,000 per household membership. This waiting period does not apply to Samaritan Ministries Legacy Members.</p>
III.C.	<p>Non-Shareable Conditions in First Membership Year. The following conditions are not shareable for the first 12 months of membership. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. When selected, FlexShare always has an initial 6 month waiting period. Bills for these conditions are eligible for FlexShare after the initial 6 month waiting period:</p> <p>[List of conditions]</p> <p>...</p> <p>Non-Shareable Treatments in First Membership Year. The following treatments are not shareable for the first 12 months of membership. For Samaritan Ministries Legacy Members who join REDEEM without membership interruption, this waiting period begins at the member's start date in the legacy program. Bills for these conditions are eligible in FlexShare, if that option is selected, after the initial 6-month waiting period.</p> <p>[List of conditions]</p>	3.7.2.	<p>Combined conditions and treatments into one list and clarified that the first 12 months begins from the Member Start Date and the First Year of Membership condition limits are not intended to include accidents that occur during membership</p> <p>The following conditions and treatments are not eligible for sharing in the first 12 months from the Member Start Date. This limitation does not apply to treatment required as the result of an accident during membership. For Samaritan Ministries Legacy Members who join REDEEM HealthShare without membership interruption, this waiting period begins based on your start date in the Legacy program. The following conditions and treatments are not eligible for sharing in the first 12 months from the Member Start Date. <i>This limitation does not apply to treatment required as the result of an accidental injury.</i> For Samaritan Ministries Legacy Members who join REDEEM HealthShare without membership interruption, this waiting period begins based on your start date in the Legacy program.</p> <p>[List of conditions and treatments]</p> <p>Added Back Surgery Added Maternity and Newborns see section 3.10.1 Maternity and Newborns</p>
		3.8.	<p>Added to Pre-existing Conditions</p> <p>This section does not apply to REDEEM SeniorSaver members because each program includes its own specific requirements regarding pre-existing conditions.</p> <p>REDEEM SeniorSaver Members should reference section 3.3 REDEEM SeniorSaver Sharing of Expenses</p>

<p>III.E.</p>	<p>Medically Necessary REDEEM HealthShare reserves the right to incorporate CMS (Medicare) guidelines in effect on the date of treatment as additional criteria for determination of medical necessity and eligibility of a bill.</p> <p>Even though a provider furnished, prescribed, or approved a service does not mean that it is medically necessary.</p> <p>The determination of whether a service, supply, or treatment is or is not medically necessary may include findings of the American Medical Association, CMS, and medical advisors for REDEEM HealthShare.</p>	<p>3.8.1.</p> <p>3.9.3.</p>	<p>Added a reference to section 5.9 for other responsible party expectations See section 5.9 Other Responsible Parties for expectations related to exhausting other health benefits before submitting a request for sharing.</p> <p>Clarified criteria for medically necessary services REDEEM HealthShare considers CMS (Medicare) guidelines in effect on the date of treatment, along with findings from the AMA, CMS, and its medical advisors, when determining medical necessity and bill eligibility.</p>
		<p>3.10.1.2.</p>	<p>Added REDEEM Enhanced members should reference section 3.2 REDEEM Enhanced Sharing of Expenses for well-baby visit eligibility.</p>
<p>III.F.2.</p>	<p>Outpatient Prescriptions (REDEEM Enhanced only). Prescribed medications are shareable only within the REDEEM Enhanced program. There is an annual cap of \$1,000 per household membership, per year. Outpatient prescriptions are not subject to the AUA.</p> <p>Exceptions may be made in the case of medications for cancer and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program (PAP) and other available programs for medication cost when available.</p> <p>REDEEM SeniorSaver members who want to share prescription bills must also have Medicare Part D.</p> <p>FlexShare Prescriptions. When members are part of FlexShare, they can submit prescription costs not shareable under the above categories to FlexShare. Expenses must be eligible for sharing per the program Guidelines.</p>	<p>3.10.1.5.</p> <p>3.10.2.</p>	<p>Added a reference to section 3.8.1 for adoption eligibility See section 3.8.1 Adoption for eligibility details on pre-existing conditions.</p> <p>Clarified where to find information on outpatient prescriptions and removed FlexShare reference Outpatient Prescriptions. REDEEM Enhanced members should reference section 3.2 REDEEM Enhanced Sharing of Expenses and SeniorSaver Members should reference section 3.3 REDEEM SeniorSaver Sharing of Expenses for specific outpatient prescription eligibility.</p> <p>Exceptions for Outpatient Prescriptions REDEEM HealthShare may make exceptions for medications for cancer and transplant recipients. Requirements for exception consideration include application to a Patient Assistance Program and other available programs for medication cost when available.</p>

