



CORE PROGRAM LEVEL

THIS IS NOT INSURANCE.

YOUR  
HEALTH IS OUR  
**PRIORITY**



# How It Works



1



## Nationwide Access

Covenant HealthShare members have access to the Multiplan PHCS network (Member Preferred Provider Group) with over 1 million providers.

2



## Go to the Member Preferred Provider Group

When a medical need arises, locate the nearest provider in the Member Preferred Provider Group. If a medical emergency occurs, call 911 immediately.

3



## Present Your ID Card to the Provider

Upon arrival, show your member ID card and inform the provider you are part of a healthcare sharing ministry program.

4



## Receive Eligible Services

After receiving healthcare services, you can either submit your Share Request(s) to Covenant HealthShare directly through the Member Aid System (MAS) or have your provider submit your Share Request(s) to Covenant HealthShare on your behalf.

5



## Meet Your PRAY Amount

Before your eligible healthcare needs may be shareable among the other members of the Covenant HealthShare community, you must meet your Personal Responsibility Amount Yearly (PRAY) for your registered membership level.

6



## Eligible Needs Are Shared

Covenant HealthShare reviews the eligibility of your Share Request(s) using the sharing guidelines for your membership level and, if eligible, coordinates member-to-member sharing of your healthcare needs through the MAS.

# About Us



With a history dating back to 1991, Covenant HealthShare is the cornerstone between ministry and healthcare. Thank you for joining our health care sharing ministry; we are overjoyed to have you. Together we make a difference.

## Overview: Member-to-Member Healthcare Sharing

Each month, members send voluntary Monthly Member Gifts (MMGs) to Covenant HealthShare. The MMGs are held in the Medical Benevolence Fund to be used as funding for member-to-member sharing of eligible healthcare needs and the administrative costs of the Covenant HealthShare health care sharing ministry program. Members receive weekly notices through the Member Aid System (MAS) providing information on Share Request(s) submitted by other members, including (subject to Covenant HealthShare's privacy policy) the member(s) requesting assistance with their eligible healthcare needs, the general nature of those Share Request(s), and a request for the receiving member's approval of those Share Request(s) for sharing among the Covenant HealthShare membership community. The MAS can also be used by members to control their healthcare costs and expenses. Through the MAS, a member can manage his/her MMGs, view/submit Share Request(s), view his/her membership history, fellowship with other members, ask questions about the Covenant HealthShare health care sharing ministry program and his/her registered membership level, and make voluntary additional donations toward fellow members' healthcare needs (including Exceptional Grace Requests) or other charitable causes identified by Covenant HealthShare.

## How We Are Different

### Covenant HealthShare is NOT Insurance.

As a health care sharing ministry, Covenant HealthShare facilitates voluntary sharing of healthcare costs and expenses (healthcare needs) among its community of members who share common Christian beliefs and make a covenant with one another to adhere to the Covenant HealthShare Statement of Faith and live out these shared beliefs responsibly. Covenant HealthShare is neither an insurance company nor a provider of insurance policies or products. The difference is simple: Health insurance is a contract where one party agrees to be legally responsible for and accepts another party's risk of loss in exchange for a payment (also called a premium). In contrast, a health care sharing ministry is a charitable and benevolent giving arrangement where members who follow a common set of religious and/or ethical beliefs agree to share in one another's healthcare needs through voluntary gifts; not because of legal obligation. As Covenant HealthShare is not insurance, it is not licensed or registered by any state departments of insurance and does not assess potential members' health risks because Covenant HealthShare does not assume financial liability for, or make any guarantee or promise to pay, any member's healthcare costs or expenses, nor do its members assume financial liability for any other members' healthcare costs or expenses.







\$1,000, \$2,000,  
\$5,000

#### Personal Responsibility Amount Yearly (PRAY)

The amount of healthcare needs that other members do not share in initially. Any healthcare needs submitted via Share Request(s) will not qualify for member-to-member sharing until requesting member's PRAY is met. The PRAY is separate from a member's MMGs.



\$250,000

#### Yearly Membership Sharing Limit

The total amount available to a member for member-to-member sharing of his/her eligible healthcare needs for the Program Year.



