

Guidelines

As of January 1, 2022



크리스천들을 위해
의료비 염려 없는 세상을 만들어 가고 있습니다.

Health Care Sharing Ministry

“At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality.” (2 Corinthians 8:14⁺)

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.” (Galatians 6:2)

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January 1, 2022

Welcome to Logos Missions Christian Mutual Med-Aid!

Christian Mutual Med-Aid (hereinafter CMM) was started in 1996, as part of the sharing ministry of Logos Missions (Founder, Rev. Samuel D.W. Park) which was established in 1976.

The beginning of CMM was humble 25 years ago, but CMM is now a representative organization as a medical bill sharing ministry in Korean Christian communities, which currently shares more than \$10 million a year for medical expenses. CMM operations are based on this Biblical verse, "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality" (2 Corinthians 8:14). CMM has not had a single case where medical bill sharing was delayed or failed due to insufficient funds. CMM has also been growing steadily until now without increasing the amounts of monthly Gifts for membership in the last 20 years.

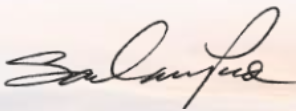
In addition, CMM is the only organization in the Korean American community that has operated in accordance with the regulations of the U.S. Department of Health, allowing organizations established before December 31, 1999 to engage in ministry.

Our hope is to help all true Christians help other Christian members live without worrying about medical expenses in the U.S. I continue praying that our members can also apply the same sharing to all participants in the future as we have for members for the last 25 years.

Lastly, all CMM ministers have been constantly praying. Whenever there are patients, we pray for them and support them abundantly without frugality. Even if a member's illness is not curable by medicine or with money, we pray desperately that the member will be cured by the touch of our Lord's almighty hand and with healing in its wing.

Once again, welcome to Logos Missions Christian Mutual Med-Aid. We respectfully ask you to have a keen awareness of the other organizations that resemble ours.

Thank you and May the grace of our Lord be with you.



*Rev. Samuel D.W. Park
Founder and President*

**Logos Missions
Christian Mutual Med-Aid**

Disclaimer: Logos Missions Christian Mutual Med-Aid (hereinafter "CMM") is a Christian health care sharing ministry, facilitating the sharing of medical expenses of its members. CMM is NOT an insurance company. Including these Guidelines, the plan of CMM operation or any other CMM document must not be considered as an insurance policy. All assistance from CMM for your medical bills is coming from the totally voluntary participation of CMM members. Herein, membership or being a "member" of CMM is a missionary concept and signifies participation in and support a health care sharing ministry. Regardless of medical expenses sharing and operation of CMM, you are solely responsible for payment of your medical bills.

Legal Notices

Alabama

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.

Alaska

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Arizona

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

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Florida

CMM is not an insurance company, and membership is not offered through an insurance company. CMM is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

Georgia

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Idaho

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Illinois

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Indiana

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Kentucky

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

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

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.

Maryland

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Michigan

Notice: The organization that 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 are 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

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

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

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

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

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.

Oklahoma

Notice: This is not an insurance policy. It is a voluntary level that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the level is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Pennsylvania

Notice: This publication is not 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

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

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

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

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

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.

I. Introduction, Overview

A. Biblical Overview

Logos Missions Christian Mutual Med-Aid (hereinafter CMM) began in 1996 as a not-for-profit organization, federally recognized as a 501(c)(3). Under Logos Missions, there is The Korean Christian Journal (KCJ), Christian Mutual Med-Aid (CMM), Logos House, and Logos Chapel. All are operated by Logos Missions, Inc. In addition to our health care sharing ministry, we dedicate to offer a complimentary subscription to KCJ, the usage of the Logos House, prayers at Logos Chapel, and various other services to our members through corporative ministry.

CMM is a biblically-based health care sharing ministry. We are spreading God's love by helping each other's medical expenses with members who voluntarily participate in our ministry. CMM is not an insurance company and should not be referred to or considered as a substitute for any other type of health or medical insurance. As found in Galatians 6:2, the mission of CMM is to bring glory to God by fulfilling the law of Christ through carrying each other's burdens. All members participate voluntarily because they are willing to perform the Biblical principles of Christianity in their lives. The basis of a member's participation is purely founded on the member's belief and hope to voluntarily support the members and mission of Logos Missions Christian Mutual Med-Aid.

For centuries, the Body of Christ has met the needs of its believers through acts of benevolence. Among the Scriptures supporting this are:

Galatians 6:2 - Carry each other's burdens, and in this way you will fulfill the law of Christ.

2 Corinthians 8:14 - At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality.

1 John 3:17 - If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?

Acts 4:34-35 - There were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone who had need.

B. Guidelines Govern

1. The Guidelines govern how CMM operates, and as a health care sharing ministry, CMM will follow its Guidelines on how medical bills are shared.
2. No statement by any person on behalf of CMM may alter, amend or expand the Guidelines. CMM Guidelines will take precedence over any other cases.
3. Effective Guidelines will be applied at the time of receiving medical services.
4. The most updated Guidelines will be available for download on the CMM website or by mail upon request.
5. The Guidelines may be amended and updated from time to time if necessary. All amendments to the Guidelines are effective from the date of the documentation. Any such amendment or update will be announced in the monthly CMM newsletter in The Korean Christian Journal.

C. No Liability or Obligation to Ministry or other Members

Logos Missions Christian Mutual Med-Aid is **NOT** an insurance company. Furthermore, no contract or obligation exists to provide indemnification or compensation for the member's medical expenses between the Logos Missions Christian Mutual Med-Aid and an individual member or among members.

Logos Missions Christian Mutual Med-Aid reminds you that voluntary membership and voluntary monthly Gifts sent to CMM do not guarantee the sharing of CMM members' medical bills. You understand that your voluntary monthly Gift is to help other CMM members who are in financial, physical, and spiritual need and does not guarantee the eligibility for your health care bills being shared.

Regardless of the medical expense sharing and operations of CMM, you are solely responsible for the payment of your medical bills.

D. Exemption under the Affordable Care Act

CMM is not a substitute for medical insurance as required by law. However, CMM can be used as an exempted organization from the Individual Mandate to purchase insurance under the Affordable Care Act (aka Obama Care). The Affordable Care Act contains a provision that exempts the members of health care bill sharing ministries from insurance requirements and those members are not subject to penalties.

Excerpt from H.R. 3590:

U.S. Patient Protection and Affordable Care Act (p. 128):

"(1) IN GENERAL

"(2) RELIGIOUS EXEMPTIONS

"(A) RELIGIOUS CONSCIENCE EXEMPTION.

"(B) HEALTH CARE SHARING MINISTRY.

"(i) IN GENERAL—Such term shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.

"(ii) HEALTH CARE SHARING MINISTRY—The term 'health care sharing ministry' means an organization

"(I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),

"(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,

"(III) members of which retain membership even after they develop a medical condition,

"(IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and

"(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.

E. Administrative Costs

A portion of members' monthly Gift is used for administration costs to operate the ministry. Logos Missions Christian Mutual Med-Aid's annual audit report is announced annually through mass media and the audit report is also provided to members upon request.

