

providing health,  
wellness & affordability  
**together.**



CARING // SHARING // HEALING



**unitedrefuah**  
*HealthShare*

[www.UnitedRefuahHS.org](http://www.UnitedRefuahHS.org) // 440.772.0700



## HEALTHCARE EXPENSE SHARING IN OUR TRADITION

Be part of a Jewish community that preserves the health and financial dignity of its members.

Here is your opportunity to join a community of health-conscious Jewish Americans who practice time-tested principles for their well-being. United Refuah HealthShare exists specifically for those who either purchase healthcare for themselves and their families, or for those who want to maintain some control over their own healthcare and its cost. United Refuah HealthShare is not insurance. It simply unites like-minded people to help one another by sharing in each other's medical expenses.

### JOIN THE TREND... JOIN HEALTH SHARING!

Healthcare cost-sharing is currently being used by hundreds of thousands of families nationwide as a cooperative means of sharing medical expenses.

Other religious groups have successfully participated in faith-based healthcare sharing for more than three decades. Through United Refuah HealthShare, Jewish Americans have an opportunity to share medical expenses with others who subscribe to our Shared Values and Beliefs.

When you join United Refuah HealthShare, you will participate in a committed community, mutually providing for one another's medical expenses. Know your money is going to help pay medical expenses of other members and is not being used to pay for medical procedures that are contrary to your faith and values or are unnecessary. Make your own healthcare decisions. Choose any doctor or hospital you please. That's the value of United Refuah HealthShare!

United Refuah HealthShare provides an easy enrollment process, a transparent, secure, on-line payment system and a process to connect like-minded Jewish Americans together in a community of support.

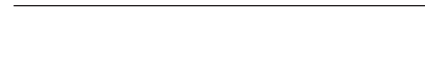
# HOW IT WORKS

Person-To-Person Cost Sharing

Through our advanced RefuahShare<sup>SM</sup> technology, your monthly contribution is kept in your personal Refuah ShareFund.<sup>SM</sup> All other members do the same, and funds are then directly shared with members with eligible medical expenses. When you have a medical incident, fellow members are committed to support you and share your costs.

## 1 CONTRIBUTE

Contribute your monthly suggested share amount, which is held in your Refuah ShareFund.<sup>SM</sup>



## 2 FIND GUIDANCE & PREVENTATIVE ADVICE

General or case by case guidance through United Refuah's advisory services is available to help you find the most effective care for your situation. Receive advice on the best ways to get and stay healthy.



## 3 USE HEALTHCARE SERVICES

Seek healthcare with your physician or other provider, at your discretion, by showing your ID card. United Refuah will facilitate the receipt, discounting and processing of your bill automatically.

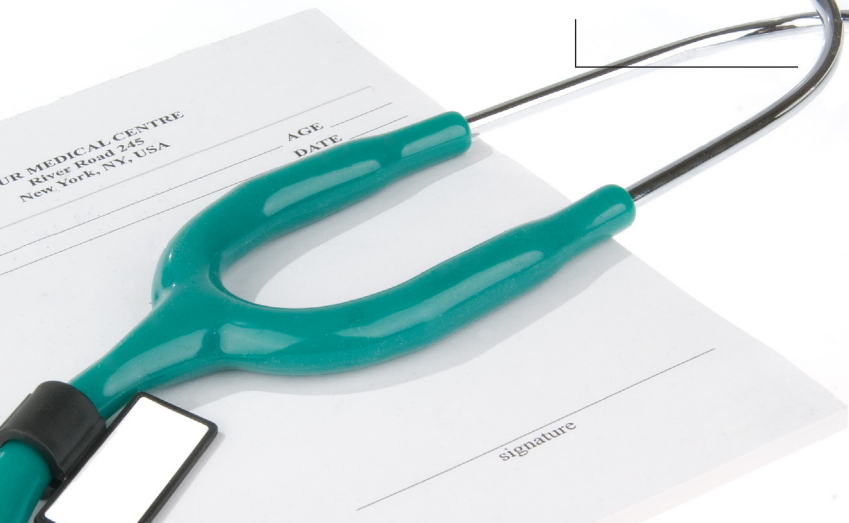
## 4 OTHERS SHARE WITH YOU

Members share in your eligible medical expenses, through contributions from their Refuah ShareFund<sup>SM</sup> to yours.



