



# S.M.A.R.T. Care Program Overview

## Planning for Unexpected Healthcare Costs

The UHSM™ S.M.A.R.T. Care Program provides important healthcare sharing benefits for those faced with major life-threatening illnesses such as Stroke, Myocardial Infarction (heart attack), Aggressive Cancer, Renal (Kidney) Failure, and Transplants of major organs. In the event of these medical conditions, the SMART Care program will also provide sharing benefits to pay for extra medical and out-of-pocket expenses related to the illness, including childcare, paycheck protection, and other essentials; even mortgage and rent.

With SMART Care by UHSM there are no upfront application fees and sharing can begin following initial diagnosis—to pay expenses as fast as possible. This SMART Care critical illness program helps members pay for unexpected costs typically not included in primary health care benefits. Plus, spouse and dependents are partially eligible for sharing without any additional contributions.

**Choose Your Benefit Level**  
**\$5,000 - \$50,000**

SMART Care can help you pay for bills such as mortgage, rent, utilities — 10+ related expenses

## Simple, fair & friendly

Here are just a few of the awesome benefits and resources included in your SMART Care health sharing membership:



### 100% Eligible Benefit

If diagnosed or being treated for a qualifying illness, you will be eligible to share 100% of your designated benefit amount, up to \$50,000. If the medical bills are less than the benefit, you can use the remaining benefit balance to pay related expenses.



### Use Any Doctor or Hospital

SMART Care benefits are eligible for qualifying illnesses regardless of care provider used. For UHSM Sharing members in our medical programs, we encourage you to leverage the negotiated rates with the PHCS® PPO Network [www.uhsm.com/PHCS](http://www.uhsm.com/PHCS)



### Pay for Related Expenses

SMART Care by UHSM helps pay for related expenses; such as mortgage and rent, childcare, paycheck protection, auto payment, insurance (auto, health, home), utilities, mental / family counseling, emergency transportation, extended care, and afterlife.



### No App Fees + Member Support

Your SMART Care Benefits come with no upfront app fees, and can be used multiple times up to the Max Share Limit. Contact our AWESOME\* Member Services team to answer questions, check status or help navigate your health care journey!

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

800-900-8476 (UHSM)

*\*Eligibility period may apply for certain related expenses, see Program Details*



## Benefit Levels

MEDICAL SERVICES & MAX SHARE LIMIT – PRIMARY MEMBER		
QUALIFYING ILLNESS	PERCENT SHARED	MAX SHARE
Stroke	100%	\$5,000 to \$50,000
Myocardial Infarction (heart attack)	100%	
Aggressive Cancer	100%	
Renal (Kidney) Failure	100%	
Transplants of major organs	100%	
<b>Total Lifetime Share Limit</b>	Actual limit of Max Share benefit value selected by member	

**100% Eligible Sharing**

Includes sharing for multiple incidents as needed—up to the Max Share Limit

Spouse of primary member eligible for 50%, dependents for 25%, of Max Share Limit

## Terms & Conditions

SMART Care benefits are available for sharing following 60 days of continuous membership for members ages 0-64. Any remaining benefits will expire when a member reaches age 65 or receives the maximum share amount. Benefit levels are 100% eligible for all qualifying illnesses, which include:

**Stroke** means death of brain tissue due to an acute cerebrovascular event. There must be evidence on a CT, MRI, or similar imaging technique that a stroke has occurred, and new neurological deficit persisting 30 days after the event that results in a score of 2 or higher on the modified Rankin scale for stroke outcome. No Benefit will be eligible for sharing as the result of transient ischemic attack or cerebral injury from trauma or hypoxia.

**Myocardial Infarction or Heart Attack** is defined as death of heart muscle due to inadequate blood supply. All of the following criteria for acute myocardial infarction must be satisfied:

- Typical clinical symptoms, for example, central chest pain;
- Diagnostic increase of specific cardiac markers; and
- New electrocardiographic changes of infarction

**Aggressive Cancer** means and is limited to a malignant tumor characterized by uncontrolled growth of malignant cells and invasion of normal tissue. Eligible sharing of the Cancer benefit includes the following blood cancers: lymphoma, leukemia and multiple myeloma. Cancer must be positively Diagnosed with pathologic confirmation. A Clinical Diagnosis will be accepted only if: (a) a pathologic diagnosis cannot be made because it is medically inappropriate or life threatening; (b) there is medical evidence to support the diagnosis; and (c) a Physician is treating the Sharing Member for a Cancer. The following tumors are excluded:

- Chronic lymphocytic leukemia that has not progressed to at least Rai Stage I;
- All tumors that are histologically described as nonmalignant, benign, premalignant, noninvasive, dysplasia (all grades) or carcinoma in situ;

- All skin cancers, unless there is metastasis, or the tumor is a malignant melanoma of greater than 1.0 mm maximum thickness (regardless of Clark level or ulceration) as determined by histological examination using the Breslow method;
- Prostate cancer, unless histologically classified as Gleason score 7 or greater, or TNM classification T1 bN0M0 or greater; Papillary carcinoma of the thyroid that is 1 cm or less in diameter and limited to the thyroid, also known as microcarcinoma of the thyroid;
- Noninvasive papillary cancer of the bladder histologically described as TNM classification TaN0M0 or lower; and
- Evidence of cancer cells or cancer genetic material detected by molecular or biochemical probes only (including but not limited to proteomic or DNA/RNA-based techniques) with no lesion amenable to tissue diagnosis.

**Renal (Kidney) Failure** means chronic, irreversible failure of both kidneys to function, as a result of which either regular renal or peritoneal dialysis, or renal transplant is initiated.

**Transplant of major organs** means a human-to-human Organ Transplant procedure from a donor to the Sharing Member:

- of bone marrow solely for treatment of bone marrow failure;
- transplant of an entire heart, lung, pancreas; or
- a total or partial liver transplant
- The following are excluded: Transplant of any other organs, parts of organs, tissues or cells; Transplant of bone marrow or stem cells due to bone marrow failure that results from the treatment process for Category One or Category Two Cancer; autologous bone marrow transplant in which the Sharing Member's own bone marrow is used; or bone marrow transplant as treatment for Aplastic Anemia