\$500,000

#### Lifetime Membership Sharing Limit

The total amount available to a member for member-to-member sharing of his/her eligible healthcare needs for the life of his/her membership.

**The following services are eligible for sharing\* after the PRAY amount is met:**

Eligible Services <sup>†</sup>	Type of Member Access	
	Member Preferred Provider Group <sup>††</sup>	Non-Member Preferred Provider Group
Physician Office Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Urgent Care Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Specialty Care Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Emergency Room Sharing	Member-to-Member Sharing = 100% <sup>2</sup>	Member-to-Member Sharing = 50% <sup>1,2</sup>
Ambulance Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Hospital Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Maternity Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>
Surgery Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>1</sup>

\* Please see the following page for services that are not eligible for sharing by the membership community.

<sup>†</sup> Shareable by the membership community up to the yearly and lifetime program sharing limits.

<sup>††</sup> MultiPlan Private Health Care Service (PHCS) network. Covenant HealthShare does not own or operate the MultiPlan PHCS network.

<sup>1</sup> Member responsible for payment of remaining 50% of expenses arising from a visit or service.

<sup>2</sup> Up to the per incident sharing limit of \$5,000.

► **\$1,000 Personal Responsibility Amount Yearly (PRAY)**

Age Tiers	Member	Member + 1	Family	Family of 5+
18-29	\$240.00	\$360.00	\$540.00	\$810.00
30-39	\$300.00	\$450.00	\$675.00	\$1,012.50
40-49	\$375.00	\$562.50	\$843.75	\$1,265.63
50-59	\$495.00	\$742.50	\$1,113.75	\$1,559.25
60+	\$717.75	\$1,076.63	\$1,614.94	\$2,422.41

► **\$2,000 Personal Responsibility Amount Yearly (PRAY)**

Age Tiers	Member	Member + 1	Family	Family of 5+
18-29	\$224.00	\$336.00	\$504.00	\$756.00
30-39	\$280.00	\$420.00	\$630.00	\$945.00
40-49	\$350.00	\$525.00	\$787.50	\$1,181.25
50-59	\$462.00	\$693.00	\$1,039.50	\$1,455.30
60+	\$669.90	\$1,004.85	\$1,507.28	\$2,260.91

► **\$5,000 Personal Responsibility Amount Yearly (PRAY)**

Age Tiers	Member	Member + 1	Family	Family of 5+
18-29	\$191.36	\$287.04	\$430.56	\$645.84
30-39	\$239.20	\$358.80	\$538.20	\$807.30
40-49	\$299.00	\$448.50	\$672.75	\$1,009.13
50-59	\$394.68	\$592.02	\$888.03	\$1,243.24
60+	\$572.29	\$858.43	\$1,287.64	\$1,931.47

**Conditional Costs:**

\$25 charitable donation at time of membership registration.

\$50 additional Monthly Membership Gift (MMG) for Members who use tobacco, including electronic forms of tobacco.

The Monthly Membership Gifts (MMG) shown above are current as of March 22, 2021 and subject to change. The current MMG is provided at the time of member registration.

**Additional Conditions Shared by Members of Covenant****High Blood Pressure**

High blood pressure will not be considered a "condition existing prior to membership" *even if you have not gone 18 months symptom free, as long as* you have not been treated at a hospital for high blood pressure in the past five years, and you are able to manage the condition through medication and/or diet. Medication for treatment of high blood pressure as a chronic condition will not be shared.

**High Cholesterol**

High Cholesterol by itself is not considered a condition existing prior to membership, nor the mere fact that a person is taking a prescribed a statin drug (or other anti-hyperlipidemic), unless the prescription is for diagnosed arteriosclerosis for a particular site within the body.

