



Welcome to Universal HealthShare!

We're happy you've chosen to join Universal HealthShare. Because good things happen when people share. This *Welcome Booklet* will walk you through your membership in Universal HealthShare and provide you with important information, links to valuable resources, and answers to frequently asked questions.

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Welcome to Universal HealthShare!

Dear New Member,

Thank you for joining our health sharing community, where you and others can make voluntary contributions towards better health and wellness for your fellow members.

We are Universal Health Fellowship: the ministry that offers your health care cost sharing program called Universal HealthShare. And this is your **Universal HealthShare Welcome Booklet**. It contains much that you'll need to know:

- Important information about sharing programs, why they are not insurance plans, and how they differ from insurance plans
- How to access your Universal HealthShare services
- Where to find comprehensive details about Universal HealthShare, including the types of medical needs that may be eligible for sharing
- Statement of Shared Faith and Beliefs

Please read this booklet. Then, follow the instructions under “Get Started with Universal HealthShare” to gain access to your Universal HealthShare Member Portal. Inside your Member Portal you'll find important documents including your Membership Card and the **Health**

Questionnaire. Completing the Health Questionnaire for you and each family member in the program is necessary before your medical needs can be eligible for sharing.

On behalf of Universal Health Fellowship and the many people in our Universal HealthShare community, thanks again for joining us. We hope this experience is a great one for you, and we are eager to join with you in the pursuit of better health and wellness.

Sincerely,

Universal Health Fellowship

Who is Universal Health Fellowship?

Universal Health Fellowship is a non-profit health care ministry that coordinates voluntary contributions for the sharing of eligible health care costs among program members united by their faith in the ethical, moral and spiritual principles and traditions of the Unitarian Universalist (“UU”) Church.

Our Mission

We believe that health and wellness sharing programs are part of the solution our society needs, and we’re on a mission to provide them. High costs have put health and wellness resources beyond the reach of many, especially for individuals and families where many are uninsured or underinsured. We believe sharing programs offer a much-needed alternative and provide an option that many people may prefer over traditional insurance. Sharing programs allow communities of like-minded people to spread the costs of medical care among themselves. They provide wellness programs that encourage 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. Universal Health Fellowship offers sharing programs and web tools that have been designed especially for us and are supported by our



technology partner CarynHealth Solutions, LLC.

We're stepping in where other solutions have fallen short. Good health and sustained wellness is our mission. And we're pleased to share that mission with you!

Our Sharing Programs

Universal HealthShare programs are faith based with a goal of providing a way for sponsoring community members to share each other's health expense burdens and support each other towards better wellness. Members share one another's qualifying medical expenses, and Universal HealthShare programs coordinate this sharing.

Get Started with Universal HealthShare

Your Personal Member Portal

Universal HealthShare will provide you with a personal Member Portal. In the Portal, you can access your UHS Membership Card (which has your Customer Service number) and other information and educational materials about your sharing program, including the *Universal HealthShare Program & Guidelines* (called *Guidelines* in the rest of this Welcome Booklet). Please read the *Guidelines* and keep them as a reference when you need to seek medical services.

To login to your UHS Member Portal for the first time, you must activate your UHS account. Here's how to do so:

- Once your payment and membership application have

been processed, you will receive an email with a personal login link to your Member Portal and a temporary password. This email will arrive within one to five business days depending on your payment method. To activate your Member Portal, click the link in the email and follow the online instructions.

- If you cannot find the email or don't receive it within five business days, call our Activation Line at (888) 308-0024 and ask for help.
- Additionally, our Activation team will make proactive calls to new members as soon as their account is ready for login to assist you with any registration requirements you may have, such as setting up your telemedicine account.

Once your UHS account has been activated, you can return to your Member Portal anytime by going to www.UniversalHealthFellowship.org and clicking "Member Login" at the top-right of the website. Also, within ten business days, you will receive in the mail printed copies of this Welcome Booklet and Membership Card to carry with you along with information and tips to help you better understand your sharing program.



Who Do I Call for Help?