II. What are membership requirements?

A. Confession of faith as a Christian

To participate in CMM, an individual must:

1. Accept Jesus Christ as his/her personal Lord and Savior (John 1:12; Romans 10:9).
2. Confess to being a follower of Jesus Christ (1 John 4:15).
3. Live according to Biblical principles (Galatians 6:2).
4. Be a faithful member of the Body of Christ and attend worship services on a regular basis (Hebrews 10:25).

B. Healthy Christian Lifestyle

To participate in CMM, an individual must: (1 Corinthians 6:19-20)

1. Abstain from the usage of all kinds of tobacco, drugs, and illegal substances.
2. Abstain from the improper and abusive usage of prescription medications or over-the-counter medications, and follow the biblical teaching on alcohol (Proverbs 23:20; Galatians 5:21; Ephesians 5:18).
3. If a person is not in accordance with Guideline B-1 and B-2, he or she will not be able to join or maintain the membership.
4. Only engage within the Biblical principles of Christian marriage between one biological man and one biological woman, and follow the Biblical teachings on sexual life (Genesis 1:27-28; 2:23-24).

C. USA Address

All CMM members, including overseas missionaries, are asked to have a US mailing address.

D. Membership eligible age

Under the age of 65

(Example 1)

Q. I turn 64 this month. Is it possible for me to join?

A. Yes, it is possible. However, even if you join before the age of 64, on the first day of your 65th birth month, your membership will be automatically ended. CMM will send an explanatory letter via postal mail two months before the 65th birthday and will guide you by phone, e-mail, or postal mail one month before the end of membership.

III. What is a member's role?

CMM, a health care sharing ministry, is operated by Logos Missions Inc. Therefore, CMM's members may participate in a variety of cooperative ministry work as the members of Logos Missions and receive a share through its ministry as CMM members.

A. Monthly Gift

1. A Gift is a monetary amount given voluntarily for the purpose of assisting with eligible medical bill sharing requests from CMM members. CMM oversees and

facilitates this process. Gifts are sent by members with the understanding that their medical bills may not be shared.

2. Your monthly Gift may be paid via check or automated payment (through Automated Clearing House (ACH) or credit card). CMM members are asked to contact CMM by phone (773-777-8889 ext. 5005), by text (202-915-3539), or by postal mail if there is any change of payment method. All returned checks or denied ACH will incur a minimum \$20.00 service fee. Reminders are regularly sent to members who have not sent in their monthly Gifts.
3. The monthly Gifts are due on the 1st day of each month. Gifts can be mailed to the following address:

**Christian Mutual Med-Aid
Attn: Accounting Department
2315 Sanders Rd., Northbrook, IL 60062**

Note: CMM Gifts may not be exempt from Section 5000A(d)(2)(B) of the Internal Revenue Code (with the exception in the state of Missouri are tax-deductible). However, additional donations or offering to CMM (over the CMM Gift amount) are tax-deductible.

IV. How do I join?

1. Membership Join Forms can be submitted online or offline.
2. The following documents are required for minors under the age of 18 to join as a primary member:
 - (1) Legal Guardianship for those whose birth parents do not currently reside in the United States.
 - (2) Birth Certificate or a document proving family relationship for those whose birth parents currently reside in the United States.
3. Last day to join:

The last day to submit the Membership Join Form is the end of each month and the membership will be effective the first day of the following month. This provision applies to all new, re-join, and add-a-family-member as well as all other types of membership.

V. What are membership levels?

An individual or a family will be asked to select the most suitable level. However, the dependent child(ren)'s level will have to be selected at either an equal or lower level than the parent's level. Up to \$150,000 per illness will be eligible for sharing for all levels. Sharing Range and Personal Responsibility vary according to each level. Discounts on monthly Gifts will apply to Gold Plus and Gold memberships if a family of two or more joins.

(Example 2)

Q. *My spouse and I are Bronze members, but our children want to join in the Gold Plus level. Can children join their parent's membership?*

A. *No, because the children's level needs to be either the same or lower than the primary (parent) member's level. If the children want to join at the Gold Plus level, which is a higher level than the parents' Bronze, one parent can upgrade to Gold Plus or the children can join as an independent primary member at a Gold Plus level.*

A. Gold Plus

1. Eligible medical bills include Emergency Room visits, doctor office visits, diagnostic tests, prescription medications for 6 months, hospitalization and surgery (including one-day surgery). Both parents are asked to join as Gold Plus members for maternity eligibility (refer to **Guideline XX**).
2. Gold Plus members have a Personal Responsibility for the first \$500 of eligible medical bills each membership anniversary cycle (one year from the official Gold Plus membership start date).
3. Gold Plus members are eligible for Well-Being Care up to \$500 per year (per Gold Plus membership anniversary).
 - (1) Annual physical examinations, blood tests, urine analysis, bone density tests, mammograms (breast cancer tests), pap smears (cervical cancer tests) and vaccine immunizations are included as preventive care services (Well-Being Care).
 - (2) Gold Plus members are eligible for Well-Being Care after six months of participation or level change in the first year and are eligible at any time from the second year of Gold Plus participation.

(Example 3)

Q. I became a Gold Plus member in May 2021. What is my membership per year anniversary?

A. If you joined or upgraded the level to Gold Plus effective in May 2021, your membership per year anniversary is from May 1, 2021 to the end of April 2022.

The Personal Responsibility of \$500 will be applied to eligible medical expenses per anniversary year. Since the Well-Being Care medical bill is eligible after 6 months of participation, Well-Being Care medical bills will be shared from November 1, 2021 to the end of April 2022 in the first year of joining. Starting the second year, from May 1, 2022 to the end of April 2023, the Well-Being Care medical bills will be shared within the \$500 range every year. However, any unused Well-Being Care allowance will not be carried over.

B. Gold

1. Eligible medical bills include Emergency Room visits, doctor office visits, diagnostic tests, prescription medications for six months, hospitalization and surgery (including one-day surgery).
2. Gold members have a Personal Responsibility of the first \$500 of each eligible medical bill. If there is 3-month gap between treatments even for the same illness, the Personal Responsibility will reset as a new incident.
3. Well-Being Care is not eligible for sharing.

C. Silver

1. Eligible medical bills under Silver level only include hospitalization and/or surgery (including one-day surgery).
 - (1) Medical bills for doctor visits, examinations, inpatient hospitalization, and surgery expenses that are incurred at the time of hospitalization and/or surgery will be eligible for sharing.
 - (2) Medical bills for prescription medications and outpatient expenses (doctor visits, treatments before and after hospitalization and/or surgery) are not eligible for sharing.

- (3) Emergency Room visits are not eligible for sharing. However, if the visit to the ER leads to inpatient hospitalization and/or surgery directly in the same hospital, then it will be eligible for sharing. **(Note: overnight stays at the Emergency Room are not considered as inpatient hospitalization.)**
- 2. Silver members have Personal Responsibility of the first \$1,000 of each eligible medical bill. If there is a 3-month gap between treatments even for the same illness, Personal Responsibility will reset as a new incident.
- 3. Well-Being Care is not eligible for sharing.