III.F.4.	<p>Therapies</p> <p>Category A: Physical and Manipulative Therapies</p> <p>Category B: Hormone Therapies</p> <p>Category C: Injection Therapies</p>	3.10.4.	<p>Reordered categories and renamed Physical and Manipulative Therapies to Other Therapies</p> <p>Category A: Hormone Therapies</p> <p>Category B: Injection Therapies</p> <p>Added to Category B</p> <ul style="list-style-type: none"> • Allergy shots and serum • Nerve blocker • Eye Injections for Macular Degeneration <p>Category C: Other Therapies</p> <p>Added to Category C</p> <ul style="list-style-type: none"> • Sublingual Immunotherapy
		3.10.5.	<p>Added REDEEM SeniorSaver reference</p> <p>REDEEM SeniorSaver members, see section 3.3 REDEEM SeniorSaver Sharing of Expenses.</p>
III.F.9.	<p>Hospice Care</p> <p>Hospice care services are subject to the per-year dollar maximum. These services are eligible for sharing for 90 days upon prescription by a physician or certification that the person is terminally ill. For continued sharing eligibility, members must submit a renewed prescription or certification. If the member is in the REDEEM SeniorSaver program, then Medicare must provide their coverage first before any non-covered portions can be shareable by REDEEM members.</p>	3.10.9.	<p>Clarified how Hospice Care is shared</p> <p>Hospice care services are subject to the Annual Sharing Cap. These services are eligible for sharing for 90 days upon prescription by a physician or certification that the person is terminally ill. For continued sharing eligibility, you must submit a renewed prescription or certification. Note: If you are in the REDEEM SeniorSaver program, then Medicare must provide your coverage first before the REDEEM community considers sharing eligible non-covered portions.</p>
III.F.15.	<p>Members can share bills from medical treatments occurring outside of the United States. You must include all the bill itemization requirements in Section III.B and that you have translated the information into English and convert the price into U.S. dollars.</p>	3.10.12.	<p>Clarified how Medical Care Outside of the United States is processed</p> <p>You may share bills from medical treatments occurring outside of the United States. You must include all the bill itemization requirements listed in section 6 Approved Sharing of Bills, and translate the information into English and convert the price into U.S. dollars.</p> <p>The international care requirements described in this subsection do not apply to REDEEM SeniorSaver Members. REDEEM SeniorSaver members, see section 3.3 REDEEM SeniorSaver Sharing of Expenses.</p>
III.G.	Not Eligible for Sharing	3.11.	<p>Reorganized section by adding headings and grouping expenses not eligible for sharing</p> <p>3.11.1 Member Conduct, Responsibility, or Third-Party Liability</p> <p>Clarified treatments <i>arising from actions</i> in violation of Member Requirements are not eligible.</p> <p>3.11.2 Cosmetic, Elective, or Non-Medically Necessary Procedures</p> <p>3.11.3 Reproductive, Fertility, or Sexual Health</p> <p>Added Surrogacy is not eligible</p> <p>3.11.4 Genetic, Congenital, or Hereditary Conditions</p> <p>3.11.5 Mental Health, Behavioral, and Neurodevelopmental Care</p> <p>3.11.6 Administrative, Billing, or Documentation Issues</p> <p>Added lost discounts due to late payments of Unshareable Amounts are not eligible.</p> <p>3.11.7 Non-Medical, Educational, or Custodial Services</p>

		<p>3.11.8 Durable Medical Equipment, Supplies, and Related Services</p> <p>3.11.9 Dental, Vision, Sleep, and Condition-Specific Services</p> <p>3.11.10 Transportation and Travel</p>
		<p>3.11.11 Added section Ineligible Providers, Conflicts of Interest, and Stewardship Safeguards</p> <p>REDEEM HealthShare may determine, in its discretion, that medical bills from certain providers or facilities are ineligible for sharing. These determinations are made as part of REDEEM HealthShare’s responsibility to steward member-to-member sharing, protect the integrity of the sharing process, and provide consistent administration of the Guidelines.</p> <p>REDEEM HealthShare may determine, in its discretion, that a provider or facility is ineligible for sharing for reasons related to program administration, process integrity, or stewardship considerations, including situations involving conflicts of interest.</p> <p>When REDEEM HealthShare determines that a provider or facility is ineligible for sharing, it will take reasonable steps to provide notice so you can make informed decisions regarding your medical care and sharing submissions. REDEEM HealthShare provides notification through one or more of the following methods:</p> <ul style="list-style-type: none"> • Information from Member Care when you ask about provider eligibility. • Notification through the Member Center or other member-accessible systems. • Notification during bill submission, care navigation, or sharing adjudication. <p>You are responsible for disclosing any conflicts of interest, including self-treatment, treatment of immediate family members, or financial relationships between you and a provider or facility. The absence of prior notice does not make bills arising from a conflict of interest eligible for sharing.</p>
II.F.	<p>FlexShare™</p> <p>FlexShare is an optional add-on sharing service that permits sharing of additional items, such as vision, dental, and supplements. There is no Co-Share or AUA for the FlexShare add-on. The FlexShare add-on provides a per household membership annual allowance for eligible expenses of:</p> <ul style="list-style-type: none"> • \$1,000 for REDEEM Essential • \$1,500 for REDEEM Enhanced • \$1,000 for REDEEM SeniorSaver <p>A household membership may submit bills in FlexShare after six months of participation. The annual allowance amount resets on the membership anniversary date or on the effective date, and any unused balance does not carry over to the next year.</p>	<p>4. Clarified FlexShare® add-on bills must have a date of service after your effective date and they reset on your Membership Anniversary Date (updated definition includes changes to the effective date). Limitations include section 3.11 Not Eligible for Sharing as described elsewhere in the guidelines. Qualifying Life Events apply to FlexShare add-on. FlexShare® Add-On</p> <p>The FlexShare® add-on is an optional add-on sharing service that permits sharing of additional items, such as vision, dental, and supplements. There is no Co-Share or AUA for this add-on. The FlexShare add-on provides a per household membership annual allowance for eligible expenses of:</p> <ul style="list-style-type: none"> • \$1,000 for REDEEM Essential