## 5 PAYMENT ARRANGED & CONFIRMED

You direct United Refuah HealthShare to pay your bills from your ShareFund.<sup>SM</sup> United Refuah makes and confirms payment on your behalf.



- Unlimited 24-hours access to telemedicine Doctors – saving you time and money.
- Comprehensive nationwide discount program for Rx, Dental, Vision, and Durable Medical Equipment.

# SEVEN FACTS ABOUT UNITED REFUAH HEALTHSHARE

1

**United Refuah HealthShare attracts health conscious Jewish Americans.** United Refuah HealthShare emphasizes the Biblical principles of maintaining health and wellness. Health conscious people have fewer bills, lower expenses, and quicker recoveries. United Refuah HealthShare is open to all Jewish Americans who subscribe to our shared beliefs.

**United Refuah HealthShare members share in "Actual Expenses."** United Refuah HealthShare members share in eligible costs incurred by like-minded members of their community, who are committed to taking control of their health care.

2



3

**United Refuah HealthShare respects your choice of providers.** United Refuah HealthShare does not require you to use specific healthcare providers through a restrictive network. United Refuah members share in eligible medical expenses with ANY doctor and ANY hospital, subject to the Sharing Guidelines. You are in control of your healthcare choices - nationwide. Note: Prenotification may be required for some situations. Please see Sharing Guidelines for details.

**United Refuah HealthShare has a 60-day refund policy.** If for any reason you want to discontinue your membership within the first 60 days, and you have not submitted any bills, we will refund your entire monthly share - (no questions asked!).

4



5

**United Refuah HealthShare is not driven by profit and believes in transparent accountability.** We are a non-profit organization that strives to keep administrative costs low. We facilitate the person-to-person sharing of medical costs, and commit to ensuring you always know the amount of your contributions, the amounts of your medical bills, and when they have been paid.

**United Refuah HealthShare helps control costs.** Our first priority is to keep our members healthy and lower their expenses by promoting healthy lifestyles, encouraging efficient and effective healthcare options and facilitating discounts on medical bills and services.

6

7

**United Refuah HealthShare advocates for and provides guidance to its members.** With United Refuah HealthShare you are not alone. We advocate for members by negotiating prices with providers and seeking payments that are fair and reasonable for the market. In addition, Advisory Services are available to assist members with navigating their way through the healthcare system.

4

## WHY SHARING WORKS

### ▶ SHARING & COST CONTROL

United Refuah is not insurance and thus we do not focus on risk. Instead we focus on you. By putting you, our member, in charge of your care, unnecessary costs and procedures are eliminated. After all, it's your money! You review the treatment you receive and you review the expenses. Plus, we have a team of professionals that will advocate for you throughout your medical event to efficiently assist with your care.



### ▶ HEALTH

Our focus starts and ends with an emphasis on your health. Our members live healthier lifestyles and therefore their costs are typically less. We emphasize principles of wellness, health and prevention. Health-conscious people tend to have fewer bills, lower expenses and quicker recoveries. Through our WellCheck program, members with chronic medical conditions receive personalized coaching and advice to help them manage and improve their health.

It does not stop there. As healthcare services are required, we will help guide you through the marketplace to find the best provider given your situation and help you make an informed decision. We will then continue to work with you to help navigate the healthcare system and find viable solutions to your satisfaction. We are not here to just share the bills. We look after your health.

### ▶ COMMUNITY

Our members have a shared faith that promotes our charitable nature and our care for others. As a community, we also have access to professional medical advisors.



## UNITED REFUAH PLAN

United Refuah members share 80% of eligible medical bills up to \$1,000,000 per Incident after an Annual Preshared Amount. Each member household is limited to a Maximum Annual CoShare amount.

