



Kingdom *Catastrophic* Programs



Health Care Sharing Programs for
Individuals & Family

www.kingdomsharing.org

833.546.4478

Why Choose Kingdom

Your health is our mission!

Kingdom is committed to providing you the most comprehensive, affordable, flexible program to best fit your needs.

We at Kingdom HealthShare understand that not everyone is looking for an everyday health care sharing program. Some people are looking for a program that focuses on the catastrophically high, devastating medical bills. Kingdom sharing community is here to help.

This is Kingdom Catastrophic.



Hospitalization

The obvious reason for a Catastrophic. These events strike unexpectedly, our members can have the peace of mind knowing they are part of Multiplan PHCS Network, the largest network in the nation to choose from.



Emergency Services \$300 ER Visit Fee

When an emergency arises there is not time to ask questions, Kingdom is there for the sudden and serious injured or illnesses that arise on a moments notice. Emergency services provide expert care to save lives!



Telemedicine \$0 Consult Fee¹

Members have direct access to a doctor 24/7 via phone or video consultations. DialCare treats conditions such as allergies, flu, sinus infections, sports injuries, ear infections, fever, urinary tract infections and more!



Prescriptions 15% - 60% Savings²

Members will have access to prescription drug savings on generic and brand name drugs at over 60,000 participating pharmacies nationwide including CVS, Walgreens, Rite Aid, Walmart, and Kroger.

¹Not available for sharing. ²Careington Membership Discount Services

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SHARING SERVICES	CATASTROPHIC
Individual Sharing Amount (ISA)	▪ \$5,000 / \$10,000
Diagnostic / X-Ray Labs	▪ Out Patient. Pre-admissions and post In- ▪ Patient injury or illness. ISA applies
Specialists	▪ 100% sharing up to \$75 per visit post In-Patient ▪ Hospitalization or Out Patient Surgery
Telemedicine ¹	▪ \$0 Consult Fee
Prescription Discount Program	▪ Not Eligible for Sharing ▪ See Discount Services. EnvisionRX
Emergency Room	▪ \$300 Fee per visit
In/Out Patient Surgery	▪ 100% after ISA up to Maximum Sharing Limit
Hospitalization	▪ 100% after ISA up to Maximum Sharing Limit
Maximum Limit Per Incident	▪ \$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	▪ \$300,000 / \$500,000 / \$1,000,000
Membership Discount Services – Careington Discount Plan	
▪ Hearing Discounts	▪ EnvisionRX Prescription Discounts
▪ Lab Discounts	▪ Vitamins & Supplements Discounts
▪ Life Line Screening Discounts	

Monthly Contribution Amount

Per Incident Maximum									
\$150,000				\$250,000			\$500,000		
\$5,000 Individual Sharing Amount <i>per program year</i>									
Age Bands	Member	Member +1	Family	Member	Member +1	Family	Member	Member +1	Family
18-39	123.75	200.97	301.95	219.90	309.00	415.92	252.89	355.35	478.31
40-49	140.04	217.26	318.24	248.83	337.93	444.85	286.15	388.61	511.57
50-59	154.96	232.18	333.16	275.36	364.46	471.38	316.66	419.13	542.08
60-64	186.84	264.06	365.04	332.01	421.11	528.03	484.27	484.27	607.23
\$10,000 Individual Sharing Amount <i>per program year</i>									
18-39	103.13	167.48	251.63	183.25	257.50	346.60	210.74	296.13	398.59
40-49	116.69	181.04	265.19	207.36	281.61	370.71	238.45	323.84	426.30
50-59	129.14	193.49	277.64	229.47	303.72	392.82	263.88	349.27	451.74
60-64	155.70	220.05	304.20	276.67	350.92	440.02	318.17	403.55	506.02

Families of 6 or more, additional contribution amount of \$45 per additional child. Tobacco users, additional \$60 contribution amount per member. See Program Disclosures for full details, limitations and applicable ISA for all Sharing Services.

Membership Discount Services



Kingdom Members
enjoy additional
savings for services
designed to keep you
healthy!