Participation in FlexShare can be added or removed from your membership at your Membership Anniversary Date.

FlexShare expenses must comply with the Membership Requirements, and bills or receipts must be submitted through the Member Center bill submission portal as a FlexShare expense. This feature is provided as supplementary support and, 1) subject to the annual FlexShare limit, 2) applicable terms and conditions, and 3) the exclusion list of items not eligible for sharing.

FlexShare expenses must comply with the Statement of Faith and Membership Requirements.

See the Appendix for examples of expenses that are eligible for FlexShare.

- \$1,500 for REDEEM Enhanced
- \$1,000 for REDEEM SeniorSaver

You may add or remove the FlexShare add-on from your membership at your Membership Anniversary Date or for a qualifying life event, see section 5.4.1 Qualifying Life Events. You may submit FlexShare bills after your initial six months of participation. This six-month waiting period also applies to Legacy members who switch to REDEEM HealthShare and add the FlexShare add-on. Bills must have a date of service after your effective date. The annual allowance amount resets on your Membership Anniversary Date. Unused allowance amounts do not carry over to the next year.

FlexShare expenses must comply with the Membership Requirements and the conditions in section 3.11 Not Eligible for Sharing. You must submit bills or receipts through the Member Center bill submission portal as a FlexShare expense. REDEEM HealthShare provides the FlexShare add-on as supplementary support and it is subject to 1) the annual FlexShare limit, 2) applicable terms and conditions, and 3) the exclusion list of items not eligible for sharing.

Example of expenses eligible for sharing with the FlexShare add-on:

- Pre-existing conditions
- Bills for eligible treatments that have exceeded their specific shareable amount (for example, therapies, DPC fees)
- Routine and preventative care
- Dental
- Immunizations
- Bills related to sleep apnea
- Vision
- Audiological
- Prescriptions
- OTC medications, vitamins, supplements
- Essential oils
- Mental health counseling or therapy
- Special education charges
- Learning and behavioral charges
- Durable medical equipment
- Prosthetics
- Home health
- Weight reduction
- Gym membership
- Gym equipment
- Other alternative, holistic, or naturopathic treatments.

IV.A.2. Your single children from age 18 up to and including age 25 may be on your membership if they are living at home (which includes while away at school full-time). A disabled child can remain on a family

5.1.2. **Clarified how a child with a disability can remain on membership**
A disabled child may remain on your membership after turning 26 if you provide more than 50% financial

	<p>membership after turning 26 if the parents provide more than 50% financial support and claim the child as a dependent on their federal tax return. Contact Member Care before the date your child turns 26 if you wish to apply for this status.</p>		<p>support and claim your child as a dependent on your federal tax return. You must apply for your child to remain on your membership. Contact Member Care before the date your child turns 26. Otherwise, REDEEM HealthShare will automatically remove the child from your membership at the end of the month in which he or she turns 26. If you apply after the child is removed from membership, the child's membership will start on the Member Start Date assigned to the new application date.</p>
IV.A.3.	<p>A newborn, whose addition to the membership may increase the monthly share amount, will be included within the membership retroactive to the date of birth, as long as at least one parent was a member as of the baby's birth and you notify REDEEM HealthShare to add him or her to the membership no later than 30 days after the birth; otherwise, the effective membership date will be no earlier than the date of notification to REDEEM HealthShare. A member should notify REDEEM HealthShare as soon as possible to add subsequent newborn children to the membership. Section III.F.1 addresses sharing needs for a newborn.</p>	5.1.3.	<p>Clarified how to add a newborn to membership</p> <p>To add a newborn to your membership, at least one parent must be a member at the time of birth, and you must submit the application titled, To Add-on Family Members. Adding a newborn might increase your monthly share amount.</p> <p>If you apply:</p> <ul style="list-style-type: none"> • Within 30 days of birth, Member Care will add your child to your membership retroactively to the birth date. • After 30 days of birth, your child's membership will start on the date of application. <p>See section 3.10 Limited Sharing 3.10.1 Maternity and Newborns for details on sharing Needs for your newborn.</p>
IV.A.4.	<p>REDEEM HealthShare considers adopted, unmarried children members of the family the same as biological children</p>	5.1.4.	<p>Simplified definition and added references to other sections about adoption</p> <p>REDEEM HealthShare considers your adopted children the same as biological children. See section 3.8 Pre-existing Conditions and 3.8.1 Adoption for additional details on sharing Needs for Adoption.</p>
IV.B.2.	<p>Involuntary Inactivation</p> <p>REDEEM HealthShare will inactivate a membership if</p> <ul style="list-style-type: none"> • The member fails to fully fund their Share Account for 60 days. • The member fails to resolve Know Your Customer (KYC) issues within 60 days of Notice of Failure <p>Notice Periods</p> <ul style="list-style-type: none"> • 30 Days' Notice: After 30 days of non-compliance, a member will receive a notice of their ineligibility for sharing until the member resolves the issue. REDEM 	5.2.2.	<p>Added what happens to the available balance when a membership becomes inactive</p> <p>Upon inactivation of your membership, whether voluntary or involuntary, REDEEM HealthShare will accelerate the matching of any of your remaining pledged Share Wallet balance and will share any available balance in your Share Wallet to a member in need.</p> <p>Clarified how a member may fall out of good standing and the suspension/inactivation process; added the possibility of being denied future membership; and introduced a financial assistance option through a Sponsorship Program</p> <p>As a member of REDEEM HealthShare, you must maintain an active membership in good standing. The ministry determines your membership does not meet good standing requirements in the following situations:</p> <ul style="list-style-type: none"> • Failure to meet membership requirements as noted in section 1.3 Membership Requirements.