Services	Sharing Limitations/Exceptions & Services Not Shareable by Covenant HealthShare Members*
Abortion	Not Shareable.
Armed Conflict	Not Shareable With Exception.**
Basic Eye Care	Not Shareable.
Chiropractic	Not Shareable.
Conditions Existing Prior to Membership	<b>Not Shareable With Exception.**</b> Needs that result from a condition existing prior to membership (known or producing observable symptoms) are only shareable among members if the condition appears to be cured and eighteen (18) months have passed without any symptoms (whether or not benign), treatment, or medication (even if the cause of the symptoms are unknown or misdiagnosed). A doctor's statement may be required to verify the lapse of symptoms, treatment, and medication. <i>The above clause only applies to hospital and surgical settings; there are no restrictions on conditions existing prior to membership at the following facility types: primary care, urgent care, specialists, emergency room and lab work.</i>
Contraceptives	Not Shareable.
Cosmetic Surgery	Not Shareable With Exception.**
Dental Conditions and Routine Dental Care	Not Shareable With Exception.**
Diabetes	Not Shareable With Exception.**
Elective Surgeries	Shareable With Exception.**
Fertility	Not Shareable.
Genetic Defects, Hereditary Diseases, Cancer, and Heart Conditions	<b>Not Shareable With Exception.**</b> A condition will not be considered a condition existing prior to membership, even though it may be known that it is not "cured," if all the following are true for at least five (5) years as of the start date for your membership: The condition has not (i) been treated nor was future treatment prescribed/planned; (ii) produced harmful symptoms (only benign symptoms); and (iii) worsened or deteriorated.
Injury or Accident Result due to Alcohol or Drug Abuse	Not Shareable.
Long Term Care	Not Shareable.
Maintenance/Repair/Replacement of Medical Equipment	Not Shareable.
Massage (Therapeutic)	Not Shareable.
Nutritionists	Not Shareable.
Physiological services	Not Shareable.
Self-Inflicted Injury	Not Shareable.
Sexual Dysfunction	Not Shareable With Exception.**
Sexually Transmitted Diseases (STDs)	Not Shareable With Exception.**
Shareable Services*	Shareable With Exception.**
Sterilization	Not Shareable.
Temporomandibular Disorders (TMJ)	Not Shareable.

\*Services received within the first sixty (60) days of membership will not be shareable if the member cancels their membership within thirty (30) days following receipt of such care (even if the services would otherwise generally qualify for sharing).

\*\*Please reference the CORE Membership Guidelines at [covenantshare.org/members/guidelines/](https://covenantshare.org/members/guidelines/) for full details on qualifications for member sharing of medical needs, including any limits and/or exceptions for sharing specific services.

# Statement of Faith

Because Covenant HealthShare, Inc. is a faith-based organization, members are required to agree with the organization's Statement of Faith to join the membership community:

1. **We** believe that Jesus Christ is the Son of God and our Lord and Savior;
2. **We** believe that our personal rights and liberties originate from our Lord, Jesus Christ;
3. **We** believe the Bible to be the inspired and only infallible written Word of God;
4. **We** believe every individual has a fundamental religious right to worship God in his or her own way;
5. **We** believe it is our moral and ethical obligation to assist our fellow man when s/he is in need according to our available resources and opportunity;
6. **We** believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors, and habits that result in sickness or disease to ourselves or others; and
7. **We** believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family, or other valued and trusted advisors.



## General Legal Notice

Covenant HealthShare, Inc. (Covenant HealthShare) is not an insurance company or a provider of insurance policies or products and is not licensed or registered by any state departments of insurance. As such, membership in Covenant HealthShare should never be considered as a substitute for insurance.

As a health care sharing ministry, Covenant HealthShare facilitates voluntary sharing of healthcare costs and expenses (healthcare needs) among its community of members who share common Christian beliefs and make a covenant with one another to adhere to the Statement of Faith and live out these shared beliefs responsibly. Sharing is available for all eligible healthcare needs through voluntary contributions made by other members; however, participation as a member of Covenant HealthShare does not guarantee or constitute a promise that your healthcare needs (medical bills) submitted for sharing will be paid by any other member or by Covenant HealthShare. Covenant HealthShare does not assume financial liability for, or make any guarantee or promise to pay, any member's healthcare costs or expenses, nor do its members assume financial liability for any other members' healthcare costs or expenses. As a member, you are at all times legally responsible for payment of your healthcare needs (medical bills), whether or not any other member voluntarily chooses to contribute, in whole or in part, to the payment of your eligible healthcare needs and regardless of whether Covenant HealthShare continues to operate. You should review Covenant HealthShare's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