DirectLabs is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry test at discounted prices, saving members **10% to 80%** off regular retail pricing at **over 3,000** certified labs nationwide. *Not available in HI, MD, MY, MJ, RI or MA. ND, SD, and VT off Specialty Lab testing only.*



Hearing Aids. Members have access to savings of **30% to 50%** on hearing aids at over 5,000 nationwide network providers.



Free online assessment. Members will receive access to a free thorough and confidential online assessment based on diet, lifestyle and body type. Members will then receive a personalized supplement recommendation, available for purchase at a **10% discount** off the normal retail price.



Life Line Screening is the leading international provider of community-based preventive health screenings. BLN provides affordable, convenient, high-quality screenings that are essential to the early detection of risk for stroke, heart disease, diabetes, osteoporosis and other conditions. **Savings from \$29 to \$80** off retail pricing.

THE CAREINGTON DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. d.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan.

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This program is ACA exempt. See www.kingdomsharing.org for full disclosures of Programs.

LEGAL NOTICES. The following legal notices are the result of discussions by Kingdom HealthShare Ministries, LLC or other healthcare sharing ministries with several state regulators and are part of an effort to ensure that Sharing Members understand that Kingdom HealthShare Ministries, LLC is not an insurance company and that it does not guarantee payment of medical costs. Our role is to enable self-pay patients to help fellow Americans through voluntary financial gifts.

GENERAL LEGAL NOTICE. You are enrolling in a Health Care Sharing Ministry administered by Kingdom HealthShare Ministries, LLC. A Health Care Sharing Ministry is not health insurance, and this program does not guarantee or promise that your Medical Expenses will be paid. A Health Care Sharing Ministry is a group of individuals who share a common set of ethical or religious beliefs and share Medical Expenses in accordance with those beliefs. The Members of this Health Care Sharing Ministry voluntarily share Medical Expenses with one another, and Kingdom coordinates this medical sharing. This program should not be considered as a substitute for an insurance policy. You are always liable for your own unpaid Medical Expenses

STATE SPECIFIC NOTICES. Alabama Code Title 22-6A-2. 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. 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 organization 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 organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arizona Statute 20-122. Notice: the organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not 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.

Arkansas Code 23-60-104.2. 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. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Florida Statute 624.1265. Kingdom HealthShare Ministries, LLC. is not an insurance company, and membership is not offered through an insurance company. Kingdom HealthShare Ministries, LLC. is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

Georgia Statute 33-1-20. 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. 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 organization 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 organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Idaho Statute 41-121. 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. 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 organization 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 organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Illinois Statute 215-5/4-Class 1-b. 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 Code 27-1-2.1 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 Revised Statute 304.1-120 (7). 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.

Louisiana Revised Statute Title 22-318,319. Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine Revised Statute Title 24-A, §704, sub-§3, 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. 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. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. 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.

Michigan Section 550.1867

Notice: Kingdom HealthShare Ministries, LLC operates this health care sharing ministry 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.

Mississippi Title 83-77-1. 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. 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 organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Missouri Section 376.1750. 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 Revised Statute Chapter 44-311. 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 Section 126-V:1. 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.

North Carolina Statute 58-49-12. 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. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will 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. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

Pennsylvania 40 Penn. Statute Section 23(b). Notice: 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 will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

South Dakota Statute Title 58-1-3.3. 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. 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 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.

Texas Code Title 8, K, 1681.001. 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.

Virginia Code 38.2-6300-6301. Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law 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.

Wisconsin Statute 600.01 (1) (b) (9). 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 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.

Sharing Services not available in MA, MD and VT

Careington Discount Plan Disclosure

THE CAREINGTON DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is available at Kingdomsharing.org. A written list of participating providers is available upon request. Member may cancel within the first 30 days after Effective Date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and Administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; 800-441-0380.

Our Statement of Beliefs

We believe in the sanctity and dignity of every human life, and that every life has a special meaning and purpose.

We believe that every individual has the constitutional and religious right to worship God in freedom.

We believe and agree in the religious and ethical principle of sharing with those who are less fortunate and who experience medical needs. (*Galatians 6:2*).

We believe that every person has the fundamental right to make their own choices about healthcare.

We believe and agree that it is our responsibility to God and our fellow members to engage in healthy living, and to avoid habits and behaviors which are harmful to the body.



Made with ❤️ in Texas

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