HealthShare will suspend a membership, which means that members are not eligible to have new bills shared or to participate in membership voting.

- 60 Days' Notice: After 60 days of non-compliance, REDEEM HealthShare will inactivate the membership, effective from the date the member should have funded their Share Account.

- Failure to resolve Know Your Customer (KYC) or continuation requirements as noted in section 1.3 Membership Requirements.
- Failure to fully fund your Share Wallet as noted in section 6.2 Automatic Monthly Funding & Service Fee Payment or send your Share on time as noted in section 6.4 Sharing, Matching and Allocating Medical Bills.
- Misuse of trust, deceptive acts, or seeking excess shares from multiple ministries as noted in section 5.12 Misuse of Trust and Accountability.

In cases of failure to meet membership requirements, to resolve KYC or continuation requirements, or to fully fund your Share Wallet, the ministry will notify you if your membership is not in good standing:

- If after a period of 30 days of not resolving the notices received, the ministry can suspend your membership. Suspension means that you cannot share any new bills or participate in membership voting.
- If after a period of 60 days of not resolving the notices received, the ministry may inactivate your membership.

Note: Upon involuntary inactivation, REDEEM HealthShare might not allow future membership.

If financial need prevents you from meeting good standing requirements, then assistance might be available through the Sponsorship Program. See section 5.13 Sponsorship.

5.2.3.

Added Voluntary and Involuntary Inactivation details and withdrawing Share Wallet funds results in your membership not being in good standing

A request to withdraw Share Wallet funds that you have voluntarily pledged for sharing with the membership community, made upon or after notice of *voluntary* or *involuntary* inactivation, is inconsistent with your pledge and will result in your membership not being in good standing.

If you inactivate not in good standing, you are subject to the Restart of Membership requirements in section, including the obligation to make good on any previously withdrawn pledged amounts as a condition to return to good standing with the ministry. Nothing in this section creates a legally enforceable obligation on the part of any member or constitutes a guarantee of sharing by REDEEM HealthShare. The pledge reflects a voluntary, non-legally binding commitment to the sharing community.

5.4.

Clarified a program change is required 30 days before your Membership Anniversary date or qualifying life event

You must meet the qualifying life event criteria to

IV.D.

A member must meet specific criteria to change between programs or AUA levels. Members are allowed to change their membership AUA level or program within 30 days of either their anniversary