Your UHS Membership Card contains all the contact numbers you'll need, including:

- Customer Service
- Telemedicine
- Pre-certification
- Find a medical provider

Whenever you need help, look up the number on your card and give our teams a call.

Things You Need to Know

Get the Details about Universal HealthShare

Do you want to dive into the details of your Universal HealthShare program? Visit your Member Portal to access the *Guidelines*. This detailed publication will help you understand how your sharing program works, which medical needs are eligible for sharing, which are excluded from sharing, pre-existing condition limitations, waiting periods, and much more. The *Guidelines* is subject to change from time to time. The current version will always be published in your Member Portal.

Universal HealthShare is NOT insurance. Here's why it isn't.

The choice to become a Universal HealthShare member and share in other member's medical expenses is completely voluntary. Your monthly sharing contributions

are voluntary. They are non-refundable gifts that help other Universal HealthShare members with their eligible expenses and help cover the operational and administrative costs of Universal Health Fellowship. In the same manner, voluntary contributions from other members may be used to help share your eligible health care expenses.

Universal HealthShare is not insurance, and our Ministry – Universal Health Fellowship – is not an insurer and is not licensed by departments of insurance. Also, since there is no insurance policy or “policy term” involved, there is no defined time for joining. Join whenever you wish and remain for as long as you voluntarily make recommended sharing contributions and meet other commitments to the Ministry and fellow Members.



Read the Legal Notices

Universal HealthShare is not insurance and many states require Health Care Sharing Ministries to publish legal notices to explain the significance of this fact to their residents. To see those state notices, click here:

www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Legal-Notices-UHS-SLN-22820.pdf

Some states have adopted their own Individual Mandate, or “individual shared responsibility” regulations and tax penalties, similar to the Federal individual insurance mandate and penalties that were repealed in 2019. It is important for each member to be familiar with their state tax laws and determine whether a sharing program will satisfy their state’s Individual Mandate, as explained in the Universal HealthShare notice found here:

www.universalhealthfellowship.org/wp-content/uploads/2020/02/UHS-State-Mandate-Penalties-Disclaimer-UHS-SMPD-22820.pdf

Complete Your Questionnaire

To activate membership in UHS Program, you’ll be asked to complete a detailed Health Questionnaire for each member of the household within the UHS Member Portal. The Health Questionnaire is required to create each member’s initial health profile that will be used in supporting your families’ health needs. Certain pre-existing conditions mean that, for some sharing members, certain medical expenses may not be eligible for sharing. Also, based on individual factors such as pre-existing conditions, some members will be expected to have higher-cost or more frequent medical needs than others, and contribution levels for our sharing programs must take this into account. The information you provide in the Health Questionnaire is confidential and must be complete and accurate as it is used to determine any pre-existing conditions you or a

member of the household may have that may affect how your medical expenses are shared. You are not eligible for sharing medical needs until the Health Questionnaire has been completed and your pre-existing conditions, if any, have been reported and confirmed.

Waiting Period

There is a waiting period before any Medical Expense Need for Preventive Care or an Annual Routine Physical or Well Child Exam may be eligible for sharing.

UHS Standard Programs have a **30-day** waiting period unless the optional Annual Co-Share Maximum has been

selected, in which case the waiting period is **90-days**.

If you are not sure whether you have selected the Annual Co-Share Maximum option, call Customer Service using the number on the back of your Membership Card.

These waiting periods do not apply to Telemedicine, or to sharing eligibility for Primary Care, Urgent Care or Specialty Care visits.



Maintaining a Healthy Lifestyle

As a member, you must accept and comply with the lifestyle requirements in the *Guidelines* including, without limitation, the following:

1. Refrain from the use of tobacco or nicotine, in any form, smoking of any kind and any tobacco or smoking substitutes. You must attest that you have abstained from the use of tobacco, nicotine, smoking and substitutes for at least the 12 months preceding the date of your application.
2. Refrain from excessive use or abuse of alcohol. To be eligible for membership, applicants must attest that they have not abused or used alcohol to excess at any point during the 12 months preceding the date of their application.
3. Avoid misuse and abuse of prescription drugs. To become a Member, applicants need to attest that they have not misused or abused legal drugs, such as prescriptions or over-the-counter medication, at any point during the 12 months preceding the date of their application.
4. Abstain from the use of Illegal Drugs. To be eligible for membership, applicants need to attest that they have not used any illegal drugs at any point during the 12 months preceding the date of their application.
5. Exercise regularly and eat healthy foods that do not harm the body.