D. Bronze

- 1. Eligible medical bills under Bronze level only include hospitalization and surgery (including one-day surgery).
 - (1) Medical bills for doctor visits, examinations, inpatient hospitalization, and surgery expenses that are incurred at the time of hospitalization and/or surgery will be eligible for sharing.
 - (2) Medical bills for prescription medications and outpatient expenses (doctor visits, treatments before and after hospitalization and/or surgery) are not eligible for sharing.
 - (3) Emergency Room visits are not eligible for sharing. if the visit to the ER leads to inpatient hospitalization and/or surgery directly in the same hospital, then it will be eligible for sharing. **(Note: overnight stays at the Emergency Room are not considered as inpatient hospitalization.)**
- 2. Bronze members have Personal Responsibility for the first \$5,000 of each eligible medical bill. If there is 3-month gap between treatments even for the same illness, Personal Responsibility will reset as a new incident.
- 3. Well-Being Care is not eligible for sharing.

NOTE: CMM does not accept new members for Gold Medi-I, II level (Applied, March 2018)

A. Gold Medi-I

- 1. Applicable only to ages 65 and over; Medicare A & B are required.
- 2. Gold Medi-I members have Personal Responsibility for the first \$500 of eligible medical bills each membership anniversary cycle (one year from the start date of official Gold Medi-I membership) including hospitalizations, surgery, doctor office visits, tests, Emergency Room visits, urgent care and prescriptions. However, Personal Responsibility will be waived if the amount paid or adjusted by Medicare or other resources is higher than the applicable Personal Responsibility. Up to 20% of the Medicare approved amount is eligible for sharing.
- 3. Medical bills for health care services received outside of the U.S. are not eligible for sharing.

4. Well-Being Care includes regular physical examinations, blood tests, urinalysis, bone density tests, mammograms (breast cancer tests), pap smears (cervical cancer tests) and immunization vaccines.

B. Gold Medi-II

1. Applicable only to ages 65 and over; Limited only to members who do not have Medicare A & B.
2. Gold Medi-II members have Personal Responsibility for the first \$500 of eligible medical bills each membership anniversary cycle (one year from the official Gold Medi-II membership start date) including hospitalizations, surgery, doctor office visits, tests, Emergency Room visits, urgent care and prescriptions. However, the applicable Personal Responsibility will be waived if the amount paid or adjusted by other resources is higher than the applicable Personal Responsibility. Up to 20% of qualifying medical bills will be shared.
3. Medical bills for health care services received outside of the U.S. are eligible for sharing.
4. Well-Being Care includes regular physical examinations, blood tests, urinalysis, bone density tests, mammograms (breast cancer tests), pap smears (cervical cancer tests) and immunization vaccines.

E. CMM-Merciful Share

1. If CMM members' eligible medical expenses exceed the maximum ministry sharing limit (\$150,000 / illness) and the illness occurs after a year of membership (12 consecutive months), the exceeded amount is shared by the additional Gift that is calculated by the total number of CMM member units per illness.
2. CMM will inform all members through our monthly CMM newsletter in The Korean Christian Journal when CMM-Merciful Share is asked.
3. After 12 consecutive months of membership, the member is eligible for the increase of CMM-Merciful Share, \$100,000 per year until reaching a maximum of \$1,000,000 for the same illness.
4. Every member will participate in CMM-Merciful Share.

VI. What is CMM-Sympathy Share?

CMM-Sympathy Share is a ministry to offer condolences to the grieving family. There are no additional Gifts required to participate in **CMM-Sympathy Share**.

If a member dies as a direct result of an eligible health need that is being shared by CMM and the deceased member has held their membership for more than two consecutive years before death, CMM will share 100 times of the average monthly Gift that the member sent during the membership. If a deceased member has held their membership for less than two consecutive years before death, then CMM will share \$500. To receive the sharing under **CMM-Sympathy Share**, provide CMM with a copy of the Death Certificate and/or a document containing the written evidence identifying the person with authority to receive the sharing, such as Affidavit of Heirship.

However, even if there is an ongoing, eligible shared need, but the death is a result of the member's suicide or the death is due to the member's abuse of alcohol, tobacco, and/or the illegal use of drugs, the member's death will be ineligible for sharing under **CMM-Sympathy Share**.

VII. What is a unit?

The monthly Gift is determined by the number of units.

- A. **One Unit:** One qualifying individual
- B. **Two Units:** Two qualifying immediate family members (e.g. a husband and a wife, single parent and dependent child(ren))
- C. **Three Units:** Three or more qualifying immediate family members (e.g. parents and child(ren))
- D. Dependent children will be considered as one unit regardless of the number in a family.

(Example 4)

Q. How many units would it be when two parents and their three children join?

A. Dependent children are one unit regardless of number; therefore, two parents and their three children are considered as three units. If a family of two parents and one child or two parents and three children join at a Bronze level as three units, the monthly gift for each family will be the same at \$120.00.

- E. The dependent child's membership level cannot be higher than the parents' membership level (refer to ***Example 2***).
- F. Dependent: An unmarried, legally or financially dependent child under the age of 26 will be considered as an immediate family member
 - 1. For those over the age of 18, proof of a child's dependency status will have to be submitted at the time of joining (e.g. the first page of parents' income tax return form indicating the child as a 'dependent').
 - 2. In case a relative or acquaintance other than the parents is a guardian, the guardian is regarded as an immediate family if he or she has a legal guardianship issued by the court. The child(ren) can join as the guardian's dependent.
 - 3. Children who are no longer legally (e.g. married) or financially dependent or have reached their 26th birthday will need to become one unit as an independent CMM member and need to be separated from a parents' or guardian's membership.
 - 4. CMM will send Separation of Dependent Form and a letter guiding how to become a 'new' independent member two months ahead of the separating child's 26th birth month.
 - (1) For an independent membership, Separation of Dependent Form has to be submitted within the specified time. Then, the new membership of an independent child will be effective on the first day of the child's 26th birthday month.
 - (2) The entire medical history of the dependent will be automatically transferred to his or her new membership as an independent member.
 - (3) If CMM does not receive Separation of Dependent Form, the membership of the separating child will be considered as a voluntary cancellation and the membership will end on the first day of his or her 26th birthday month.
 - (4) If the independent child wants to join later, Membership Re-Join Form has to be submitted.

VIII. What are Level Change, Re-join, Delinquency of Membership, and Cancellation by the Member?

A. Level Change

1. CMM members are asked to submit level change requests in writing by postal mail, email (**msd@cmmlogos.org**), text (**803-408-5512**) or fax to (**773-777-0695**) by the last day of the prior month of the effective change month.
2. Refer to **Guideline XIII** on the eligibility of sharing according to the level change.

B. Re-Join

Re-join is possible at any time, but re-join members are asked to meet all requirements of new members.

1. Submit the Membership Join Form.
2. Revalidate the qualification of membership.
3. Re-screening of pre-join conditions. (All illness related medical bills that were shared as a formal member will be considered as a pre-join condition.)

C. Delinquency of Membership

1. If the member is delinquent, all medical bills including already submitted bills will not be eligible for sharing regardless of the date of medical service.
2. If a member fails to abide by the qualification requirement for living a healthy Christian lifestyle according to the medical record but not limited to, as stated in these **Guidelines (II. B)** the membership will be considered delinquent. If the member wishes to re-join, the member must provide proof (result of a blood test and medical record) of his or her membership qualification when submitting a Membership Join Form.

