

A.I.D.D.
Care
Program
Brochure



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800-900-8476
hello@weshare.org
www.weshare.org

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Welcome

We are grateful for the opportunity to help you navigate your healthcare and planning needs. While we pray you never have a severe accident, we know that sometimes the unimaginable happens. A.I.D.D. Care can lessen the financial burden and mental toll in the event you're accidentally injured. The A.I.D.D. Care program is a limited add-on benefit that can be paired with your primary health sharing program to give you added peace of mind.

Health Sharing for Accidents

A.I.D.D. Care provides additional sharing benefits for unforeseen, qualifying accident-related out-of-pocket expenses. Upon enrollment, you elect your desired Maximum Per Incident Share Limit, between \$2,500 and \$10,000. Should you have an accident, a \$250 AMCS applies per incident, while the rest of the expense is shared by the program. A.I.D.D. Care provides financial support to assist with major medical expenses over shorter terms, including in-home recovery, out-of-pocket responsibility, and death expenses related to an accident.

How It Works

A contribution amount is assigned during program enrollment and consolidated into your WeShare monthly contribution amount. Monthly contributions are accumulated into an escrow account, which is shared to pay for eligible services of our Member community. A.I.D.D. Care shares medical expenses for qualifying accidents up to your selected maximum share limit, per incident. Adding this sharing program is easy with no medical questions required to qualify. Maximum sharing levels are available upon effective date and payment of initial monthly contribution, with no waiting period required. Primary Members must be 18 years of age or older to apply.

Monthly Contribution Amount (MCA)

The designated monthly amount A.I.D.D. Care Members commit to voluntarily contributing to the program's escrow account. The amount is established at enrollment and depends on the sharing benefit level selected, between \$2,500 to \$10,000, and the number of Members enrolled for your household.

 **No Waiting Period!**

A.I.D.D. Care is immediately available upon effective date - up to the selected Max Share Limit.

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Qualifying Accident Terms & Conditions

A.I.D.D. Care Member sharing is available upon first effective date for qualifying accidents following the Member's initial monthly contribution, with a \$250 Member sharing fee per incident.

Sharing Related Expenses

MEDICAL CONDITIONS & MAXIMUM PER INCIDENT SHARE LIMIT		
Qualifying Illness ¹	Percent Shared	Max Per Incident Share Limit
Slip and Fall		
Transportation		\$2,500 to \$10,000
Qualifying Accidents ²	100%	after \$250
Dismemberment		Sharing fee per incident
Death		
Total per incident share limit	Maximum sharing limit selected by Member	

¹ May be subject to subrogation rights, which UHSM will coordinate with all parties.

² See Eligible Incidents under Terms and Conditions for more information.

Medical Expenses

A.I.D.D. Care shares associated costs for qualifying accidents, including any unmet AMCS amounts with core WeShare healthshare programs. Eligible shared medical costs include transportation and ambulance services, specialized therapy treatments, in-home recovery care, and more. This sharing assistance is in addition to WeShare healthshare program membership sharing. This is a reimbursement program, Members must submit requests for sharing and supporting documentation to access their benefit. Members are always responsible for their own medical bills, less any shared dollars applied.

Eligible Incidents

Qualifying accident sharing typically includes treatment for fractures, lacerations, burns, diagnosed concussions, emergency room and urgent care visits within 48 hours of the incident. Additionally, the following services and treatments are commonly eligible for sharing within 30 days of the qualifying incident: ambulance, anesthesia, related doctor visits, fractures, labs, X-rays, MRI, CT scans, related prescriptions, prosthetics, surgeries, and hospital stays including ICU.

Serious Accidents & Dismemberment

Accidents come in many shapes and sizes. A.I.D.D. Care assists with not only hospital and treatment-related expenses, but also more serious incidents like the loss of a limb, which could require prosthetics, special home accessibility modifications and more.

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A.I.D.D. Care Exclusions

Disqualification Warning

Any misstatement, falsehood, or other intentional mistake on the member application related to age, gender or tobacco use may be grounds for immediate disqualification of A.I.D.D. Care.

