

Biblically-Based	<ul style="list-style-type: none"> • Members are part of a community of more than 200,000 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.
Peace of Mind	<ul style="list-style-type: none"> • Christian Care Ministry has been in operation since 1993. • More than 200,000 members. • More than \$1.4 billion in medical expenses shared/saved by members.
Annual Household Portion	<ul style="list-style-type: none"> • 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: • \$500 (for unmarried, 18-29-year-old members) <ul style="list-style-type: none"> • \$1,250 \$5,000 • \$2,500 \$7,500 • \$3,750 \$10,000 • The AHP will reset yearly on your effective date.
No Sharing Limits Beyond First Month of Membership	<ul style="list-style-type: none"> • 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 Guidelines for details. • No 90/10, 80/20, or 70/30 co-insurance with Medi-Share. • No yearly or lifetime sharing limits for eligible expenses.
PPO Network – Private Healthcare Systems (PHCS)	<ul style="list-style-type: none"> • One of the largest PPO networks in the country – more than 700,000 providers of varying specialties 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	<ul style="list-style-type: none"> • Provider Fees will be paid directly to providers during your office visit. • Office Visit and Hospital – \$35 • ER Visit – \$135
Prescriptions	<ul style="list-style-type: none"> • 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.
Dental, Vision, and More!	<ul style="list-style-type: none"> • Medi-Share has partnered with a national discount program that provides significant discounts on dental procedures, as well as vision and hearing care. • 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!
Maternity Program	<ul style="list-style-type: none"> • Maternity costs will be shared at 100% by the members if conception occurred after membership began and the AHP has been met. • "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. • No maternity provisions for members with a \$500 AHP.
ACA Penalty Exemption	<ul style="list-style-type: none"> • No ACA penalties for Medi-Share members. • Christian Care Ministry is part of a "healthcare sharing ministry" exemption.

Medi-Share is not insurance.

Medi-Share is a healthcare sharing ministry. Healthcare sharing ministries are identified in the Affordable Care Act.

- 1. Although a very unique concept, there are more than 500,000 Americans who use a healthcare sharing ministry for their healthcare needs, with over 200,000 participating in Medi-Share. Designed by and for Christians**
 - a. No compromise on biblical standards
 - b. All needs are supported with prayer
 - c. Visibility as to who you are helping each month
 - d. Belonging to a community of hundreds of thousands of Christians

- 2. 100% of Eligible Needs have been published for sharing**
 - a. 23+ year history
 - b. Over 1.4 billion in medical needs shared and discounted

- 3. Affordable Care Act compliance**
 - a. Not a way around the law, a way to obey it
 - b. Healthcare sharing ministries defined in the law
 - c. Not for profit and must have been in existence since at least 1999
 - d. Must have independent certified annual audits

- 4. PHCS PPO network**
 - a. Members have access to one of the largest networks in the country
 - b. Many insurance providers use the same network
 - c. Discounts average 35%

- 5. Careington Vision/Dental/Hearing discounts**
 - a. Nationwide network
 - b. No extra cost to members
 - c. Discounts average 50%
 - d. Freedom to choose any in-network provider

- 6. Phone or Video Doctor Consultations**
 - a. Telehealth consultations available 24/7
 - b. No cost to members
 - c. Time and money saving solution for minor illnesses

- 7. Prescription discounts**
 - a. Accepted at most pharmacies
 - b. Significant discounts
 - c. Discount lookup at MyRxPrice.com