(Example 5)

Q. A membership was ended due to drinking and smoking, but the member is no longer dependent on alcohol or tobacco. What would prove the member's qualifications?

A. The result of a blood test and medical record must be submitted to prove that the member is not dependent on the usage of tobacco or alcohol. This must be submitted with the Membership Join Form.

3. If a member does not fully disclose his or her medical history or medical record, hides information, or provides false, incomplete, or incorrect information, the submitted medical expense sharing request will be declined and the membership will be considered delinquent.

4. If a member forges medical sharing needs information, the membership will be considered delinquent.
5. If a member uses profanity, slander and/or abusive words toward Logos Missions Christian Mutual Med-Aid ministers and disrupts its ministry, the membership will be considered delinquent.
6. If a member purposely creates false statement or rumor to cause financial damage or interfere with the ministry, the membership will be considered delinquent.

D. Cancellation by the Member

1. If a membership is canceled, all medical bills including already submitted bills will not be eligible for sharing regardless of the date of service (with an exception of death).
2. Cancellation requests need to be submitted in writing by the end of the month before cancellation effective month via **USPS, email (msd@cmmlogos.org), fax (773-777-0695), or text (803-408-5512).**
3. Voluntarily monthly Gifts will be refunded if the new member submits the cancellation request to CMM in writing on or before the 10th day of the first effective month and the membership join is properly canceled.
4. The request to cancel the cancellation of membership needs to be submitted in writing on or before the 10th day of the effective month.
5. If any member's monthly Gift is not received for three consecutive months, the membership is considered as voluntary cancellation by the member, regardless of any subsequent written notice requesting the cancellation by the member. The membership will be canceled as of the first month of the non-payment.

IX. How is medical expense sharing needs processed?

Because Logos Missions Christian Mutual Med-Aid is not an insurance company, there is no designated hospital or doctors. Therefore, a member can receive medical services at any hospital and doctors not only in the U.S. but worldwide, including in Korea. If medical treatment was received abroad, the member is asked to submit all related documents translated into English.

The members are asked to contact the 'CMM Needs Processing Department' before visiting the hospital for information on how to register as a patient, necessary documents, sharing eligibility on medical services, prayer requests and more.

1. To have assistance through the medical bill sharing ministry with other members, the members are asked to maintain active membership and its level in good standing.

2. Members who submitted bills for sharing are responsible for keeping patient membership and medical credit lines in good standing with medical providers.
3. Membership applicants are asked to provide lifestyle information as Christians during the membership join process.
4. The members are asked to provide accurate medical information. As occasion demands, CMM may request the member's medical record.

If a member or prospective member becomes aware of any medical history which was not reported during the Membership Join process, a member or prospective member will be asked to notify CMM immediately. Failure by a member or a prospective member to disclose his or her accurate and complete medical history on their Membership Join Form will result in the delinquency of membership.

A. Before Visiting a Medical Facility

1. Hospital Visit Notification

Except in the case of an emergency, a member is asked to inform CMM Needs Processing Department of their health status and the purpose of the visit 4-5 days before any scheduled medical procedure, hospitalization, surgery or treatment. The member will also be asked to check sharing range for medical bills within the membership level and can also request prayers.

- (1) Make sure to obtain accurate information for needs processing requests to avoid any delays in the sharing process when submitting medical bills.
- (2) In case of emergency hospitalization, surgery or treatment, the member is asked to contact CMM within 48 hours.

(Example 6)

Q. I fell and injured my ankle while exercising. I am trying to get treatment from a chiropractor. Before the treatment, I would like to find out if it will be eligible for sharing.

A. Thank you for your inquiry regarding medical bill sharing before visiting the medical provider. For your inquiry, the medical bill for the treatment from a chiropractor will not be eligible for sharing according to CMM Guidelines. If a rehabilitation treatment is needed due to ankle injury or an accident, a prescription (referral) from a specialist is needed and up to 45 sessions of rehabilitation or physical therapy will be eligible for sharing. (Applicable for Gold Plus and Gold membership ONLY)

B. At the Medical Facility

1. What do I do when I am at the medical facility?

- (1) Members are asked to register as **'Self-pay'** or **'Uninsured'** patients. Logos Missions Christian Mutual Med-Aid is a health care sharing ministry, not an insurance company. After members received medical services from a medical provider, the medical provider cannot "request payment for the service" directly from CMM. Therefore, the members are asked to register as 'Self-pay' or 'Uninsured' when visiting a medical provider. If registering as a self-pay patient makes it difficult to use the medical facility, the member is asked to contact CMM Needs Processing Department to have appropriate assistance.

- (2) Documents needed from the medical provider:
Members are asked to request an **'Itemized Bill'**, and a **'Proof of Payment'**, or an **'Itemized Receipt'** (receipt detailing medical service information).
- (3) Payment of medical expenses:
The member will pay for the medical bill first then request a share from CMM. If the medical bill is too large to pay, the member will be asked to contact CMM Needs Processing Department to have appropriate assistance.
- (4) Discount request on the medical expenses:
The members are asked to request medical expense discounts or financial assistance aids for **"Self-pay"** or **"Uninsured"** patient from the medical provider. This is an important factor to maintain a low monthly Gift for CMM members. Discount is the reduced amount after applying 'Self-pay' or 'Uninsured' patient discount, hospital charitable care, prepaid discount, and other medical bill discounts.

If, because of the member's own efforts, the itemized bills reflect discounts or reductions from the doctor(s), hospital, or any other provider, the reduction amount will be applied to adjust Personal Responsibility. Most medical providers have special adjustments available for **"Self-pay"** patients.

Please be sure to notify your health care provider at the time of service to secure such discounts.

C. What is Personal Responsibility?

As a body of Christ, according to Galatians 6:5, "for each one should carry his own load", our members have a Personal Responsibility for each qualifying medical incident. Members are asked to bear their own Personal Responsibility within their level for qualifying medical bills.

When joining CMM, members have voluntarily chosen the level of monthly Gift and Personal Responsibility (the amount which a member is asked to pay first) that they can afford to pay. Each level has a specific Personal Responsibility and in exception to the Gold Plus level, Personal Responsibility occurs per incident.

If more than one qualifying illness is treated during the same hospital stay, only one Personal Responsibility applies for one illness.

(Example 7)

Q1. What is the difference in Personal Responsibility between Gold Plus and Gold Level?

A1. After 3 months of participation as a Gold Plus member, a member visited the hospital for treatment for severe abdominal pain. The total medical bill was \$1,000 (included medication) and the member received a \$300 discount on the bill. The member is shared \$500 after paying the personal responsibility of \$500 from the total bill amount. In this case, the \$300 is the discounted amount from the \$500 personal responsibility, and the member will pay the remaining \$200. This is applied to Gold members as well. However, if the same member received treatment at Emergency Room due to an accident within 1 year of participation, the Gold Plus member will receive the total payment made for the ER visit from CMM since the personal responsibility of

\$500 was paid in full when he or she was treated for the severe abdominal pain. However, the Gold member in the same case, the ER visit, and the abdominal pain treatment are considered as separate incidents and he or she will need to pay \$500 (each eligible need) for each incident.

