

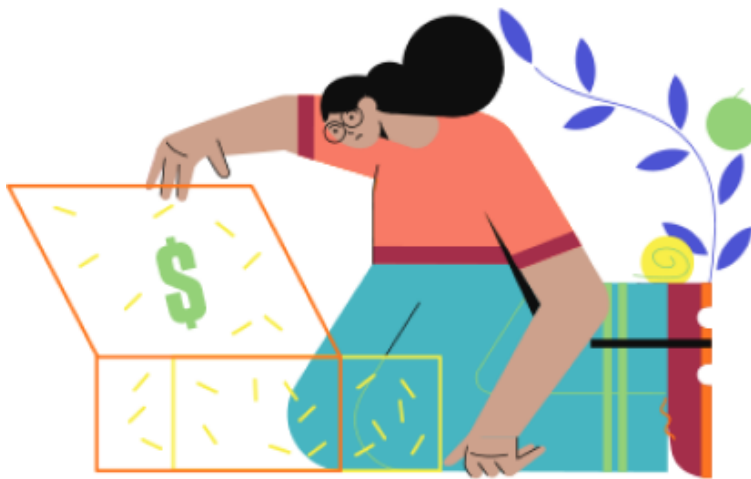
# Health Care Sharing Programs

## Good things happen when people share!

The sharing economy, thousands of years old, has its roots in basic community sharing. And for years, spiritually minded people have shared resources with each other to help others overcome financial emergencies, such as health care-related costs.

Today, sharing has evolved through the growth of health care ministries where over two million American families and individuals are sharing medical expenses. Universal Health Fellowship was founded to support neighbors helping neighbors with health and wellness sharing programs.

With Universal HealthShare programs from Universal Health Fellowship, you can address your medical expenses at a much lower monthly cost compared to premiums for traditional health insurance. And this means good health and wellness benefits can be distributed farther and wider. Universal HealthShare is helping our society close one of its most crucial gaps: affordable health care.



## Is sharing right for you?

Sharing programs may not be for everyone, but for many they provide an affordable way to help share health expenses. And the goodwill generated by a community of concerned, sharing people working together to provide for each other's needs is a good thing, too. In the following pages, you'll find information about new and exciting Universal HealthShare programs, why to join them, how they work, and what they offer. We want to be transparent, and we want you to be informed. And of course, we want you to be healthy and supported in a wellness-centered lifestyle. Read on to learn more!

# 11 Reasons to Consider Universal HealthShare

Here are 11 reasons why Universal HealthShare programs can be a great alternative to traditional health insurance plans.

1. Fixed monthly cost savings of up to 40% or more compared to traditional insurance plan premiums
2. Members have access to a provider network with over 700,000 practitioner and ancillary providers nationwide
3. A great range of programs is available with monthly contribution levels that are affordable for most families
4. Because sharing programs are *not* insurance, members can join at any time and can switch to other UHS programs whenever they choose
5. Sharing programs require minimal medical questions for less red tape and fuss
6. Sharing programs are available with Non-Sharable Amounts (NSA) as low as \$4,500 for a family
7. Choose any hospital anywhere in the continental USA for inpatient and outpatient services after a 30-day waiting period (there is a 90-day waiting period for our UHS SmartShare Program)
8. Universal HealthShare includes preventive care and annual routine physicals for every member, encouraging healthier lifestyles
9. Sharing programs are specially designed to fit the needs of both individuals and households
10. Universal Health Fellowship is easy to join with low cost \$15 monthly membership dues
11. Through sharing, you're helping others do the good work by supporting better health and wellness for others



# Universal HealthShare Plan Highlights

- Your monthly contributions will often be much lower than monthly health insurance premiums.
- A wide variety of sharing programs are available to meet the needs of most people.
- Unlimited Telemedicine use for your household is included with Universal HealthShare with no consultation fee.
- You can choose any hospital anywhere in the continental USA.
- Annual physicals or well child exams and other preventive care expenses are eligible for sharing for up to \$500 per year for each member, or up to \$1,000 per year with the Annual Co-Share Maximum option. (This does not apply to our UHS SmartShare Program.)
- If you choose to add the Annual Co-Share Maximum option to your UHS Standard Program, eligible expenses can be sharable at 100% once that threshold has been met.
- Primary care, specialty care and urgent care office visits are sharable day one.
- Chiropractic care, speech therapy, occupational therapy, and physical therapy may all be sharable (sharing for these therapy expenses is not available under our UHS SmartShare Program).

Due to current regulations or geographic location, residents of the following states and US Territories cannot participate in Universal HealthShare Programs: Alaska, Hawaii, Washington State, Illinois, Maine, Maryland, New Hampshire, and Pennsylvania, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the US Virgin Islands.

## 4 things to know about Universal HealthShare programs

Sharing programs are not insurance and *are fundamentally different from* health insurance. Here are four things to know.

1. Sharing programs are not contractually obligated to share medical expenses.
2. Sharing programs require members to accept a Statement of Faith and Beliefs that describes shared ethical, spiritual, and religious beliefs, as well as the traditions of communal aid, neighborly assistance, and sharing of burdens.
3. Sharing programs do not share expenses resulting from certain behaviors and lifestyle choices that are commonly recognized to be detrimental to personal health.
4. Sharing programs are designed for people who appreciate and respect good health and are committed to helping themselves and others to stay healthy.

# Who is Universal Health Fellowship?

**We have a mission.** Universal Health Fellowship (UHF) was established in the belief that good health and wellness are spiritual pursuits that respect the dignity of humankind. UHF seeks to share its faith and values with a broad and inclusive approach that is open to all. While we have no formal affiliation with the Unitarian Universalist Church, we share many of their core principles, especially those which see health, wellness and helping others as a spiritual pathway towards a better life.



**Here's why.** In the United States costs oftentimes put health and wellness resources beyond the reach of many. UHF provides Universal HealthShare programs that allow communities of individuals to share costs of medical care amongst themselves. In addition, UHF provides wellness programs aimed at encouraging its members to choose and commit to lifestyles that improve health, reducing the cost burdens of health care on the community and enhancing physical and spiritual quality of life.



UHF, a not-for-profit ministry, administers and coordinates health sharing programs for individuals. UHF partners with third-party service providers to enable these sharing programs through technologies, easy access, and supplemental resources.

Read the State Legal Notices that further clarify that sharing programs are not health insurance plans.

[www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Legal-Notices-UHS-SLN-22820.pdf](http://www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Legal-Notices-UHS-SLN-22820.pdf)



Read about the federal and state Individual Mandates for health care programs.

[www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Mandate-Penalties-Disclaimer-UHS-SMPD-22820.pdf](http://www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Mandate-Penalties-Disclaimer-UHS-SMPD-22820.pdf)

Do you want more details? Visit:

[www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/](http://www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/)