	<p>month or a qualifying life event, with the effective date being the first day of the following month.</p>		<p>change between programs or Unshareable Amount levels. You may change your membership Unshareable Amount level or program at least 30 days before your Membership Anniversary Date or a qualifying life event, with the effective date being the first day of the following month.</p>
IV.E.	<p>Member Privacy Members may share deeply personal prayer requests and detailed health information with one another to allow for support, fellowship, and prayer. Do not post names or details on social media, blogs, or websites without permission, or in any other way misuse the information.</p>	5.5.	<p>Clarified where and how members share prayer requests For fellowship and support, you, and other members might share deeply personal prayer requests and detailed health information with one another through Share Stream in the Member Center. Do not post names or details on other social media, blogs, or websites without permission, or use the information in any way that violates privacy.</p>
IV.I.	<p>Other Responsible Parties Should any member receive a settlement or reimbursement applicable to medical bills already shared, the member must send those funds back to REDEEM HealthShare or to another member in need as directed.</p>	5.9.	<p>Clarified that excess funds returned are for the benefit of other members not REDEEM HealthShare If you receive a settlement or reimbursement applicable to medical bills already shared, you must send those funds back for the benefit of REDEEM members. Samaritan Ministries International or REDEEM HealthShare Ministry never requires you to seek assistance from government aid programs and considers it contrary to our understanding of God's desire for His people.</p>
IV.K.	<p>Sharing Appeal A member who disagrees with a bill-sharing eligibility decision can appeal if the member believes:</p> <ol style="list-style-type: none"> 1. REDEEM HealthShare misread the medical records. 2. REDEEM HealthShare misapplied the Guidelines. 3. The member's providers incorrectly recorded their medical history. 4. The Guidelines do not address the member's situation. <p>After a review of the appeal by REDEEM HealthShare, if the member still disagrees with the decision, the member has 90 days to request a review by a member Appeal Panel composed of 7 to 13 REDEEM members. As part of this process, the member may submit a written position statement to the Panel. REDEEM HealthShare will hold a teleconference wherein the panel can ask questions of both the member and REDEEM HealthShare. A simple majority vote will carry the decision whether to share. The panel's decision will be binding and non-appealable.</p> <p>A member may appeal to the Institute for Christian Conciliation as explained below when it involves membership requirement issues related to payment of shares or member integrity (with respect to the submission and payment of medical bills). For all other questions concerning membership requirements, a member may appeal to the Samaritan Ministries Board of Directors who make the</p>	5.11.	<p>Clarified Sharing Appeal by labeling and organizing appeals by type: Sharing Decisions, Membership Requirement, and All Other Issues</p> <p>Clarified REDEEM HealthShare will pay upfront arbitrator's fees and costs if REDEEM HealthShare initiates arbitration. The arbitrator will award the prevailing party.</p> <p>5.11.1 Sharing Decisions If you disagree with a bill-sharing eligibility decision, you can appeal if you believe:</p> <ul style="list-style-type: none"> • REDEEM HealthShare misread the medical records. • REDEEM HealthShare misapplied the Guidelines. • Your provider incorrectly recorded your medical history. • The Guidelines do not address your situation. <p>REDEEM HealthShare will review the appeal. If you disagree with the decision, you have 90 days to request a review by a member Appeal Panel, involving 7 to 13 REDEEM HealthShare members. As part of this process, you can submit a written position statement to the Appeal Panel. REDEEM HealthShare will hold a teleconference wherein the Appeal Panel can ask both you and REDEEM HealthShare questions. A simple majority vote will carry the decision whether to share the bill related to your appeal. The panel's decision will be binding and non-appealable.</p>

final, nonappealable decision.

A member must settle any other issue in accordance with the Rules of Procedure for Christian Conciliation™ of the Institute for Christian Conciliation. (Complete text of the Rules is available at www.aorhope.org/rules or by contacting ICC at icc@aorhope.org.) However, if both REDEEM HealthShare Ministry and you agree, you may submit the dispute to a randomly selected panel of members instead. In all events, you will have available the same relief as a court could grant. REDEEM HealthShare will pay all the arbitrator's fees and costs unless the arbitration determines there was no reasonable basis for your complaint, in which case you will be responsible for the fees and costs.

You understand that these sharing appeal methods will be the sole remedy for any civil controversy or claim arising out of your relationship with REDEEM HealthShare and expressly waive your right to file a lawsuit in any civil court against REDEEM HealthShare Ministry, its employees, members, associate members, and directors, for such disputes, except to enforce an arbitration decision obtained under conditions specified herein. This also includes deciding whether the dispute is part of this arbitration agreement or whether it must go through arbitration.

Judgment upon an arbitration decision may be entered in any court otherwise having jurisdiction.

Resolving disputes within the Body of Christ is always the command of Scripture and in the interest of all our members (MATT 18:15- 20; 1 COR 6). Therefore, even if REDEEM HealthShare or a member participate in a court proceeding about a dispute, neither give up their right to later demand arbitration to resolve the dispute.

For all civil matters of procedure and substance regarding any dispute or claim that comes within these mediation or arbitration requirements, the laws of the State of Illinois, and if applicable of the United States, will govern.

V.

REDEEM™ SHARING PLATFORM

To make health care sharing convenient and efficient, REDEEM HealthShare uses a virtual share exchange (VSE) technology platform. The VSE enables all members to participate in the health care sharing process electronically, as well as to monitor the

5.11.2 Membership Requirement

For questions concerning membership requirements, a member can appeal to the Samaritan Ministries Board of Directors who make the final, non-appealable decision.

5.11.3 All Other Issues

You must settle all other issues in accordance with the Rules of Procedure for Christian Conciliation® of the Institute for Christian Conciliation. You can find the rules at www.aorhope.org/rules or by contacting ICC at icc@aorhope.org. However, if both REDEEM HealthShare Ministry and you agree, you can submit the dispute to a randomly selected panel of members instead. In all events, you will have available the same relief as a court could grant. REDEEM HealthShare will pay all the arbitrator's fees and costs unless the arbitration determines there was no reasonable basis for your complaint, in which case you will be responsible for the fees and costs.