Q2. *How is Bronze level member's Personal Responsibility applied for a medical bill incurred due to surgery?*

A2. *If a Bronze level member incurs \$15,000 in medical bills due to a broken leg, the member is asked to pay \$5,000 for his or her personal responsibility. However, if the member received a \$5,000 discount as a self-pay patient and the amount is reflected on the bill, the discounted amount of \$5,000 will be applied to adjust the member's Personal Responsibility and the remaining \$10,000 will be shared.*

D. After Visiting the Medical Facility

1. How do I request medical bill sharing?

- (1) Member will be asked to submit medical bill sharing request to CMM within one year of the Date of Service (DOS). For medical bills older than one year, up to 60% of the total amount of qualifying medical bills will be eligible for sharing.
- (2) If the bills are placed with the collection agency due to the carelessness and irresponsibility of the member, up to 60% of the total amount of qualifying medical bills will be eligible for sharing.
- (3) For a smooth medical expense sharing process, the member is asked to submit a completed Needs Processing Form provided by CMM, an Itemized Bill and a Proof of Payment.
- (4) We request that medical bills and Well-Being Care bills be submitted separately.
- (5) Members are asked to keep a copy of all documents submitted to CMM for their personal record.
- (6) CMM will notify a member's medical bills receiving status via email. It will not be notified by phone or mail.

E. Medical Bill Sharing Request Form and Documents Needed for Submission

1. Medical Bill Request Forms (4 pages)

- (1) Needs Processing Request Form
- (2) Explanation of Condition and Prayer Request Form
- (3) Health Information Release Authorization Form
- (4) Needs Processing Worksheet

2. Well-Being Care Medical Bill Request Form (1 page)

Well-Being Care Processing Form: Complete this form only for the Well-Being Care bill, not for the treatment medical bill, applicable for Gold Plus members only.

3. Communication Consent Form

To protect our members' personal medical information, CMM may discuss medical records only with the member who was treated at the hospital. If needed, the member

may submit a Communication Consent Form to designate a delegator. Then CMM may share information related to the member with the delegator. The member may withdraw the consent form at any time.

4. Itemized Bill & Proof of Payment

(1) Itemized Bill

This is a medical bill issued by a medical provider. It includes the patient's name, medical provider information, date of service, treatment details, and the billing amount.

(2) Proof of payment for medical expenses

- a. If a member made a payment for medical expenses, a proof of payment such as a receipt issued by the medical provider, a copy of the front and back of the cashed check, or a credit card receipt needs to be submitted. The patient's name, the name of the medical provider, date of payment, and the amount paid need to be included on the receipt.
- b. If a member is submitting a credit card transaction statement as a proof of payment, the personal account number is asked to be concealed for privacy and security reasons.
- c. If a member is submitting a receipt of cash payment as a proof of payment, the seal which has the name of the medical provider and the address needs to be on the receipt.

F. Additional Medical Bills Request (ADD-ON)

Any additional medical bills may be submitted later; the member's name and membership number should be clearly marked, with **"ADD ON"** placed on all additional bills and/or related documents. When a member is submitting additional sharing needs, completed Needs Processing Form with an explanation about the progress of the illness and Needs Processing Worksheet needs to be submitted.

G. Access to Personal Medical Records

CMM may request the member's medical records (MR) from medical providers to determine the eligibility of sharing according to the Guidelines on the Needs Processing Request submitted by the member. CMM may request a Health Information Release Authorization Form from the member to request MR to the medical provider directly, in such case it may delay the medical bill sharing process.

H. Missing documents to be submitted within 90 days

The medical needs request process may take approximately 30-60 days once all necessary documents have been submitted. If a portion of medical bills submitted to CMM is incomplete or needs to be supplemented, CMM will notify the members and ask them to complete their submission by providing the missing sections or documents within 90 days of the initial request date.

I. Submitting Needs Processing Form

In accordance with HIPAA, the medical bill request form and documents can be submitted by postal mail, fax or email.

Mailing Address:

Christian Mutual Med-Aid
Attn: Needs Processing Department
2315 Sanders Road
Northbrook, IL 60062

Fax (Needs Processing Dept.): 773-777-0004

Email (Needs Processing Dept.): Please call 773-777-8889 ext) 5003 for encrypted email and the instruction before submitting any documents containing confidential information.

X. What if a member has other payment sources such as Medicare, Medicaid, Insurance, Worker's Compensation, Hospital Bill Discounts?

1. Any portion of bills that are covered by an insurance company, Medicare, Medicaid, Worker's Compensation, or any other source that is obligated or willing to pay are not eligible for sharing.
2. If payment, adjustment or compensation has been made by a third party after the medical needs were shared by CMM, the amount shared by CMM needs to be promptly returned in full to CMM ministry. Failure to do so may result in the delinquency of membership.
3. If a part of the qualifying need is paid by any other source or self-pay discount, the adjusted amount is applied to adjust the Personal Responsibility.
4. CMM is secondary to other potential payment sources. If a CMM member has insurance or is eligible/qualified for Medicare, Medicaid, Worker's Compensation, deductive benefits, or any other resources designed to pay medical bills in whole or in part, such sources of payment are requested to be pursued by the member before submitting bills for determination of sharing eligibility.
5. If the member fails to request for and/or accept sources of payment available, the amount which could have been paid through other sources is not eligible for sharing by CMM. Regardless of medical expenses sharing and the operation of CMM, you are solely responsible for the payment of your medical bills.
6. If a member was injured and the involved party fails or refuses to pay, the medical needs may be eligible for sharing. The injured member should pursue a legal remedy. If a member was a victim of a crime, the member is asked to request Crime Victim Compensation in the city or state of occurrence.

XI. What are Pre-Join Conditions?

A pre-join condition is any medical illness or condition with signs, symptoms, related tests, and/or medical treatments (including prescription medications) before joining CMM.

A. Are medical expenses for pre-join conditions eligible for sharing?

For pre-join conditions with signs, symptoms, tests, or treatments (including prescription medications) that occurred during the 12-month period before the start date of membership, the medical bills for the illness may be shared after 12 months of participation (Sharing amount will be determined per yearly sharing range after 12 months of membership). However, the medical bill sharing for pre-join conditions such as diabetes, high blood pressure, high cholesterol, cardiovascular conditions, etc. is determined as stated below:

1. Pre-Join Conditions I

(1) Diabetes, Hypertension, High Cholesterol Illness

The medical bills for pre-join diabetes, hypertension, or high cholesterol will be shared within the yearly sharing range (refer to **TABLE A** below) if the member has not been hospitalized related thereto within a 12-month period before participation.

However, a prescription medication for pre-join conditions will not be shared. Any such member or medical provider may be asked to submit a medical record to determine the eligibility for sharing.