Exclusions and Limitations

No or limited sharing will be eligible for any loss caused by or resulting from, for, or relating to:

- Diagnosis or treatment that is not medically necessary, considered experimental and investigational, or cosmetic in nature
- Accidents or follow-up treatment that pre-date program eligibility timelines or while the program was not active
- Any injury sustained while paid to participate or instruct in horseback riding, skiing, snowboarding, rock climbing or mountaineering
- Any injury sustained while participating, demonstrating, guiding or accompanying others in extreme sports: sky diving, BASE jumping, hang gliding, bungee jumping or scuba diving, or MMA
- Dangerous activities or negligence (including injuries resulting from not wearing a helmet or seatbelt)
- Any act of war, participating in a riot, an attempt to commit a felony, or incurred while incarcerated
- Intentionally self-inflicted bodily harm including attempted suicide
- Active service in the armed forces or related auxiliaries
- Any person being intoxicated or impaired (by drugs or alcohol) as defined by applicable state law, or operating a motor vehicle or machinery under the influence of drugs or alcohol
- Any service or confinement related to treatment or therapy for substance abuse or related disorders
- Operating a taxi or other passenger transportation services for wage, compensation or profit
- Engaging in illegal occupation
- Pandemic/famine
- Medical services performed by a Member's family or a health care provider (licensed or not)
- Expenses or accidental incidents incurred outside of the United States

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Annual Member Care Share (AMCS) – The amount each Sharing Member commits to paying their care provider when obtaining services, before the primary Sharing Program (WeShare or WeShare Access) will contribute towards eligible medical needs. This amount is based on the selected Sharing Program tier and is accumulated as medical services are received throughout the calendar year, from January 1 through December 31. AMCS must be met for each individual Sharing Member within a calendar year, including the Sharing Members that are considered dependents. For families, a minimum of two members must meet their maximum AMCS within a calendar year. After the AMCS is met for the calendar year, all eligible medical costs subject to the AMCS are shared at 100%, for all family members. Generally, and unless otherwise noted, the AMCS applies to services obtained. However, certain services are not subject to the AMCS and may be shared at 100% or only require a consultation or service fee, which is listed herein. If a consultation or service fee applies, it will continue to apply even after the AMCS is met.

Eligible/Eligible for Sharing – A status indicating that a Sharing Member has met the conditions, those which qualify for sharing, as described in the membership guidelines, and as aligned with the parameters of the Sharing Program. Eligible for sharing expenses are those medically necessary services, supplies and/or treatment that are eligible for sharing under this Health Sharing Program. Charges for services, supplies, and/or treatments meant to treat or correct a preventable condition or cost which arises solely due to a provider's medical error are not considered eligible for sharing expenses. A finding of provider negligence and/or malpractice is not required for service(s) and / or fee(s) to be considered not reasonable and allowed or not eligible for sharing.

Maximum Lifetime Share Limit (Share Limit) – The maximum amount the program will share, per family, per lifetime. If a Member upgrades their program, increasing their share limit, previously accumulated dollars will be deducted from the new share limit amount.

Medical Need(s) – Charges or expenses rendered for medical services provided by a facility or a licensed medical professional to address illnesses or accidents.

Medically Necessary – A service, procedure, or medication necessary to restore or maintain physical function and is provided in the most cost-effective setting consistent with the Sharing Member's condition. The fact that a medical professional may prescribe, administer, or recommend services or care does not make it medically necessary, even if it is not listed as a membership limitation or an ineligible need in the membership guidelines. To help determine medical necessity, WeShare may request the Sharing Member's medical records and may require a second opinion from a third-party medical professional.

Membership Guidelines – A document which provides the recital of guidelines by which Sharing Members agree to. The membership guidelines describe the program elements, resources, membership details, and any stipulations/limitations that apply to membership and Sharing Programs. The membership guidelines help Sharing Members understand how monthly contributions are shared in accordance with the escrow instructions.

Pre-Existing Condition – Any medical condition that a Sharing Member has prior diagnostics, represented symptoms for, been examined related to, and/or has received treatment prior to becoming an Active Sharing Member of WeShare or WeShare Access – whether known to a Sharing Member or not – is considered a pre-existing condition.

Sharing Member – Those who have applied to become a WeShare or WeShare Access Sharing Member and agreed with the Statement of Faith and Shared Beliefs, the sharing membership commitments, and the escrow instructions. Sharing Members must choose a Sharing Program, submit scheduled monthly contributions, through the form of direct payment, and are not to be ineligible, as a result of any other reason (including age restrictions). Sharing Members may submit eligible medical needs for sharing in conjunction with the member guidelines, the specific Sharing Program and the escrow instructions.

Sharing Program – A program that helps Members manage medical expenses using contributed funds by its Member community. From WeShare to S.M.A.R.T. and A.I.D.D. Care, UHSM's suite of Sharing Programs offer a variety of designs to meet varying Member needs.



