



Welcome to Universal HealthShare!

We're very happy you've chosen to join our sharing community, because good things happen when people share. This Getting Started Guide will walk you through your membership in Universal HealthShare and provide you with important information, links to valuable resources, and answers to frequently asked questions about your Universal HealthShare plan.

Create Your Account

Create Your Universal HealthShare Account

Visit our website at www.UniversalHealthFellowship.org. At the top of the website, click on “Member Login.” The first time you visit our site you’ll be taken to a page where you can register for a new account. We’ll ask you to confirm that information, and then your login will be set up.

Find Your Registration Materials

You can always find your current registration materials by accessing your account from our web page, as described above.

Things You Need to Know

Get the Details about Universal HealthShare

Do you want to dive into the details of Universal HealthShare? Visit our website for the [Universal HealthShare Program & Guidelines](#). This detailed information will help you understand what medical needs may be eligible for sharing, the details of how your sharing plan works, what things are excluded from sharing, limitations on pre-existing conditions, and much more.

The [Universal HealthShare Program & Guidelines](#) is subject to change from time to time. The current version will be published on our website.

Universal HealthShare is NOT insurance.

Here's why it isn't.

The choice to become a Universal HealthShare member and share in other member's medical expenses is completely voluntary. Your monthly sharing contributions are voluntary. They are non-refundable gifts that help other Universal HealthShare members with their eligible expenses and help cover the operational and administrative costs of Universal Health Fellowship. In the same manner, voluntary contributions from other members are used to help pay your eligible health care expenses.



Because Universal HealthShare is not insurance, our Ministry – Universal Health Fellowship – is neither licensed nor registered by departments of insurance. Also, since there is no insurance policy or “policy term” involved, there is no defined time period for joining. Join whenever you wish and remain for as long as you voluntarily make recommended sharing contributions and meet other commitments to the Ministry and fellow Members.

Read the State Notices

Universal HealthShare is not insurance and therefore is not regulated by any insurance organization, including governments. Many states have published legal notices to inform those who are interested in health sharing plans. To read these notices, [click here](#).

Understand Sharing Membership vs. Conditional Membership

Sharing Members participate each month by contributing at least the suggested Monthly Share Contribution to share in another member's medical expenses. If you are a Conditional Member of Universal HealthShare, you will be given an increase in the Monthly Share Contribution amount and possibly additional Membership requirements to help you take steps to improve your health.



Conditional Members are those with health conditions that may be improved or eliminated by a change in behavior, such as weight loss or smoking cessation. Any person accepted for Membership who is a Smoker/Nicotine User or suffers from Obesity will automatically be treated as a Conditional Member. If you are a Sharing Member and you develop a health condition that may be improved or eliminated by a change in behavior, Universal HealthShare may change you to a Conditional Member.

Maintaining a Healthy Lifestyle

To qualify as an Active Member, you must provide a completed Membership Application, including a detailed medical history, and comply with the lifestyle requirements set forth in these Guidelines including, without limitation, the following:

1. Refrain from the use of tobacco or nicotine, in any form, smoking of any kind and any tobacco or smoking substitutes. You must attest that you have abstained from the use of tobacco, nicotine, smoking and substitutes for at least the 12 months preceding the date of your application.
2. Refrain from excessive use or abuse of alcohol. To be eligible for membership, applicants must attest that they have not abused or used alcohol to excess at any point during the 12 months preceding the date of their application.
3. Avoid misuse and abuse of prescription drugs. To become a Member, applicants need to attest that they have not misused or abused legal drugs, such as prescriptions or over-the-counter medication, at any point during the 12 months preceding the date of their application.
4. Abstain from the use of Illegal Drugs. To be eligible for membership, applicants need to attest that they have not used any illegal drugs at any point during the 12 months preceding the date of their application.
5. Exercise regularly and eat healthy foods that do not harm the body.
6. Refrain from engaging in hazardous activities and behaviors that evidence a willful disregard for personal health and safety.



How Universal HealthShare Works

Understand Your Membership Card

Find a provider. Universal HealthShare has joined the MultiPlan Network that gives you access to the largest PPO (Preferred Provider Organization) in the U.S. This means if you choose to work within the MultiPlan Network you will be assured of a quality provider who has agreed to provide favorable billing rates to patients within the MultiPlan Network, and to bill your sharing program for any eligible medical expenses before billing you.

You may choose a provider who is outside the MultiPlan Network. If you do so, your sharing plan will reimburse eligible expenses only for the lesser of in-network or out-of-network provider rates. Also, an out-of-network provider is not obligated to bill Universal HealthShare. They may ask that you provide payment as a self-paying patient.



The membership card displays the following information:

Household Membership ID.		Program Details	
Adult1 First Last Name	XXXXXXXXXX	Joined	MM/YYYY
Adult2 First Last Name	XXXXXXXXXX	Group No.	XXXXX
Child1 First Last Name	XXXXXXXXXX	Program ID.	XXXXX
Child2 First Last Name	XXXXXXXXXX	Telemedicine	\$0
		PCP Office Visit	\$XX
		Urgent Care	\$XX
		ER Visit	\$XXX

Thank you for Sharing!

www.universalhealthfellowship.org This is NOT insurance

To find a provider within the MultiPlan Network, call MultiPlan Customer Service Monday through Friday from 8 a.m. to 8 p.m. at 1 (888) 342-7427 (Eastern Time) and identify yourself as a Universal HealthShare plan participant who is accessing MultiPlan Network for Sharing plans. You may also search online at FindProvider.UniversalHealthFellowship.org

Billings. Bills for eligible medical expenses should be sent to UHS Needs, PO Box 17580, Clearwater, FL 33762.