(Example 8)

***Q.** I was diagnosed with diabetes and have been taking prescription medications before joining at a Gold Plus level. However, I was not hospitalized or treated for such an illness 12 months before joining. If I have a medical bill for treatment at Emergency Room for diabetes complications after eight months of participation, is the medical bill eligible for sharing?*

***A.** Since there was no inpatient treatment for 12 months before joining and the incident occurred within 12 months of joining, the medical bill will be shared up to \$15,000 as sharing range for the first year. However, the prescription medication for diabetes that has been taken before membership is not eligible for sharing.*

(2) Cardiovascular Conditions

If cardiovascular conditions such as heart attack, coronary artery disease or stroke caused by arteriosclerosis (1) has been declared "cured" by a doctor, (2) has not shown signs, symptoms, testing, or required treatments for one full year before joining, and (3) has not required prescription medications related to cardiovascular conditions other than aspirin, the medical bill is eligible for sharing within the sharing range according to the years of membership, as indicated in **TABLE A** (see below).

(Example 9)

***Q.** I have been taking low-dose aspirin (baby aspirin) and prescription medications for high blood pressure and high cholesterol before joining. For one year before joining, there weren't any symptoms such as chest pain, etc. tests, or treatments other than the medications listed. If I receive angioplasty with stent placement due to angina after 18 months of Gold Plus membership, are the medical bills eligible for sharing?*

A. There were no signs, symptoms, tests or treatments for 12 months before joining, and the medical bills for the stent procedure incurred after 18 months of participation. Therefore, medical bills will be shared up to \$25,000 as the second year sharing range. However, the medications for high blood pressure, high cholesterol and low dose aspirin will not be shared.

TABLE A: Yearly Sharing Range (Anniversary Year)

First Year	\$15,000	Total of \$15,000
Second Year	Additional \$10,000	Total of \$25,000
Third Year	Additional \$25,000	Total of \$50,000
Fourth Year	Additional \$100,000	Total of \$150,000

2. Pre-Join Conditions II

(1) Other pre-join conditions with sharing range

For pre-join conditions with signs, symptoms, hospital/clinic visits, tests (blood test, radiology, etc.) or treatments (including prescription medications) that occurred during a 12-month period before the start date of membership, the medical bill for the illness may be shared after 12 months of joining according to the yearly sharing range (refer to **TABLE B** below). However, heart conditions and cancer are exceptions (refer to **Guideline XVIII**).

(2) The amended provision applies to new members joining after January 1, 2022.

For current members, it applies to only the medical bills incurred after the amendment if the medical bills for the same illness have not yet been requested for needs sharing until after amendment (Amended, January 1, 2022). However, although the medical bill for an illness was ineligible before the amendment, the medical bill for the same illness incurred after 1 year of the amendment is eligible for sharing according to the amended guideline (based on the date of service).

TABLE B: Yearly Sharing Range (Anniversary Year)

Second Year	\$15,000	Total of \$15,000
Third Year	Additional \$10,000	Total of \$25,000
Fourth Year	Additional \$25,000	Total of \$50,000
Fifth Year	Additional \$100,000	Total of \$150,000

(Example 10)

Q1. Before joining as a Gold Plus level member on January 1, 2022, vaginal discharge began gradually around November 2021. During my first year of membership, I had an ultrasound test at the hospital and began taking prescription medication. In the second year of my membership, I had another ultrasound test at the same hospital. Are these medical expenses eligible for sharing?

A1. Because you had the symptom before joining, it is considered as 'Pre-Join conditions II'. The medical bills will be eligible for sharing according to the yearly sharing range from the second year of participation. The medical expenses for ultrasound test and prescriptions

incurred within the first year of joining, are not eligible for sharing. However, the medical bill from the hospital visit for the ultrasound test in the second year of membership will be shared up to \$15,000.

Q2. *I have been a Gold Plus member since January 1, 2021, and have a pre-join condition of hemorrhoids. After joining CMM, I visited a hospital in May 2021, and began taking prescription medications. However, I did not submit any medical sharing needs to CMM. The symptoms worsened, and I underwent hemorrhoid surgery during the second year of joining after the amendment of the Guidelines. Are the medical bills eligible for sharing?*

A2. *Since the medical expenses incurred in May 2021 were not submitted for sharing needs before the amendment of Guidelines, the medical bills will not be eligible for sharing. However, the medical expenses for hemorrhoid surgery incurred within the second year of joining after amendment will be shared up to \$15,000 as a second-year range.*

(3) The medical bill for Cataract Surgery (Amended, February 2019)

- a. For Gold Plus and Gold level members, the medical bills for cataract surgery will be eligible for sharing from the third year of membership after 24 consecutive months of participation. Silver and Bronze level members are eligible for sharing from the 6th year of membership after 60 consecutive months of participation. This provision is applied to new members joined from June 2019. The amended provision is not applied to the existing members whose membership started before June 2019; the Guideline which was amended in April 2018 is applied.
- b. Multifocal Intraocular lens for cataract surgery is not eligible for sharing. Multifocal implantable lens to correct distance vision and near vision is considered as optional; there is an additional fee for the procedure with multifocal intraocular lens and this additional fee is not eligible for sharing. (Apply to all cataract surgery medical expenses regardless of the year of joining.)
- c. The following provision is applied to the members who changed their membership levels after June 2019:
 - **Membership Upgrade:** The medical bills will be eligible within a previous lower level before the upgrade. If a member wants sharing eligibility within the upgraded level, then the Guidelines amended in February 2019 will be applied from the date of level change.
 - **Membership Downgrade:** The medical bills will be shared within the downgraded level guidelines. However, the annual year of participation will be calculated from the first joined date.

(Example 11)

Q. *I joined as a Bronze level member in April 2019, then upgraded to Gold plus in February 2021. How is the medical bill shared for Cataract Surgery?*

A. *If you want to share within Bronze level guidelines, the medical bill will be shared immediately. If you want to share within Gold Plus level guidelines, the eligibility will be effective from February 2023 (the 3rd year) since the level was upgraded in February 2020.*

3. After 12 months of participation, the medical expenses for complications, subsequent or secondary illness from a pre-join organ transplant are eligible for sharing within the yearly sharing range according to the anniversary years of membership (refer to **TABLE B**). However, the member needs to be free from any symptoms, testing or treatments related to such organ transplants for one full year after becoming a member.
4. Recurrence: If a doctor has previously declared that the member is cured from an illness or condition, and the member was free from signs, symptoms, or tests and received no medications or treatments (including prescription medications) related to the illness or condition for more than 12 months after cure, the recurrence of the illness or condition will be considered as a new illness (in exception to heart condition and cancer; refer to **Guideline XVIII**).

(Example 12)

Q. Before joining as a Gold Plus member on January 1, 2020, I went to the hospital and the medication was prescribed due to back pain in October 2019. By April 2020, I took the prescription medication and received five sessions of physical therapy.

The symptom disappeared and was declared 'cured' by the doctor; no additional physical therapy was needed. In October 2021, the back pain came back, and I visited the hospital and had the prescription medications and physical therapy. Are the doctor visits, physical therapy and the prescription medication bills eligible for sharing?

A. Your doctor's visits, physical therapy and the prescription medication bills from April 2020 are not eligible for sharing. Pre-join condition medical bills within 12 months of participation are not eligible for sharing. Also, prescription medications for the pre-join condition is not eligible for sharing. However, the doctor's visit, physical therapy (according to the guidelines of physical therapy), and prescription medication in October 2021 will be eligible for sharing. Since the doctor declared your condition as 'cured' and there were no signs, symptoms, no prescription medications, tests or treatments (including medication) related to the illness for more than one year from the last date of service, this will be considered as a new illness and the yearly range of sharing is not applicable.

