

|   | Samaritan Ministries   |   |  |   |  |   | Christian Healthcare Ministries   |   |   |
|---|--|---|--|---|--|---|---|---|---|
|   | Classic  |   | Basic  |   |  |   | Gold  | Silver  | Bronze  |
| <b>MONTHLY SHARE</b>                          | <b>Age 30 or Over:</b><br>1 Person: \$220<br>2 Person: \$440<br>3+ Person: \$495<br>Widowed/Divorced & Children: \$305   | <b>Age 29 or Under:</b><br>1 Person: \$160<br>2 Person: \$440<br>3+ Person: \$495<br>Widowed/Divorced & Children: \$305 | <b>29 or Under</b><br>1 Person: \$100<br>2 Person: \$200<br>3+ Person: \$250                 | <b>Age of oldest member</b><br><b>30-44</b><br>1 Person: \$120<br>2 Person: \$240<br>3+ Person: \$300 | <b>45-59</b><br>1 Person: \$140<br>2 Person: \$280<br>3+ Person: \$350 | <b>60 +</b><br>1 Person: \$160<br>2 Person: \$320<br>3+ Person: \$400 | 1 Person Family: \$150<br>2 Person Family: \$300<br>3+ Person Family: \$450   | 1 Person Family: \$85<br>2 Person Family: \$170<br>3+ Person Family: \$235          | 1 Person Family: \$45<br>2 Person Family: \$90<br>3+ Person Family: \$135           |
| <b>MEMBER FINANCIAL RESPONSIBILITY</b>        | \$300 Per medical condition (less provider discounts)  |   | \$1,500 Per medical condition (less provider discounts)                                      |   |  |   | \$500 per person per year   | \$1,000 per incident per year   | \$5,000 per incident per year   |
| <b>SHARING PERCENTAGE</b>                     | 100% after initial unshareable amount is met   |   | 90% after initial unshareable amount is met  |   |  |   | 100% after initial unshareable amount is met  |   |   |
| <b>EXTRA FEES FOR CERTAIN CONDITIONS</b>      | None   |   |  |   |  |   | None  |   |   |
| <b>ADDITIONAL FEES</b>                        | One-time Administrative Fee when joining: \$200  |   |  |   |  |   | Additional fee for Brother's Keeper program: \$40 Annual membership fee per Unit (max \$120)  |   |   |
| <b>MONTHLY SHARE REDUCED WHEN FEWER NEEDS</b> | Yes  |   |  |   |  |   | No  |   |   |
| <b>DISCOUNTS FOR BEING HEALTHY</b>            | None   |   |  |   |  |   | None  |   |   |
| <b>IMPACT OF PROVIDER DISCOUNTS</b>           | All discounts are applied directly to pay the member's \$300 per medical condition portion   |   | All discounts are applied directly to pay the member's \$1,500 per medical condition portion |   |  |   | All discounts are applied directly to pay the \$500 per person annual portion   | All discounts are applied directly to pay the member's \$1,000 per incident portion | All discounts are applied directly to pay the member's \$5,000 per incident portion |
| <b>EXTRA SHARING PROGRAMS</b>                 | <b>Save to Share</b><br>Optional annual savings for as-needed sharing. Increases sharing limit for those enrolled to half of the total funds available (currently approximately \$20 million)<br>1 Person Family: \$133 Annually<br>2 Person and Single Parent Family: \$266 Annually<br>3+ Person Family: \$399 Annually<br><b>Special Prayer Needs</b><br>Optional giving to Needs which are not shared according to the guidelines. |   |  |   |  |   | <b>Brother's Keeper</b><br>An additional \$25 average Quarterly Giving per person removes \$125,000 sharing limit for those enrolled providing unlimited sharing support<br><b>Prayer Page</b><br>Optional giving to need amounts from pre-existing conditions which are not eligible for sharing through the regular program |   |   |
| <b>REFERRAL PROGRAM</b>                       | \$100 Credit   |   |  |   |  |   | One Free Month per new member   |   |   |
| <b>EXAM REQUIRED FOR MEMBERSHIP</b>           | None   |   |  |   |  |   | None  |   |   |
| <b>HOW SOON SHARING STARTS</b>                | Membership start date is date application is received at Samaritan for postal mail applications and submission date for online applications. Future start date may be requested. Sharing begins in full immediately on Membership date.  |   |  |   |  |   | Membership start date is postmark date of application or any future date you choose. Sharing begins once the Checklist of Understanding is received by CHM.   |   |   |
| <b>SHARING TIMELINE</b>                       | 30 - 60 Days   |   |  |   |  |   | 120 Days - payment arrangements are encouraged until sharing is complete  |   |   |
| <b>SHARING LIMITS</b>                         | \$250,000 per medical condition unless enrolled in   |   | \$236,500 per medical condition unless enrolled in Save to Share                             |   |  |   | Up to \$125,000 per incident unless enrolled in Brothers' Keeper  |   |   |
| <b>PROVIDER NETWORK</b>                       | None   |   |  |   |  |   | None  |   |   |
| <b>PRE-NOTIFICATION REQUIRED</b>              | No   |   |  |   |  |   | No  |   |   |
| <b>MEMBER ADVOCACY</b>                        | Karis Group Negotiates Large Bills As Needed   |   |  |   |  |   | CHM Staff Negotiate Bills   |   |   |
| <b>AVAILABILITY</b>                           | All States and Several Foreign Countries   |   |  |   |  |   | All States and Several Foreign Countries  |   |   |
| <b>ELIGIBILITY</b>                            | See Membership Requirements at: <a href="https://www.samaritanministries.org/help/guidelines">https://www.samaritanministries.org/help/guidelines</a>  |   |  |   |  |   | <a href="http://www.chministries.org/whocanbeamember.aspx">http://www.chministries.org/whocanbeamember.aspx</a>   |   |   |
| <b>GUIDELINES OF SHARING</b>                  | <a href="https://www.samaritanministries.org/help/guidelines">https://www.samaritanministries.org/help/guidelines</a>  |   |  |   |  |   | <a href="http://www.chministries.org/guidelines.aspx">http://www.chministries.org/guidelines.aspx</a>   |   |   |