*See Sharing Guidelines for detail of "Eligible Medical Expenses" and those medical expenses in which United Refuah members do not share.*

PROGRAM DETAILS

UNITED REFUAH PLANS

MONTHLY CONTRIBUTIONS

	ACH PAYMENT (checking-account withdrawal)	NON ACH PAYMENT (credit card)
<input type="checkbox"/> SINGLE	<b>\$219</b>	<b>\$229</b>
<input type="checkbox"/> COUPLE	<b>\$349</b>	<b>\$359</b>
<input type="checkbox"/> FAMILY 3-6 members	<b>\$519</b>	<b>\$539</b>

(\$50 monthly fee for each additional member)

MEMBERS WITH SPECIFIC HEALTH CONDITIONS MAY BE REQUIRED TO PARTICIPATE IN THE WELLCHECK PROGRAM FOR AN ADDITIONAL FEE OF \$45 OR \$65 PER INDIVIDUAL TO ASSIST IN MANAGING AND IMPROVING THE MEMBERS' HEALTH

<b>Eligible Expenses</b> (Subject to Sharing Guidelines limitations)	<b>80%</b> OF ELIGIBLE MEDICAL BILLS
Percentage of Medical Expenses Shared	
Per Incident: After Annual Pre-Share Amount & Co-Share Amount. See Guidelines. <i>Sharing for the first two months of membership is limited to acute accident, illness, or injury, with a maximum shared amount of \$10,000</i>	<b>\$1,000,000</b>
Annual Pre-Share Amount	<b>\$500</b> FOR A SINGLE <b>\$1000</b> FOR A COUPLE <b>\$1500</b> FOR A FAMILY
Maximum Annual Co-Share Amount per sharing year (20%)	<b>\$2,000</b> FOR A SINGLE <b>\$4,000</b> FOR A COUPLE <b>\$8,000</b> FOR A FAMILY
Doctors office visits for each related medical incident	✓
Pregnancy <i>Subject to additional Pregnancy Fee of \$1500 for Couple &amp; Family members, and \$2500 for Single (married) members</i>	✓
Inpatient or outpatient hospital treatment or surgery for a medically diagnosed condition	✓
Physical therapy and home health care for each related medical incident	✓

## WHAT TO DO NEXT

1

### COMPLETE THE APPLICATION

For fastest processing, complete an on-line application at [www.unitedrefuahhs.org](http://www.unitedrefuahhs.org). If you prefer, you can request a paper application or complete one over the phone with one of our representatives at 440-772-0700. All information that you provide with your application will be kept confidential in accordance with our privacy policy, and will only be used to determine your membership eligibility and service you as a member.

2

### SUBMIT YOUR INITIAL ENROLLMENT FEE

At the time of your application, an Initial Enrollment Fee of \$125 will be collected to begin the processing of your application.

3

### COMPLETE THE HEALTH PROFILE ASSESSMENT

Once you are accepted as a member, you will be required to complete a Health Profile Assessment either online or by phone. This assessment helps our medical team understand your health and wellness goals and challenges, as well as determines if participation in the WellCheck Assist or WellCheck Support program is needed to assist in managing and improving your health. Additional fees may apply.

4

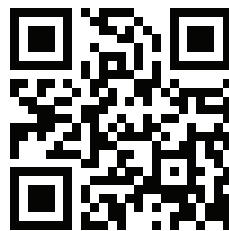
### RECEIVE YOUR WELCOME PACKET

Upon application approval, you will receive a Membership Welcome Packet with Membership Cards and additional information. You will be advised of your start date and the due date of your first Monthly Share Amount. During the first two months of membership, your Monthly Share Amount will be used to offset administrative costs, and sharing of your medical expenses are limited to acute illness, accident, or injury with a maximum sharing of \$10,000. In the third month and following, your Monthly Share Amount less an Administrative Expense will be placed in your secure Refuah ShareFund for sharing with other members.

DISCLAIMER: This program is not insurance nor is it offered through an insurance company. This program does not guarantee or promise that your medical bills will be paid or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this program should never be considered as a substitute for an insurance policy. Whether you receive any payment for medical expenses and whether or not this program continues to operate, you are always liable for any unpaid bills.



**unitedrefuah**  
*HealthShare*



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**[www.UnitedRefuahHS.org](http://www.UnitedRefuahHS.org)**

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