XII. What is 3-month Waiting Period?

1. The new members have 3-month waiting period at the beginning of their membership. The waiting period is to screen pre-join conditions.
2. Any signs, symptoms, tests or treatments (including prescription medications) incurred during the Waiting Period will be considered as pre-join conditions (refer to Guideline XI).

(Example 13)

Q1. I joined as a Gold Plus member on January 1, 2022. When I visited the hospital on February 10, 2022, I was diagnosed with diabetes and high cholesterol from blood tests and received prescriptions on March 1, 2022. Are the medical expenses for hospital visits, blood tests, and prescription medications eligible for sharing?

A1. The illness that occurred during 3-month waiting period is considered a pre-join condition. Diabetes and high cholesterol are considered as Pre-join conditions I and will be eligible for sharing up to \$15,000, which is the sharing range for the first year of participation.

Q2. I joined as a Gold Plus level member on January 1, 2022. Pain on my right shoulder began on February 25, 2022. Since the symptoms did not improve, I visited an orthopedic surgeon and underwent tests, including an MRI, during 12-month of joining. I also had ten sessions of physical therapy as the doctor prescribed. The symptoms improved, and the treatment was stopped. However, the symptoms returned, and I went back to the hospital for tests during the second year of participation. Are these medical expenses eligible for sharing?

A2. Since the symptom occurred during a 3-month waiting period, it is considered as Pre-Join Conditions II. The medical bills for hospital visits, tests and physical therapy treatments within 1 year of participation will not be eligible for sharing. However, if the symptoms reappear in the second year, the medical bills for hospital visits and tests will be shared up to \$15,000 as a sharing range for the second year.

3. The qualifying medical bills incurred during the waiting period due to unexpected accidents (extreme sports are an exception) or acute illness (e.g. appendicitis, etc.) which require surgery and/or hospitalization will be shared up to \$15,000. Even with such treatments due to an accident or acute illness that occurred during the waiting period and continues until after the waiting period, in total up to a maximum of \$15,000 will be shared.

(Example 14)

Q. I joined as a Gold Plus level member on January 1, 2022. On February 10, 2022, I fell while walking in the park. The next day I went to ER due to severe pain in my ankle; I received surgery for the fractured ankle 10 days later. Are the medical bills eligible for sharing?

A. Since the surgery was due to an unexpected accident during 3-month waiting period, the surgery-related medical bills will be shared up to \$15,000 within the Gold Plus Level Guidelines.

4. Medical expenses for new illness after the waiting period will be eligible for sharing up to \$150,000 per illness.

XIII. How does level change affect the eligibility of sharing?

A. Level Upgrade

1. Any treatment for symptoms/signs of a new illness or accident incurred after a level change will be shared according to the guidelines for the newly changed level.
2. If there was a symptom before level upgrade or any illness incurred during the previous level, it will be considered as 'pre-join condition' and will be shared within pre-join condition provisions (Guideline XI). The years of participation that determines the range of sharing amount will count from the date of level upgrade.
3. Illnesses under Pre-join conditions I before the level upgrade: The upgraded level applies immediately.

(Example 15)

Q. I joined as a Bronze level member on February 1, 2020. As a result of an annual check-up in November 2020, I was diagnosed with high blood pressure and diabetes and

then began taking prescription medications. Since then, I have been seeing my primary physician for routine blood tests and prescriptions. I also upgraded my level to Gold Plus on February 2022. After this upgrade, I went to the Emergency Room during the second year after upgrade to Gold Plus because my blood pressure increased suddenly. Is the medical bill related to my ER visit eligible for sharing?

A. Since hypertension (high blood pressure) and diabetes occurred during your Bronze level, it is considered as Pre-Join Conditions I for Gold Plus level. The medical expenses from Emergency Room visit are considered as 'Pre-Join condition I' and will be shared up to \$25,000 which is the sharing amount for the second year of Gold Plus. (The yearly range of sharing amount will be determined according to the date of the level change.)

4. Illnesses under Pre-join conditions II before level upgrade: The previous lower level will apply for 1 year after the upgrade. The upgraded level will apply from the second year of the upgrade.

(Example 16)

Q. I joined as a Bronze level member on January 1, 2020. Symptom for urinary incontinence started in July 2020. I upgraded the level to Gold Plus in January 2022 while I was receiving treatments. After the level upgrade, I was visiting the hospital for tests and treatments for urinary incontinence during the first year following the level change; I underwent surgery for the illness in the second year following the level upgrade. How are medical bills shared?

A. Since urinary incontinence occurred during the Bronze level, it is considered as Pre-Join conditions II for a Gold Plus level. The medical expenses incurred within one year of the upgrade will be shared under the provisions of the Bronze level because the previous level (Bronze) is applied for one year after Gold Plus upgrade. Therefore, hospital visits and the medical expenses for tests incurred during the first year after the upgrade will not be eligible for sharing because those bills are outpatient medical bills. However, the medical expenses for urinary incontinence surgery incurred one year after upgrade to Gold Plus will be shared under the provisions of Gold Plus, and up to \$15,000 (sharing range for the second year of Pre-Join condition II). (The yearly range of sharing amount will be determined according to the date of the level change.)

B. Level Downgrade

Eligibility of sharing will be applied by the downgraded level immediately regardless of the date of medical service.

(Example 17)

Q. After joining as a Gold Plus level member on January 1, 2021, my shoulder pain started and the medical bill for treatment was shared within Gold Plus guidelines. I downgraded my level to Silver on January 1, 2022. After a downgrade of my level, I received MRI scan bill for my shoulder pain performed in October 2021. How will the medical bill for MRI test be shared?

A. In case of level downgrade, the eligible medical bill is shared within the changed level immediately regardless of the date of service. The related medical bill for MRI on October 2021 will be applied to the Provisions of Silver, and the outpatient MRI medical bill will not be shared according to the Provision of Silver level.

XIV. What types of medical bills are eligible for sharing after 5 years of participation?

1. The medical bills related to the removal of pins, screws, plates, shunts, rods from settling surgery, or breast implants that were inserted before participation may be

eligible for sharing **ONLY** if the member has consistently participated in the ministry for a period of at least 5 consecutive years.

2. Congenital Conditions: Birth defects that are characterized by structural deformities of the body are termed "congenital anomalies". If the medical record states the diagnosis as 'congenital anomalies' or 'malformation', the medical bills are eligible for sharing after 5 consecutive years of participation as a member. The signs, symptoms, diagnosis, or treatment should not occur during the first 5 years of participation. (If a newborn has such congenital conditions while under parents' CMM pregnancy sharing, refer to **Guideline XX** (Maternity medical bill Guidelines).

XV. Is a medical bill eligible if it is related to the usage of tobacco, alcohol, or illegal drug before membership?

If a member is not using tobacco, illegal drugs, or abuse alcohol after joining, the medical bills related to the usage of tobacco, alcohol, or illegal drugs before participation will be eligible for sharing after 12 months of participation within the yearly sharing range as shown in **TABLE C**.