| <b>CHIROPRACTIC CARE</b>                      | May be shared up to 40 visits per medical need. Maintenance treatments are not shared  |   |  |   |  |   | Not shared  |   |   |
| <b>SCREENING / WELLNESS VISITS</b>            | May be shared only when prescribed because of symptoms for a condition that were not evident prior to becoming a member. Follow-up tests or checkups more than one year after condition is stabilized, in remission, or cured are not shared.  |   |  |   |  |   | Shared when over the \$500 initial unshared amount. Usually for testing.  | Not shared  |   |
| <b>DIRECT PRIMARY CARE</b>                    | The monthly fee for a member may be shared within the limit for tests and checkups as part of an eligible need up to \$100 for any month in which the physician is consulted, makes a referral or charges for services   |   |  |   |  |   | Not shared  |   |   |
| <b>HOMEOPATHIC CARE</b>                       | May be shared as long as treatments and prescriptions are within the allowed practice of a licensed provider   |   |  |   |  |   | Not shared  |   |   |
| <b>NATUROPATHIC CARE</b>                      | Treatments lawfully provided by a licensed Doctor of Naturopathy that meet all other requirements may be shared  |   |  |   |  |   | Not shared  |   |   |

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| <b>THERAPY</b>                           | May be shared for injury or illness related physical therapy received while in hospital and for up to 40 sessions of outpatient therapy.  |   | Shared up to 45 sessions if related to a qualifying injury or sickness  | Not shared  |
| <b>MATERNITY</b>                         | May be shared when membership began 270 days before the due date. Effective March 31, 2018 maternity will be shared only in a multi-person membership. Shared needs include prenatal care, delivery, postnatal care, and congenital conditions. Shared services include those of doulas (up to \$500), midwives, doctors, nurse practitioners and other licensed medical professionals.   | May be shared when membership began 270 days before the due date. Effective March 31, 2018 maternity will be shared only in a multi-person membership. Shared needs include prenatal care, delivery, postnatal care, and congenital conditions. Shared services include those of doulas (up to \$500), midwives, doctors, nurse practitioners and other licensed medical professionals. Subject to the maximum maternity shareable amount under Samaritan Basic of \$5,000 unless qualifying bills exceed \$20,000. | All costs are shared for members who have joined 300 days before due date.  | Only eligible costs are hospital services and midwife services up to \$2,500<br>Only eligible costs are hospital services |
| <b>HOSPICE</b>                           | May be shared for 90 days upon prescription by physician or certification that the person is terminally ill. Additional 90 day periods may be shared with a renewed prescription or certification.  |   | Shared  | Not shared  |
| <b>AMBULANCE / LIFE FLIGHT</b>           | May be shared when medically or otherwise necessary   |   | Shared only if life threatening or hospital to hospital   |   |
| <b>PRESCRIPTION DRUGS</b>                | Medications prescribed for a shared need are shared up to 120 day supply. Cancer and Auto-Immune drugs are not subject to this limitation. Prescription Discount Card also included free with membership.   |   | Incident related prescriptions are shared. Prescription Discount Card also included in membership.  | Prescription Discount Card included in membership.  |
| <b>PRE-EXISTING CONDITIONS</b>           | May be Shared if the condition appears to be cured and 12 months have passed without symptoms, treatment or medication. Exceptions are for genetic defects, hereditary diseases, cases of related cancers, and heart conditions. These require a symptom/treatment free period of 5 years. Pre-diabetes, high blood pressure, high cholesterol, basal cell carcinoma and pacemaker maintenance and repair (under certain circumstances) are not considered pre-existing conditions. Any un-shared amounts may be eligible for Special Prayer Needs sharing. |   | For Conditions that are in Maintenance:<br>Year 1: Shared up to \$15,000;<br>Year 2: Shared for an additional \$10,000 up to \$25,000 total for 2 years;<br>Year 3: Shared for an additional \$25,000 up to \$50,000 total for 3 years;<br>After 3 years: No longer considered pre-existing.<br>**Also may be shared on the Prayer Page for optional additional giving. | For those enrolled in Brother's Keeper, may also be shared on the Prayer Page for optional additional giving.             |
| <b>CATASTROPHIC</b>                      | Save to Share Program increases sharing limit for those enrolled to half of the total funds available (currently approximately \$20 million).   |   | Brothers' Keeper Program Removes \$125,000 sharing limit for those enrolled providing unlimited sharing support   |   |
| <b>WHO SUBMITS BILLS FOR SHARING</b>     | Member  |   | Member  |   |
| <b>WHERE DO MEMBERS SEND THEIR SHARE</b> | Directly to Members 11 months of year. Send to Samaritan Ministries 1 month of year for administrative costs.   |   | To CHM Member Escrow Account  |   |
| <b>FAQ</b>                               | <a href="https://samaritanministries.org/help/faq">https://samaritanministries.org/help/faq</a>   |   | <a href="http://www.chministries.org/faqs.aspx">http://www.chministries.org/faqs.aspx</a>   |   |
| <b>PHONE NUMBERS</b>                     | 1-877-764-2426  |   | 1-800-791-6225  |   |
| <b>WEBSITE</b>                           | <a href="https://www.samaritanministries.org/">https://www.samaritanministries.org/</a>   |   | <a href="http://www.chministries.org/">http://www.chministries.org/</a>   |   |