



# Fundamental Sharing Program Overview

## Sharing Program

This Fundamental Sharing Program Overview shows the amount eligible for sharing for eligible Medical Needs under the UHSM Health Sharing Program. It is only a summary. Please read all your member materials carefully to fully understand your Sharing Program's benefits.

UHSM Health Sharing Programs use a specific network of participating healthcare providers; for your program this is the First Health® PPO Network, a subsidiary of Aetna, Inc. UHSM is not authorized to share the charges submitted by a Non-Participating Provider except for emergency situations. You can find a list of Participating Providers for your program at <http://firsthealthbp.com>

Access to 1 million+  
health care providers



## Simple, fair & friendly

Here are just a few of the ways you can tap into the benefits and resources provided by your health sharing membership.



### Talk with a Doctor

Contact our telemedicine partner [iHealthrive.com](http://iHealthrive.com) to speak to a board-certified physician who can help with your medical needs.



### Annual Wellness Visit

To schedule your annual wellness visit, contact any of the doctors in the First Health® PPO Network. Find a doctor at <http://firsthealthbp.com>



### Emergency & Hospitalization

Participating emergency, urgent care, inpatient & outpatient facilities that provide sharing-eligible services can be found at <http://firsthealthbp.com>



### Shareable Medical Bill

Submit and track Eligible Bills from your online member portal at [www.uhsm.com/members](http://www.uhsm.com/members) or email bills to [smb@uhsm.com](mailto:smb@uhsm.com)

[hello@uhsm.com](mailto:hello@uhsm.com)

800-900-8476 (UHSM)



## Program Rate Guide: FUNDAMENTAL

| MEDICAL SERVICES  |  |
|---|--|
| <b>Annual Member Care Share</b>   | <b>\$10,000 per member</b>   |
| <b>Annual Sharing Member Maximum</b>  | <b>Program Shares: 100%:</b>   |
| <b>Sharing Max</b>  | <b>\$10,000 per member</b>   |
| <b>Offerings Eligible Prior to Meeting AMCS</b><br>Wellness<br>Urgent Care<br><br><i>The offerings in this section are available upon enrollment. They do not require you to meet AMCS prior to using them.</i>                             | <b>100% annual Wellness</b><br><i>(6 Month Wait   Max \$500)</i><br><b>\$100 Consult Fee (2x Max)</b>  |
| <b>Offerings Eligible After Meeting AMCS</b><br>Emergency Room<br>Anesthesiologist<br>Ambulance<br><br><i>The offerings in this section require you to meet your AMCS amount before your medical bills are eligible for Member Sharing.</i> | <b>Unlimited Visits</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b>  |
| <b>Inpatient Services</b><br>Specialty Care<br>Hospitalization<br>Surgical<br>Lab & Diagnostics<br>X-rays & Diagnostic Imaging<br>Pharmacy  | <b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b> |
| <b>Outpatient Services</b><br>Specialty Care<br>Hospitalization<br>Surgical<br>Lab & Diagnostics<br>X-rays & Diagnostic Imaging<br>Pharmacy   | <b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b><br><b>Program Shares: 100%</b> |

**ANNUAL MEMBER CARE SHARE (AMCS)** - The amount the Sharing Member commits to paying for prior to allowing other Sharing Members to contribute towards their Eligible Medical Needs per Sharing Member, each calendar year based on Sharing Program. The calendar year starts on January 1 and continues through December 31.

**SHARING MEMBER MAXIMUM** - For each calendar year, each Sharing Member may submit all Eligible Medical Needs for sharing despite the Sharing Program limitations if the Sharing Member Maximum for said member's Sharing Program has been met.

**MEDICAL SERVICES** - All Sharing Members have a six (6) month general waiting period on any wellness and preventive medical service needs before such needs would be eligible to be shared. Each case is reviewed independently and assessed on a case by case basis. Note, Sharing Members are always personally responsible for their own medical bills. Any amounts paid by the Sharing Member for an otherwise eligible Medical Need during a waiting period will NOT be applied towards the Sharing Member's AMCS and Sharing Member Maximum.

**PRE-EXISTING CONDITIONS** - Chronic or recurrent conditions that have shown symptoms and/or received treatment within the past 24 months are not eligible for sharing during the first 24 months of membership. See your complete member materials for more details.



UHSM IS NOT AN INSURANCE COMPANY AND THIS IS NOT AN INSURANCE POLICY.

[hello@uhsm.com](mailto:hello@uhsm.com)

800-900-8476 (UHSM)