- Refrain from engaging in hazardous activities and behaviors that evidence a willful disregard for personal health and safety.

How Universal HealthShare Works

Understand Your Membership Card

Find a provider. Universal HealthShare uses the Multiplan/PHCS Practitioner & Ancillary network with over 700,000 providers nationwide. This means if you choose to work within the Multiplan/PHCS Practitioner & Ancillary network you will be assured of a quality provider who has agreed to provide favorable billing rates to in-network patients, and to bill your sharing program for any eligible medical needs before billing you.

Out-of-network physician services are not eligible for sharing except for emergency

The image shows a sample membership card for Universal HealthShare. The card features the Universal HealthShare logo on the left and the PHCS logo on the right. The card is divided into two main sections: member information and program details.

Program Details	
Member Since	MM/DD/YYYY
Group No.	XXXXX
Program ID	XXXXX
Telemedicine	\$0
PCP Office Visit	\$XX.XX
Urgent Care	\$XX.XX
Specialty Care	\$XX.XX
ER Visit	\$XX.XX

At the bottom of the card, there is a disclaimer: "Universal HealthShare plans from Universal Health Followers are health care cost sharing ministry programs, not insurance. We are IN-NETWORK for Multiplan/PHCS Practitioner & Ancillary Network. Providers & Members confirmations and questions (800) 866-6993."

room visits, charges that are part of sharable inpatient hospitalization and surgery, or sharable outpatient surgical procedures. If eligible, these charges will be sharable at a percentage of the Medicare payable amount. Ask your provider or call your Customer Service team for details. Your consulting fees are printed on the front of your UHS

Membership Card along with other information about your membership.

To find a provider within the Multiplan/PHCS Practitioner & Ancillary network, call our Customer Service team using the number on the back of your UHS Membership Card and identify yourself as a Universal HealthShare program participant. You may also search online at this link:

FindProvider.UniversalHealthFellowship.org.

Billings. Bills for eligible medical needs should be sent to UHS Needs, PO Box 211223, Eagan, MN 55121.

Pre-Notification. The other side of your card describes the procedures that require pre-notification before they can be considered for sharing, and how to request pre-notification.

If you have questions about when to pre-notify us, call Customer Service

using the number on the back of your UHS Membership Card.

Pre-Certification. Please note that a few rare procedures require pre-certification over and above pre-notification, including a requirement for a second medical opinion.

These conditions are:

- Transplant of any organ or tissue
- Coronary bypass or graft of any kind

For Preventive Services Appointments visit: PreventiveServices.UniversalHealthFellowship.org
 For Customer Service call: (800) 300-3000
 To find a provider visit FindProvider.UniversalHealthFellowship.org
 Providers, send needs requests to: P.O. Box 211223, Eagan, MN 55121

Pre-notification is required before these procedures will be eligible for sharing. All Inpatient Hospital Confinements, All Surgical Procedures (Inpatient, Outpatient & Ambulatory, Organ & Tissue Transplant Services), Cancer Treatment & Oncology Services, Independent Lab Tests & Imaging, Home Health Care Services, Carpal Tunnel Treatments. In addition, Pre-certification to confirm medical necessity is required before these procedures may be eligible for sharing. Transplant of any organ or tissue, a coronary bypass or graft of any kind, or a knee or hip replacement. **For Medical Emergencies Seek Immediate Medical Help.**

Participating member assignment of eligible medical expense sharing payment is permitted as consideration in full for services rendered. Reimbursement for hospital facility services is determined as a percentage of the facility's Medicare allowable amounts (142% for Inpatient and 150% for Outpatient Services), or, absent an applicable CMS fee schedule, in accordance with published UHS Sharing Guidelines. Acceptance of sharing payment for Eligible Expenses constitutes waiver of facility/provider right to balance bill patient.