# Additional Legal Notices

Please be advised that the additional legal notice and/or state-specific legal notices set forth below also apply to potential and current Covenant HealthShare members as follows:

## For Potential & Current Members Residing in Any of the States Listed Below:

**ALABAMA** (Ala. Code §22-6A-2(d))

**ALASKA** (Alaska Stat. §21.03.021(k)(8))

**ARIZONA** (Ariz. Rev. Stat. §20-122(B)(7))

**ARKANSAS** (Ark. Code §23-60-104(b)(2)(G))

**GEORGIA** (O.C.G.A. §33-1-20(a)(6))

**IDAHO** (Idaho Code §41-121(2)(f))

**LOUISIANA** (La. Rev. Stat. §22:318(4))

**MAINE** (M.R.S.A. tit. 24-A, §704(3)(H))

**MISSISSIPPI** (Miss. Code. §83-77-1(3)(f))

**NORTH CAROLINA** (N.C.G.S. §58-49-12(6))

**SOUTH DAKOTA** (SDCL §58-1-3.3(6))

**VIRGINIA** (Va. Code Ann. §38.2-6300(6))

Notice: The health care sharing ministry organization facilitating and/or coordinating the sharing of medical expenses is not an insurance company, and none of its guidelines, plan of operation, this publication, or any other publication by the health care sharing ministry organization is an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Whether or not anyone chooses to assist you with your medical bills will be totally and completely voluntary because no other participant is, or will be, compelled by law to contribute toward your medical bills. As such, participation in the health care sharing ministry organization or a subscription to any of the health care sharing ministry organization's publications or any other of its documents is not, and should never be considered to be, insurance, an enrollment in any health insurance plan, or as a waiver of your responsibility to pay your medical bills and expenses. Regardless of whether you receive any payment for medical expenses or whether this health care sharing ministry organization continues to operate, you are always personally liable for the payment of your own medical bills and expenses.

## For Potential & Current Members Residing in Any of the Following Specific States:

**FLORIDA** (§ 624.1265, Fla. Stat. Ann.) 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.

**ILLINOIS** (215 ILCS 5/4(b)(viii)) 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 to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**INDIANA** (Ind. Code § 27-1-2.1-1(a)(7)) 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 to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**KENTUCKY** (KRS 304.1-120(7)(d)) **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 OR 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.**



**MICHIGAN (MCL 550.1867(g))** Notice: The eligible entity that operates this health care sharing ministry, Covenant HealthShare, Inc., 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.

**MISSOURI (RSMo § 376.1750(2.)(6))** 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 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.

**NEBRASKA (Neb. Rev. Stat. § 44-311(2)(f))** 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 (N.H. Rev. Stat. § 126-V:1(III)(g))** 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.

**TEXAS (Tex. Ins. Code Ann. §§ 1681.001, 1681.002)** 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.

**WISCONSIN (Wis. Stat. § 600.01(1)(b)(9)(f))** ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

**WYOMING (Wyo. Stat. § 26-1-104(a)(v)(C))** 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.

**Covenant HealthShare, Inc. is not restricted from operating in any of the 50 United States, the District of Columbia, any U.S. territories, or any foreign country. We are not aware of any legal barriers to our operation in these locations; however, we do not market our health care sharing ministry program or membership therein, and membership is not available in: CO, MA, MD, PA, and WA. This limitation is subject to change without prior notice.**

# PROGRAM

## MEMBERSHIP LEVELS

### DAILY

Prices  
as Low as **\$87**

### CHOICE

Prices  
as Low as **\$105**

### CRISIS

Prices  
as Low as **\$128**

### CORE

Prices  
as Low as **\$192**



	DAILY	CHOICE	CRISIS	CORE
<b>Personal Responsibility Amount Yearly (PRAY)</b>	\$100	\$10,000	\$5,000   \$10,000	\$1,000   \$2,000   \$5,000
<b>Yearly Membership Sharing Limit</b>	N/A	\$150,000	\$250,000	\$250,000
<b>Lifetime Membership Sharing Limit</b>	N/A	\$300,000	\$500,000	\$500,000