General Notices

This program is not an insurance company nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether or not you receive any payments for medical expenses and whether this program continues to operate, you are always liable for any unpaid bills. Neither WeShare nor UHSM constitute as an insurance company nor is the membership offered through an insurance company.

WeShare is a program and product of United Faith Ministries, Inc., which is a 501 (c) (3) nonprofit corporation, dba "Unite Health Share Ministries" or "UHSM." WeShare Access®, a program of Unite Health Share Ministries (UHSM), is a religious organization facilitating the sharing of medical expenses.

It is not an insurance company, and neither its guidelines or its plan of operation, or any other documents of the religious organization constitute or create an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of any state's insurance code. The sharing programs, services, publications, and any materials given should never be considered a substitute for an insurance policy.

Any publication or any other material given by UHSM are not issued by an insurance company, nor are they offered through an insurance company. This publication or any other materials do not represent, guarantee or promise that you will be eligible for membership or that your medical bills will be published or assigned to other members for payment. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute towards your medical bills. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always responsible for the payment of your own medical bills.

This is NOT Insurance.

Notice:

The A.I.D.D. Care program is available in all states for the Member selected maximum sharing limit. The Member selected A.I.D.D. Care levels will be applied to share expenses for qualifying accidents up to maximum sharing limit, less a \$250 sharing fee per incident. Member sharing may have limitations and exclusions that may affect eligible sharing for medical needs; including requirements that may change depending on member's state of residence. Sharing allocations distributed by UHSM will depend on the severity of the accident or illness, the physician diagnosis, and the treatments received. Whether accident event falls within acceptable parameters for member sharing may be determined upon request for sharing. All A.I.D.D. Care requests for sharing deemed ineligible for sharing are subject to the appeals process and dispute resolution as outlined in the membership guidelines. Members are responsible for any in-network or out-of-network costs beyond A.I.D.D. Care plan maximum sharing level selected.

State-Specific Notices

Alabama Code Title 22-6A-2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Alaska Statute 21.03.021(k)

Notice: The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arizona Statute 20-122

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

Arkansas Code 23-60-104.2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.



Colorado, Disclaimer:

A health care cost-sharing arrangement is not a qualified health plan, and participation or membership in a health care cost-sharing arrangement does not guarantee payment of bill or medical expenses. A member of a health care cost-sharing arrangement remains personally responsible for payment of all bills or medical expenses. A member of health care costs-sharing arrangement may be subject to certain preexisting condition exclusions or other limitations.

Florida Statute 624.1265

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Georgia Statute 33-1-20

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Idaho Statute 41-121

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Illinois Statute 215-5/4-Class 1-b

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Whether or not you receive any payments for medical expenses and whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana Code 27-1-2.1-1

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Whether or not you receive any payments for medical expenses and whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Kentucky Revised Statute 304.1-120 (7)
NOTICE: UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION NOR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.**

WeShare membership is offered and administered by Unite Health Share Ministries (UHSM), which is a Healthcare Sharing Ministry (HCSM). WeShare membership reflects the program elements at the time of publishing (2024) and are subject to change with a given notice of 30-days. WeShare, healthcare by UHSM is not insurance. UHSM is not an insurance company. No other participant is compelled by law or otherwise to contribute toward your medical bills. Copyright 2024 Unite Health Share Ministries. "UHSM," "WeShare," "WeShare Access" are trademarks of Unite Health Share Ministries. All rights reserved.



Louisiana Revised Statute Title 22-318,319

Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine Revised Statute Title 24-A, §704, sub-§3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Maryland Code Ann. Ins. §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 this entity continues to operate, you are always liable for any unpaid bills.

Michigan Section 550.1867

Notice: United Faith Ministries, Inc., DBA WeShare, Unite Health Share Ministries or UHSM, that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

Mississippi Code Title §83-77-1

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Missouri Section 376.1750

Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered insurance. Whether you receive any payments for medical expenses and whether this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Nebraska Revised Statute Chapter 44-311

IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

New Hampshire Section 126-V:1

IMPORTANT NOTICE This organization is not an insurance company and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

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North Carolina Statute 58-49-12

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

Pennsylvania 40 P.S. Insurance § 23(b)

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South Carolina, Important Notice:

The health care sharing ministry facilitating the sharing of medical expenses is not a health insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant or group of participants will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

South Dakota Statute Title 58-1-3.3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Texas Code Title 8, K, 1681.001

Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills.

As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

Virginia Code § 38.2-6300-6301

Notice: This publication is not insurance and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

West Virginia, Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Wisconsin Statute 600.01 (1) (b) (9)

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Wyoming 26-1-104 (v)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.