You understand that these sharing appeal methods will be the sole remedy for any civil controversy or claim arising out of your relationship with REDEEM HealthShare and expressly waive your right to file a lawsuit in any civil court against REDEEM HealthShare Ministry, its employees, members, associate members, and directors, for such disputes, except to enforce an arbitration decision obtained under conditions specified herein. This also includes deciding whether the dispute is part of this arbitration agreement or whether it must go through arbitration.

If an arbitrator reaches a decision and anyone fails to follow that decision, then only in the Circuit Court of Peoria County, Illinois, or any jurisdiction where the member resides, may enter the decision.

Resolving disputes within the Body of Christ is always the command of Scripture and in the interest of you and all members (MATT 18:15-20; 1 COR 6). Therefore, even if REDEEM HealthShare or you participate in a court proceeding about a dispute, neither give up their right to later demand arbitration to resolve the dispute.

For all civil matters of procedure and substance regarding any dispute or claim that comes within these mediation or arbitration requirements, the laws of the State of Illinois, and if applicable of the United States, will govern.

6.

Clarified the Member Center is the platform where members participate in the sharing process

To make health care sharing convenient and efficient, the Member Center is a central platform that enables you to participate in the health care sharing process electronically, as well as monitor the transactional

transactional activities of their individual share accounts and the community at large. Your membership requires that you activate your own Share Account and enable the VSE to administer the sharing process on your behalf. By activating your Share Account and accepting the VSE terms and conditions and disclosures, you have authorized REDEEM HealthShare to communicate your transfer instructions as displayed on the platform to the Financial Institution or payment processor.

V.B.

Monthly Share Notice

As a REDEEM member, you will receive a Monthly Share Notice through the VSE to inform and remind you of your monthly contribution amount due. The monthly contribution amounts due (Total Share Amount Due) is based on the program level you selected. You must manually pay the monthly contribution, which is the Total Share Amount Due, within the VSE.

The amount specified in your Monthly Share Notice is transferred through an EFT drawn off your external bank account or credit card. Your Monthly Share Notice will display the Total Share Amount Due and includes the current monthly share amount, any past due amounts, and any relevant service fees.

In addition to your monthly Share, you can make additional voluntary contributions, such as donations to the Member Assistance Fund. You can make these contributions in the Member Center. You can add, edit, or delete a donation amount at any time. You can change your funding source, whether external bank account or credit card, at any time.

V.D.

Publishing and Sharing

Participation in the REDEEM community is voluntary. This means that when you are notified about another member's medical need, but you object for any reason, you may withdraw and voluntarily inactivate your membership during the three-day publishing period (described below) rather than participate.

REDEEM HealthShare implements a member-to-member approach to sharing, which means that members share funds directly with one another. Before you share any funds with another member, REDEEM HealthShare allocates, matches, and publishes medical bills that are eligible for sharing to the membership.

Medical providers will submit medical bills, or when necessary, members can submit their own medical bills. REDEEM HealthShare processes all bills per the Guidelines to determine eligibility. REDEEM HealthShare submits eligible bills into the VSE for sharing. REDEEM HealthShare allocates and matches amounts

activities of your individual Share Wallet and the community at large. Your membership requires that you activate your own Share Wallet and enable Virtual Share Exchange® (VSE) to administer the sharing process on your behalf. By activating your Share Wallet and accepting the VSE terms, conditions, and disclosures, you authorize REDEEM HealthShare to communicate your transfer instructions to the Financial Institution or payment processor.

6.2.

Clarified that the full accounting of member funds is in the Member Center, and the current monthly share amount is the share portion in the member Share Wallet committed to another member with an eligible need

Automatic Monthly Funding & Service Fee Payment
Each month your bank withdraws the Total Amount Due electronically from your bank account and transfers it to your Share Wallet. Your Total Share Amount Due is based on the Unshareable Amount level that you have selected, and includes the current monthly share amount, any past due amounts, and any relevant Service Fees. The current monthly share amount is the share portion in your wallet that you pledge to share with another member with an eligible need. The Service Fees will be automatically paid to REDEEM HealthShare monthly. You can see the full accounting of your funds in the Member Center.

Additionally, you can make voluntary contributions, such as donations to the Member Assistance Fund through the Member Center. You can add, edit, or delete a donation amount any time. You can also change your funding source at any time, whether external bank account or credit card.

6.4.

Updated sharing and matching medical bills. Removed the three-day publishing period, removed the anonymous option, and moved content about inactivation to Section 5.2. Inactivation of Membership

Sharing and Matching Medical Bills

6.4.1 Sharing

Each month you will receive a Share Notice to send the Share portion from the funds you have Pledged in your Share Wallet to another member in need. You send Shares online through the Member Center. When sending your Share, you will see who is receiving your Share and can write that member a note of encouragement.