	DAILY	CHOICE	CRISIS	CORE
<b>THE FOLLOWING SERVICES ARE ELIGIBLE* FOR SHARING** AFTER THE PRAY AMOUNT IS MET:</b>				

Eligible Services <sup>†</sup>	MEMBER PREFERRED PROVIDER GROUP <sup>††</sup>			
<b>Physician Office Sharing</b>	Eligible for Sharing	Eligible for Sharing <sup>1,2</sup>	Not Eligible	Eligible for Sharing
<b>Laboratory Test Sharing<sup>3</sup></b>	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing
<b>Urgent Care Sharing</b>	Eligible for Sharing <sup>4</sup>	Not Eligible	Not Eligible	Eligible for Sharing
<b>Specialty Care Sharing</b>	Eligible for Sharing <sup>5</sup>	Not Eligible	Not Eligible	Eligible for Sharing
<b>Emergency Room Sharing</b>	Not Eligible	Eligible for Sharing <sup>6</sup>	Eligible for Sharing <sup>6</sup>	Eligible for Sharing <sup>7</sup>
<b>Ambulance Sharing</b>	Not Eligible	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing
<b>Hospital Sharing</b>	Not Eligible	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing
<b>Maternity Sharing</b>	Eligible for Sharing <sup>8</sup>	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing
<b>Surgery Sharing</b>	Not Eligible	Eligible for Sharing	Eligible for Sharing	Eligible for Sharing

\*For a comprehensive list of all shareable and non-shareable services for each specific membership level of the Covenant program, please refer to the respective membership guidelines located on the website.

\*\*If a member chooses to go to a provider not found in the Member Preferred Provider Group (MPPG), member-to-member sharing is reduced to 50% for services eligible for sharing.

†Shareable by the membership community up to the yearly and lifetime program sharing limits.

††MultiPlan Private Health Care Service (PHCS) network. Covenant HealthShare does not own or operate the MultiPlan PHCS network.

- Limit two (2) physician office visits per Choice program year per Member and, as applicable, per each registered eligible dependent under a membership. Visits are not transferable between a Member and the Member's registered eligible dependents.
- After Member payment of per visit Fellowship Advising Fee of \$50.
- Laboratory tests completed in a physician office, urgent care clinic, or specialty care provider office, or ordered by your provider during a visit to be completed outside of the office/clinic, such as at an off-site laboratory are eligible for sharing.
- Limit three (3) urgent care visits per Daily program year per Member and, as applicable, per each registered eligible dependent under a membership. Visits are not transferable between a Member and the Member's registered eligible dependents.
- Limit two (2) specialty care visits per Daily program year per Member and, as applicable, per each registered eligible dependent under a membership. Visits are not transferable between a Member and the Member's registered eligible dependents.
- Up to the per incident sharing limit of \$15,000.
- Up to the per incident sharing limit of \$5,000.
- Office visits for the Daily program at the OB/GYN for routine prenatal and postnatal care are eligible for sharing.

**This is NOT INSURANCE.**



**DAILY** ▶ **\$100 Personal Responsibility Amount Yearly**

Age Tiers	Member		Member + 1		Family		Family of 5+	
18-29	\$86.40		\$129.60		\$194.40		\$291.60	
30-39	\$108.00		\$162.00		\$243.00		\$364.50	
40-49	\$135.00		\$202.50		\$303.75		\$455.63	
50-59	\$178.20		\$267.30		\$400.95		\$561.33	
60+	\$258.39		\$387.59		\$581.38		\$872.07	

**CHOICE** ▶ **\$10,000 Personal Responsibility Amount Yearly**

Age Tiers	Member		Member + 1		Family		Family of 5+	
18-29	\$104.12		\$151.68		\$223.02		\$330.03	
30-39	\$127.90		\$187.35		\$276.53		\$410.29	
40-49	\$157.63		\$231.94		\$343.41		\$510.61	
50-59	\$205.19		\$303.28		\$450.42		\$626.98	
60+	\$293.47		\$435.70		\$649.05		\$969.08	