See applicable Sharing Guidelines for details. Universal Health Fellowship is a not-for-profit entity that facilitates medical expense sharing through Universal HealthShare Programs. Universal HealthShare is not insurance and does not guarantee that eligible medical bills will be shared or otherwise paid. Universal HealthShare is not a discount card or program.

www.UniversalHealthFellowship.org **THANK YOU FOR Sharing!** UHSR041321E101220

- Knee or hip replacement

These conditions must be pre-certified for medical necessity before they can be qualified for sharing. To begin pre-certification, call our Customer Service team. They will instruct you on the process to follow.



Visit your provider. It is your responsibility to confirm your provider or facility's continued participation in the Multiplan/PHCS Practitioner & Ancillary network and accessibility under your sharing program. When scheduling your appointment, specify that you have access to the Multiplan/PHCS Practitioner & Ancillary network through your Sharing program, confirm the provider's current participation in the network, their address and that they are accepting new patients. Please follow pre-notification procedures as described above. To ensure proper handling of your Medical Need, always present your current benefits ID card upon arrival at your appointment. Please note: Multiplan/PHCS Practitioner & Ancillary

Network and its subsidiaries are not insurance companies, do not pay claims, and do not guarantee health benefit coverage.

Prescription Drug & Discount Services

Prescription drugs are only eligible for sharing when provided by a Hospital as part of inpatient treatment or provided by a Facility during an outpatient surgical procedure. Medications are not otherwise sharable, but there are drug discount services available from independent third parties. We don't endorse or profit from any discount program, but we encourage you to contact them to learn how they may help. Here are some links to explore:

- www.RXassist.org/faqs/drug-discount-cards
- www.BlinkHealth.com
- www.GoodRX.com
- www.WeRX.org

(The above links are for your information only! UHS is not affiliated with any of these organizations.)

Ask for Discounts!

Even if a medical service is not eligible for sharing through Universal HealthShare, your providers may agree to extend a special discount to you for services rendered. At the very least, ask for one. They are not obligated to provide one to you but do ask for a discount.

Beginning Sharing

Find a Medical Provider

To find a provider, Universal HealthShare uses the Multiplan/PHCS Practitioner & Ancillary network which has over 700,000 providers. You can find an in-network provider by visiting this link:

FindProvider.UniversalHealthFellowship.org.

When you place an appointment with your chosen provider, we advise calling to confirm they are currently active with the Multiplan/PHCS Practitioner & Ancillary network and that they will accept Universal HealthShare, billing us directly for your eligible medical services.



What if Your Provider Doesn't Accept Sharing?

Sharing is a relatively new way for patients to address their medical needs, and not every medical provider is familiar with Health Care Sharing Ministries in general, or with Universal HealthShare in particular. When you make your appointment, ask them about accepting our sharing ministry program, and emphasize that Universal HealthShare uses Multiplan/PHCS Practitioner & Ancillary Network, a well-recognized provider network. Also, call our

Customer Service team and ask for their help. Together, you can give your chosen provider the confidence and familiarity they need to accept UHS.

Know Your Non-Sharable Amount

Your Non-Sharable Amount or NSA is the amount of medical expenses you must pay before your medical expenses are eligible for sharing. Universal HealthShare offers multiple programs, so your Non-Sharable Amount may vary. To learn your NSA amount, refer to the program information in the *Guidelines*.

About the ACSM Option

If you've selected the optional Annual Co-Share Maximum with your program, eligible medical expenses can be sharable at 100% once that threshold has been met.

Only Co-Share

Responsibility amounts count towards your Co-

Share Maximum (other amounts that you pay, such as consultation fees and ineligible expenses, do not count towards your Co-Share Maximum). Each year on your Program Anniversary Date the Annual Co-Share Maximum will be reset for the new Program Year.

For households with up to three members, each member is responsible for his or her own Co-Share Maximum. For



households with more than three members, each member is responsible for their own Co-Share Maximum, but once household members have paid Eligible Medical Expenses in a cumulative amount equal to three times their Co-Share Maximum, all household members will be deemed to have paid their Annual Co-Share Maximum.