6.4.2 Submitting Medical Bills

Your medical provider will submit your medical bills. If necessary, you can submit your bills through the Member Center. REDEEM HealthShare processes all bills for eligibility per the Guidelines. REDEEM HealthShare uploads eligible bills into the Virtual Share Exchange for sharing.

approved for sharing so those in the sharing community can contribute to other member bills.

Each member matched to share your bill receives a notification about the amount due through a process called publishing. The information includes the amount withdrawn from their Share Account to fund your medical bill. The member matched to share your medical bill will receive a notification about you and your need unless you choose the anonymous setting in your Share. Once the three-day publishing period has ended, the published amount for each member will display on a Virtual Bill Account for the payment of your bill.

A member could and can withdraw from their membership prior to the expiration of the three-day publishing period even though REDEEM HealthShare already completed matching and allocating the Share of another member's medical bill. REDEEM HealthShare will not transfer funds (from a member who voluntarily inactivated) to the receiving member.

Because a member may refuse to share in a particular medical expense for any reason or no reason, the sharing process remains entirely voluntary for every member. However, as noted above, any sharing refusal requires withdrawal from membership before the end of the three-day publishing period.

6.4.3 Matching Medical Bills

Your medical bills that are eligible for sharing are matched, and published to another membership prior to sharing. REDEEM HealthShare implements a member-to-member approach to sharing, which means that you share funds directly with another member, rather than drawing from funds controlled by REDEEM HealthShare.

Members matched to share your bill will receive a Funding Notice indicating the amount that he or she will pay and information about you and your Need. Once the member sends his or her Share through the Member Center, the amount is transferred to a Virtual Bill Account for the payment of your bill.

Upon inactivation of your membership, REDEEM HealthShare will automatically send share any available balance in your Share Wallet to a member in need.

V.G.	Member Share Accounts To process and pay medical bills quickly, REDEEM HealthShare uses a Share Account for all sharing transactions and activities. REDEEM HealthShare Ministry is NOT insurance. The ministry does not collect and hold medical reserves in a REDEEM controlled bank account. Instead, the monthly share amount is deposited in every member's individually controlled Share Account. These Share Accounts allow REDEEM HealthShare to plan for the cost fluctuation of medical services.	6.7.	Changed Share Account to Share Wallet and clarified process To process and pay medical bills quickly, REDEEM HealthShare uses a Share Wallet for all sharing transactions and activities. REDEEM HealthShare Ministry is NOT insurance. The ministry does not collect and hold medical reserves in a REDEEM HealthShare controlled bank account. Instead, a monthly share amount is deposited in your and other members' individually controlled Share Wallet.
VI.	REDEEM HealthShare processes bills electronically, with payments typically made to the provider within 30-40 days of receiving the member's bill.	7.2.	Clarified Payment Processing Because REDEEM HealthShare processes bills electronically, REDEEM HealthShare generally issues payment within 30 – 40 days after receiving a member's bill.
VI.C.	Permitted Sharing Levels Hospitals (both inpatient and outpatient services), Ambulatory Surgery Centers, Independent Facilities, and Other Medical and Surgical Services. The Permitted Sharing Level for medical care, established by the Guidelines, is based upon an average of 150% of the Medicare allowable amounts for the medical care and 135% of the cost of medical care (included in the Guidelines). However, REDEEM HealthShare bases any such Permitted Sharing Level on the cost of the medical care included in the Guidelines. The limited	7.3.1.	Clarified Permitted Sharing Levels Hospitals (both inpatient and outpatient services), Ambulatory Surgery Centers, Independent Facilities, and Other Medical and Surgical Services. REDEEM HealthShare determines the Permitted Sharing Levels for eligible medical care based on an average of 1) 150% of the Medicare allowable amounts for the relevant medical care and 2) 135% of the Cost of Medical Care. "Cost of Medical Care" means the provider's cost as determined through CMS cost reports, acquisition costs based on invoices or