**CRISIS** ▶ **\$5,000/\$10,000 Personal Responsibility Amount Yearly**

Age Tiers	Member		Member + 1		Family		Family of 5+	
18-29	\$156.80	\$127.36	\$235.20	\$191.04	\$352.80	\$286.56	\$529.20	\$429.84
30-39	\$196.00	\$159.20	\$294.00	\$238.80	\$441.00	\$358.20	\$661.50	\$537.30
40-49	\$245.00	\$199.00	\$367.50	\$298.50	\$551.25	\$447.75	\$826.88	\$671.63
50-59	\$323.40	\$262.68	\$485.10	\$394.02	\$727.65	\$591.03	\$1,018.71	\$827.44
60+	\$468.93	\$380.89	\$703.40	\$571.33	\$1,055.09	\$856.99	\$1,582.64	\$1,285.49

**CORE** ▶ **\$1,000/\$2,000/\$5,000 Personal Responsibility Amount Yearly**

Age Tiers	Member			Member + 1			Family			Family of 5+		
18-29	\$240.00	\$224.00	\$191.36	\$360.00	\$336.00	\$287.04	\$540.00	\$504.00	\$430.56	\$810.00	\$756.00	\$645.84
30-39	\$300.00	\$280.00	\$239.20	\$450.00	\$420.00	\$358.80	\$675.00	\$630.00	\$538.20	\$1,012.50	\$945.00	\$807.30
40-49	\$375.00	\$350.00	\$299.00	\$562.50	\$525.00	\$448.50	\$843.75	\$787.50	\$672.75	\$1,265.63	\$1,181.25	\$1,009.13
50-59	\$495.00	\$462.00	\$394.68	\$742.50	\$693.00	\$592.02	\$1,113.75	\$1,039.50	\$888.03	\$1,559.25	\$1,455.30	\$1,243.24
60+	\$717.75	\$669.90	\$572.29	\$1,076.63	\$1,004.85	\$858.43	\$1,614.94	\$1,507.28	\$1,287.64	\$2,422.41	\$2,260.91	\$1,931.47

**Conditional Costs:**  
 \$25 charitable donation at time of membership registration.  
 \$50 additional Monthly Membership Gift (MMG) for Members who use tobacco, including electronic forms of tobacco.

**This is NOT INSURANCE.**

# WHY COVENANT?

With a legacy of health care sharing within our community dating back nearly 30 years<sup>†</sup>, Covenant HealthShare is the cornerstone between ministry and healthcare. Our health care sharing ministry (HCSM) program is grounded in the Christian traditions of mutual aid, neighborly assistance, and burden sharing by and among our community of members who share a common set of religious beliefs and voluntarily commit to share in the payment of one another's eligible healthcare expenses in accordance with those beliefs. Covenant HealthShare facilitates the collections and distributions made by and through our membership community, and as a national nonprofit 501(c)(3) organization, we strive to serve as a catalyst for good in the world by sharing the Word of God through our faith-based, outreach and benevolent giving initiatives supporting our members and other charitable organizations.

**Covenant HealthShare, Inc. is NOT insurance.**



## THERE FOR YOU SPIRITUALLY

Covenant HealthShare is a nonprofit 501(c)(3) health care sharing ministry (HCSM) that enables Christians to assist and support one another with payment of healthcare costs and expenses without using health insurance.



## THERE FOR YOU IN YOUR TIME OF NEED

Each membership level provides access to a variety of healthcare services eligible for member-to-member sharing as outlined in the applicable membership guidelines, such as primary, specialty, urgent, maternity, emergency, hospital, and surgical care, office visits, laboratory, and emergency transportation.



## ACCESS TO QUALITY HEALTHCARE

Members have access to quality healthcare services through the Member Preferred Provider Group (Multiplan PHCS network) with over 1 million providers nationwide.

<sup>†</sup> Covenant HealthShare, Inc. ("Covenant HealthShare") operates its health care sharing ministry as a successor-in-interest to the historical medical benevolent giving program established by its predecessor, a nonprofit 501(c)(3) ministry, that has been making regular benevolent distributions to members of its congregation and the communities it serves to assist such individuals with medical and other healthcare costs and expenses since 1991 (the "Program"). As its successor, Covenant HealthShare has formalized the Program and expanded the charitable and benevolent reach of the Program beyond its predecessor's ministry to support all persons nationwide who have accepted Jesus Christ as their Savior, and subscribe and commit to live in accordance with the teachings of the Bible and their faith in God.