

*Introducing...*

# Healthy Life Sharing Programs



**From Universal Health Fellowship**

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The high and rising costs of medical care are causing real struggles for many Americans. You want to protect you and your family in the event of illness and accidents. But high monthly insurance premiums and high deductible plans are obstacles that just seem too tall to climb.

If high costs are keeping you from seeking traditional health insurance benefits for you and your family, there's another way. Consider **Healthy Life Sharing Programs** from our health care cost sharing ministry, Universal Health Fellowship.

Healthy Life Programs were created with you in mind and can save up to 40% or more each month when comparing monthly contributions to traditional monthly insurance plan premiums.



## Is Sharing Right for Me?

The sharing economy is thousands of years old and has its roots in basic community sharing. And for years, like-minded people have shared resources to help others overcome unexpected financial burdens, such as health care-related costs. Now you can take advantage of the proven idea of community sharing for individual and family medical expenses.



While 1.5 million Americans already participate in health sharing programs and participation has been growing at a fast pace, too many people just don't know that sharing programs exist. But they do – and they can be a great option for helping address health care expenses for you and your family.

There are a wide range of Healthy Life sharing programs available from Universal Health Fellowship with different options and monthly contribution amounts, and chances are there's one that's just right for you and your family.



## **5** Reasons to Consider Our Healthy Life Sharing Programs

- 1** Members can save of up to 40% or more each month when comparing monthly contributions to traditional monthly insurance plan premiums.
- 2** Members can use the Multiplan/PHCS Physician and Ancillary Provider Network with over 700,000 nationwide providers and can choose any accredited hospital in the continental USA. To find out if your provider is in network, visit: <http://FindProvider.UniversalHealthFellowship.org>.
- 3** 24/7 telemedicine consultations are immediately available with \$0 consultation fees.
- 4** Members can enroll at any time. The program can become active as soon as the next day following enrollment. (Brief waiting periods apply for certain services.)

- 5** All Healthy Life Programs include an “Annual Non-Sharable Amount” or “NSA.” This is the amount of medical expenses that must be paid before medical expenses can become eligible for sharing. Universal HealthShare offers a range of programs with Annual Non-Sharable Amounts as low as \$2,000 for an individual and \$6,000 for a family of three or more.

## 3 Things Everyone Should Know about Health Sharing

1. Healthy Life Programs are not insurance and are not ACA (Affordable Care Act) compliant. Unlike insurance, the Programs are not contractually obligated to share medical expenses, and sharing within the community is based on faith and a sense of mutual obligation among members
2. Any individual who agrees to the Universal Health Fellowship statement of faith and beliefs, and meets other requirements related to health and healthy living, can join.
3. Sharing programs do not share expenses resulting from certain behavior and lifestyle choices that are recognized as detrimental to personal health. They are designed for people who respect good health and are committed to staying healthy.



## How Do I Get Help?



phone call or chat away.

Every member gets access to a simple and intuitive member portal where confidential health information and health sharing documentation is kept. The portal is easily accessible from your smart phone or computer and serves as a home for all your health-related information. For help with the portal, the Healthy Life Customer Service team is only a

## How Do I Sign Up?

Learning more about Healthy Life Programs with the help of your Universal Health Fellowship representative who can help you enroll.

# Who is Universal Health Fellowship?

Universal Health Fellowship is a non-profit health care sharing ministry that coordinates voluntary contributions for the sharing of eligible health care costs among program members united by their shared belief in the ethical, moral, and spiritual principles and traditions upon which the Unitarian Universalist (“UU”) Movement was founded. Our Healthy Life programs are faith based with a goal of providing a way for 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.

## Important Notices

For the **Universal Health Fellowship Statement of Shared Faith and Beliefs**, visit:  
[www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/](http://www.universalhealthfellowship.org/statement-of-shared-faith-and-beliefs/)

Due to current regulations or geographic location, **residents of the following states and US Territories cannot participate** in sharing programs from Universal Health Fellowship: Alaska, Hawaii, Illinois, Iowa, Maine, Maryland, New Hampshire, Pennsylvania, Vermont, Washington State, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and US Virgin Islands.

**Application and acceptance** require completing a Health Questionnaire for each member. Pre-existing condition limitations may apply.

Read the **State Legal Notices** that clarify that sharing programs are not health insurance plans.

[www.universalhealthfellowship.org/StateNotices](http://www.universalhealthfellowship.org/StateNotices)

Read about the **federal and state Individual Mandates** for health care programs.

[www.universalhealthfellowship.org/Mandate-Notice](http://www.universalhealthfellowship.org/Mandate-Notice)