	amount must not exceed 175% of the Medicare allowable amounts or the usual, customary, and reasonable fees for the medical care included in the Guidelines.		statements from the Provider, industry-standard cost-to-charge ratios, a drug's National Average Drug Acquisition Cost calculated by CMS, a drug's Average Acquisition Cost (AAC) for the state in which the facility resides, a drug's Predictive Acquisition Cost calculated by Glass Box Analytics, or comparable cost documentation for products or services as determined by REDEEM HealthShare in its reasonable discretion. The limited amount must not exceed 175% of the Medicare allowable amounts or the usual, customary, and reasonable fees for the medical care included in the Guidelines.
VI.C.	Professional Services. REDEEM HealthShare determines the Permitted Sharing Levels for professional services on the chart for the professional service identified. This chart is available upon request. Professional services refer to shareable services provided by medical professionals identified in section III.B.	7.3.2.	Clarified Professional Services REDEEM HealthShare determines the Permitted Sharing Levels for professional services on the chart for the specific professional service which is available upon request. Professional services refer to eligible services provided by medical professionals identified in section 3.6 Approved Sharing of Bills.
VI.C.	Dialysis Services. REDEEM HealthShare determines the Permitted Sharing Level for dialysis services including dialysis, facility services, supplies, and medications provided during treatment by review of the Medicare allowable amount for the billing hospital or physician considering clinical considerations pertinent to the patient receiving treatment.	7.3.3.	Clarified Dialysis Services For dialysis services including dialysis, facility services, supplies, and medications provided during treatment, REDEEM HealthShare determines the Permitted Sharing Level using the Medicare allowable amount for the billing hospital or physician, together with clinical considerations pertinent to the patient's treatment.
VI.C.	The allowed sharing amount for medical care from hospitals or physicians will be based on an agreed rate or fee directly with REDEEM HealthShare or through a service provider, if applicable. These rates meet Usual, Customary, and Reasonable standards and they must exclude any improper balance charge, which are not allowed for sharing.	7.3.4.	Clarified Provider Agreed Rates REDEEM HealthShare may determine the Permitted Sharing Level based on an agreed rate or fee with you, if applicable. These rates meet usual, customary, and reasonable standards.
VI.C.	If the Permitted Sharing Level exceeds the actual charge billed for the treatment, service, or supply in question, REDEEM Health Share will base sharing and payments to providers on the actual billed charge. The Permitted Sharing Level for medical care will not include charges related to unbundling, errors, unclear description, or misidentification.	7.3.5.	Clarified Actual Billed Charges If the Permitted Sharing Level exceeds the actual amount billed for the treatment, service, or supply, REDEEM HealthShare will use the billed amount when determining payment. The Permitted Sharing Level for medical care will not include charges related to unbundling, errors, unclear description, or misidentification.
VII.			Removed glossary terms no longer being used Administrator Amount Approved for Sharing Bill Approved for Sharing Bill Status Cancellation Date Debits & Sharing Deposits & Credits Funding Notice Date Permissions
		8.	Added to Glossary Terms Cost of Medical Care – The provider's cost as determined through Center for Medicare and

Medicaid Services (CMS) cost reports, acquisition costs based on invoices or statements from the Provider, industry-standard cost-to-charge ratios, a drug's National Average Drug Acquisition Cost calculated by CMS, a drug's Average Acquisition Cost (AAC) for the state in which the facility resides, a drug's Predictive Acquisition Cost calculated by Glass Box Analytics, or comparable cost documentation for products or services as determined by REDEEM HealthShare in its reasonable discretion.

Funding Notice – The notification you receive that details the Total Share Amount Due for the month.
Need- The spiritual, emotional, physical, and financial needs related to a medical condition or event. A Need includes all bills that REDEEM HealthShare determines are related to the same condition, progression of a condition, or set of symptoms. This includes separate treatments or separate episodes of symptoms. Note: In this document, Need is capitalized when referring to this glossary-defined concept. Lowercase need refers to the general English word.

Need Start Date – the date of service on the first bill received for the eligible Need.

Pledge – A voluntary, non-legally binding commitment by a member to make their monthly Share Amount available for sharing with other members. Pledged amounts reflect the member's intent to participate in the REDEEM sharing community and are normally allocated over time through the sharing process. A pledge is not a donation to REDEEM HealthShare and is not designed to function as a personal savings or refundable account.

Service Fee – This includes fees for administrative services and program services.

Share Notice – The notification that your share is ready to send to another member.

Total Amount Due – The sum of the Monthly Share Contribution Amount (Share Portion and Required Miscellaneous Portion), any Optional Portions (manually configured by the member), Service Fee, and any past due amount (Previous Balance).

Unshareable Amount- The dollar amount you pay toward your eligible medical bills before REDEEM HealthShare publishes your eligible medical bills for sharing with other members.

Virtual Bill Accounts – Accounts at America's Christian Credit Union created expressly for the sharing of eligible medical bills and subsequent payment to the healthcare provider.

VII.	Share Account – Your member-controlled account at America’s Christian Credit Union that is linked to your external account.	8.	Changed Share Account to Share Wallet Your member-controlled account at America’s Christian Credit Union that is linked to your external account.
VII.	Share Notice – The notification you receive that details the Total Share Amount Due for the month.	8.	Changed Share Notice to Funding Notice The notification you receive that details the Total Amount Due for the month.
VII.	Share Notice Date – The day of the month that the Share Notice is published and distributed.	8.	Changed Share Notice Date to Funding Notice Date The day of the month that the Funding Notice is published and distributed.
VIII.B.	Additional Giving Because Samaritan Ministries, which operates REDEEM HealthShare Ministry, is an IRS recognized 501(c)(3) tax exempt organization, extra charitable gifts can be tax-deductible when designated to a special fund. Please contact Member Care for more information.	9.2.	Clarified that Member Care supports information about additional giving Please contact Member Care or visit our website for more information about additional giving. Charitable gifts to Samaritan Ministries—an IRS recognized 501(c)(3) tax-exempt organization that operates REDEEM HealthShare Ministry—are tax-deductible.
VIII.D.	State Disclosures 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.	9.3	Added sentence about bill sharing 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. Shares for eligible bills are sent directly to members in the state of Maryland instead of providers.