For Pre-notification or Customer Service call: 1 (888) 366-6243
To find a provider visit: FindProvider.UniversalHealthFellowship.org
For Telemedicine call: 1 (888) 501-2405
Send needs to UHS Needs, PO Box 17580, Clearwater, FL 33762

Pre-notification is required before these procedures will be eligible for sharing:

- All Inpatient Hospital Confinements
- All Surgical Procedures – Inpatient, Outpatient and Ambulatory
- Organ and Tissue Transplant Services
- Cancer Treatment and Oncology Services
- Independent Lab Tests and Imaging
- Home Health Care Services
- Carpal Tunnel Treatments

Report all Emergency Hospital Admissions and Maternity Admissions for Pre-Notification within 48 hours of admission, or on the next business day after admission, to be eligible for sharing. If you're not certain whether pre-notification is necessary, please call us at 1 (888) 366-6243.

For Medical Emergencies Seek Immediate Medical Help.

Pre-Notification. The other side of your card describes the procedures that require pre-notification before they can be considered for sharing, and how to

obtain that pre-notification. If you ever have questions about when to pre-notify us, call us at 1 (888) 366-6243.

Pre-Certification. Please note that a few rare procedures require pre-certification over and above pre-notification, including a requirement for a second medical opinion. These conditions are:

- Transplant of any organ or tissue
- Coronary bypass or graft of any kind
- Knee or hip replacement

These conditions must be pre-certified before they can be qualified for sharing. To begin pre-certification, call our customer service team. They will instruct you on the process to follow.

Visit your provider. It is your responsibility to confirm your provider or facility's continued participation in the MultiPlan Network and accessibility under your benefit plan. When scheduling your appointment, specify that you have access to the MultiPlan Network through your Sharing plan, confirm the provider's current participation in the MultiPlan Network, their address and that they are accepting new patients. Please follow pre-notification procedures as described above. To ensure proper handling of your Medical Need, always present your current benefits ID card upon arrival at your appointment. Please note: MultiPlan, Inc. and its subsidiaries are not

insurance companies, do not pay claims, and do not guarantee health benefit coverage.

Discount Cards

Prescription drugs are only eligible for sharing when provided by a Hospital as part of inpatient treatment or provided by a Facility during an outpatient surgical procedure. Medications are not otherwise shareable, but there are popular drug discount services available from independent third parties. We don't endorse or profit from any discount program, but we encourage you to contact them individually to learn how they may help. Here are some links to explore:

- www.RXassist.org/faqs/drug-discount-cards
- www.BlinkHealth.com
- www.GoodRX.com
- www.WeRX.org

Ask for discounts!

Even if a medical service is not eligible for sharing through Universal HealthShare, your PHCS providers may agree to extend a special discount to you for services rendered. At the very least, ask for one. They are not obligated to provide one to you but ask for one. It can only help.

Understand Your Explanations of Sharing (EOS)

Explanations of Sharing (EOS) notices are mailed to you periodically as you incur eligible medical expenses. They will describe:

- The portion of the expense that is shareable
- The portion of the expense that is owed by you

Know Your Non-Shareable Amount

Your Non-Shareable Amount or NSA is the amount of medical expenses you must pay before your medical expenses become eligible for sharing. Universal HealthShare offers multiple plans, so the amount you pay may vary. To learn your NSA amount, refer to your plan information in your Welcome Kit.



Making voluntary monthly contributions

For your monthly contributions to Universal HealthShare, including enrollment and membership fees, we ask that you use ACH as an alternative to credit cards. ACH stands for Automated Clearing House, and it's the lowest fee way to move money from bank to bank – often much lower than credit card transactions. To use ACH, call our customer service line and ask to be set up for ACH. They will help you in a one-time process that will allow you to make your voluntary contribution each month with less fuss and less expense. Before you get on the phone with them, please have your checking account information handy. You will need your bank address,

routing number and account number. Your bank routing number is a nine-digit code: the first set of numbers printed on the bottom of your checks, on the left side. Keeping costs lower is good for you and everyone else in your sharing plan!

Your Free Telemedicine Resources

If you are not experiencing an emergency, consider using our Tele-Medicine service. It's free and it allows you to contact a medical professional right away via your telephone for a consultation about next steps towards improved health and wellness. Telemedicine will often be the fastest, lowest cost way for you to access health care services because the consultations are available to you for no consultation fee. For telemedicine, register online at www.MDLIVE.com/FlexCare. To activate telemedicine consultations, or to register via phone, call 1 (888) 501-2405.



Primary Care & Urgent Care Visits

As soon as you join your sharing plan, primary care and urgent care visits are available for the consultation fees described in your sharing plan – regardless of whether your monthly Non-Sharable Amount has been met. But, for medical expenses in addition to the consultation fees that may happen during or as a result of such visits, your Non-Sharable Amount must be met before sharing can begin. These expenses may include, for example, medical tests or specialist referrals. If you have question about how a procedure will be handled, please call Customer Service.

Questions?

Read our Frequently Asked Questions at
www.UniversalHealthFellowship.org/FAQs/.



Do you need more help?

Lastly, if you don't find the answers to your questions here or on the website, or if you would just like to speak to a live person, we are ready to serve you. Our Member Services team can be reached at 1 (888) 366-6243, on Monday through Friday from 8:00 a.m. to 9:00 p.m. EST.

Important Links

- [Universal HealthShare Program & Guidelines](#)
- [Our Shared Faith and Beliefs](#)