Making Voluntary Monthly Contributions

For your monthly contributions to Universal HealthShare, including enrollment and membership fees, we ask that you use ACH as an alternative to credit cards. ACH stands for Automated Clearing House, and it's the lowest fee way to move money from bank to bank – often much lower than credit card transactions. To use ACH, call our Customer Service team using the number on the back of your UHS Membership Card and ask to be set up for ACH. They will help you in a one-time process that will allow you to make your voluntary contribution each month with less fuss and less expense. Before you get on the phone with them, please have your checking account information handy. You will need your bank address, routing number and account number. Your bank routing number is a nine-digit code: the first set of numbers printed on the bottom of your checks, on the left side. Keeping costs lower is good for you and everyone else in your sharing program!

Understand Your Explanations of Sharing (EOS)

Explanations of Sharing (EOS) notices are mailed to you as you incur eligible medical expenses. They will describe:

- The portion of the expense that is sharable

- The portion of the expense that will not be shared and is owed by you

Free Telemedicine Resources

If you are not experiencing an emergency, consider using Telemedicine services. It's free and it allows you to contact a medical professional right away 24x7 for a consultation about next



steps towards improved health and wellness. Telemedicine will often be the fastest, lowest cost way for you to access health care because the consultations are available to you for no consultation fee. For telemedicine, register online at www.MDLIVE.com/FlexCare. To activate telemedicine consultations, or to register via phone, call the number on the back of your UHS Membership Card.

Immediately Available Services

As soon as you join your sharing program, Telemedicine Consultations, Primary Care, Specialty Care and Urgent Care visits are immediately available. You must pay a Consultation Fee for each Primary Care, Specialty Care and Urgent Care visit at the time of your visit. (There is no

consultation fee for Telemedicine Consultations.) The remaining portion of the Office Visit charge can be immediately sharable at 100%, subject to satisfying your NSA. (Your provider must be in-network). For medical expenses in addition to the consultation fees that may happen during or because of such visits, your Non-Sharable Amount must be met before sharing eligibility begins. These expenses may include, for example, medical tests or specialist referrals. If you have question about how a procedure will be handled, please call Customer Service using the number on the back of your UHS Membership Card.

Our Statement of Shared Faith and Beliefs

1. We believe in the inherent worth and dignity of every person, and that an person's happiness, spiritual growth, and potential to do good for themselves and others is inextricably tied to their physical health, and that each person has a fundamental right to make their own health care decisions, in consultation with their family, physicians, and other chosen advisors, free from government interference.
2. We believe in peace, liberty, justice, equity, and compassion in human relations, and that we improve ourselves and the world around us whenever we strive to reach that goal, whether or not we ultimately achieve

it, and that those things require not just individual, but collective effort and the fostering of a true sense of community that extends beyond familiar boundaries.

3. We believe in the importance of respecting the interdependent web of all existence of which we are a part, and that recognizing that interdependence on a universal level first requires moving beyond individualism and experiencing interdependence on a community level.



4. We believe in the importance of being open to life's great mysteries, and that it is a sacred right and responsibility to search for the truth and meaning behind those mysteries, and that the success of such searching requires that we not be isolated and self-centered, but rather that we develop relationship and connect with other people and remain open to their viewpoints.
5. We believe that the most effective way to encourage spiritual growth, respect for the interdependence of all existence, and the search for the truth and meaning is to participate in a community built on shared traditions that promotes acceptance and support by and among

its members.

6. We believe that we have a spiritual and ethical duty to our family and other members of our community to make responsible and healthy life choices, such as avoiding foods, activities, and behaviors that cause or exacerbate illness, disease or injury.
7. We believe it is our sacred duty to assist those in need when we have the ability to do so.



Questions?

Read our Frequently Asked Questions

www.UniversalHealthFellowship.org/FAQs/



Do You Need More Help?

Lastly, if you don't find the answers to your questions here or on the website, or if you would just like to speak to a live person, we are ready to serve you. Our Member Services team can be reached using the number on the back of your UHS Membership Card.