TABLE C: Yearly Sharing Range (Anniversary Year)

Second Year	\$15,000	Total of \$15,000
Third Year	Additional \$10,000	Total of \$25,000
Fourth Year	Additional \$25,000	Total of \$50,000
Fifth Year	Additional \$100,000	Total of \$150,000

XVI. What types of medical bills are eligible for sharing?

1. If a physician has recommended having surgery, CMM may request the member to receive a second opinion from a disinterested physician. This second physician cannot be a part of the same practice, in partnership with, or affiliated with, or related to the initial diagnosing physician.
2. If a member is the recipient of a bone marrow or organ transplant, only bills related to the member's medical bills are eligible for sharing. Medical procedures and tests for the donor are not eligible for sharing. However, if both the donor and the recipient are CMM members, the medical bills for the donor will be shared.
3. Prescription medications are eligible for sharing for a maximum of 6 months from the first date of purchase per illness. If the type or dosage of medication is changed to treat the same illness, the maximum 6-month eligibility for sharing is applied from the first date of purchase for the first prescription medication. However, any routine or maintenance medications for pre-join conditions are **NOT** eligible for sharing.
4. Medical bills for immunization and tests for Well-Being Care such as blood test, mammogram, pap smear, bone density test and physical exams for school are eligible for sharing (**Gold Plus members only**) with a maximum of \$500 per Gold Plus anniversary year.

5. Medical bills for visiting nurses must be:
 - (1) Ordered by the doctor who provides medical care to the member.
 - (2) Related to the incident.
 - (3) Incurred within 90 days after discharge from the hospital or according to the physician's recommended period.
6. Medical bills incurred in connection with an injury from an accident are eligible for sharing (for bills related to Motor Vehicle Accidents and Bike Accidents, refer to **Guidelines XIX**).
7. Medical bills for fracture treatments by doctor's prescriptions including x-rays, emergency treatment, setting casts, initial braces, surgery, removal of splints or pins, or other related medical expenses are eligible for sharing (in exception to chiropractic treatment).
8. Orthotic Devices and Durable Medical Equipment
 - (1) The bills for orthotic devices and durable medical equipment will be shared if prescribed by a doctor. The bill is eligible for sharing if these devices are essential for orthopedic treatment and recovery. An orthotic device means a custom-fitted or custom-fabricated artificial support or brace that is applied to a part of the body to correct deformities, improve the function of the body or relieve the symptoms of the disease. All services need to be medically required.
 - (2) Medical bills for certain non-durable equipment (e.g. orthopedic arm slings, elastic bandages, splints, foam cervical collars, etc.) are eligible for sharing if the bills are requested for medical and surgical supplies which were charged for treatment by a hospital, a surgical center, or a doctor.
9. Rehabilitation

Physical therapy and occupational therapy will be shared as below:

 - (1) A doctor's prescription is needed, and the prescription should clearly state the following information:
 - a. Medical reasons for therapy (diagnosis)
 - b. Exact treatments or services to be provided
 - c. Specific duration for treatment (number of weeks)
 - d. Frequency of treatment (number of days each week)
 - (2) Physical or occupational therapy, or physical and occupational therapy in total up to 45 sessions will be eligible for sharing.
10. Dental: If an accident causes natural teeth to break (in exception to chipping or breaking while eating), the bills for the treatment including dental crown or appropriate dental treatment are eligible for sharing (dentures are not eligible for sharing). When dental treatment is needed due to medical conditions, the bill will be eligible for sharing. A referral by the medical doctor who is treating the medical conditions will be requested to submit (e.g. oral health issues due to chemotherapy, oral infections/cysts/inflammation sourced outside of the mouth, facial pain sourced outside of the mouth, etc.).
11. Bills for audiology tests and services performed by an audiologist are eligible only with prescription from a medical doctor.

XVII. What types of medical bills are NOT eligible for sharing?

1. Abortion of a living fetus
2. Abuse of drug or alcohol, or non-accidental self-inflicted medical incident and illness
3. Acupuncture
4. AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus) infection / Sexually transmitted disease
*** If AIDS or another sexually transmitted disease occurred from a blood transfusion or due to a high-risk job such as a dentist or health professional, the bills are eligible for sharing up to \$150,000.*
5. Treatments for sexual dysfunction (hospital visit, prescription medication, hormone therapy, surgery, etc.)
6. Bills for infertility test, prescription or treatment, surrogacy, In Vitro Fertilization (IVF) or other procedures associated with infertility
7. Chiropractic or osteopathic procedures or tests, or tests performed by a chiropractor
8. Medical procedures in clinical trials or experiments (i.e. PRP, phototherapy, Stem Cell Treatment), non-FDA approved medical procedures or medication.
9. Contraceptives or birth control: sterilization, tubal ligation, vasectomy or the reversal thereof
10. Dental treatment, dentures, partial plates, or denture repairs
11. DNA and genetic testing

*** DNA and genetic tests related to maternity: if the tests are critical because the conception age is over 35 or if the pregnancy has high-risk criteria (e.g. previously giving birth to a baby with down-syndrome, abnormal serum screen, abnormal prenatal ultrasound, Etc.), the testing medical bill will be eligible for sharing. Eligibility for sharing requires a doctor's order specifying the reason for the test when high-risk criteria exists.*

*** DNA and genetic tests NOT related to maternity: Not eligible for sharing. However, if the test is required to determine the medical treatment for a current illness, the medical bill is eligible for sharing. In this case, the submission of medical records is required. For example, tumor genomic assays for a breast cancer patient to help doctors consider more precise treatments may be eligible for sharing after reviewing medical records (Gold Plus and Gold members only).*

12. Extreme sports and Professional sports
 - (1) Extreme sports is defined as high-risk activities which require enormous speed and height, an excessive level of physical exertion, and specialized equipment. The medical bills for injuries related to extreme sports will not be eligible for sharing.

*** For example, BMX/motocross, mountain biking, off-road racing, race car driving, scuba diving, surfing, base jumping, sky diving, bungee jumping, paragliding, etc.*

- (2) The medical bills for injuries resulting from participation in professional and semi-professional sports will not be eligible for sharing.

13. Medical equipment or medical supplies

- (1) Syringes, test strips for checking blood sugar, lancets, hospital beds, hearing aids, batteries for medical equipment, etc. are **NOT** eligible for sharing. However, respirators, oxygen equipment, pacemakers, etc. are eligible for sharing with a doctor's prescription.
- (2) Other than an eligible orthotic device and durable medical equipment, any additional accessories or supplies will not be eligible for sharing.
- (3) Expenses for the maintenance, rental or repair of medical equipment are not eligible for sharing.
- (4) Medical equipment to aid your mobility, such as crutch, canes, wheelchairs, walkers, scooters, etc. is not eligible for sharing.

14. Emergency Transportations (e.g. ambulances, life flights)

*** Medical bills for transferring a patient from hospital to hospital are eligible for sharing; the situation needs to be verified by the physician and included in the emergency medical records. Bills for emergency treatment during transfer such as oxygen use is eligible for sharing (Gold Plus and Gold members only).*

15. Medical expenses related to domestic violence

16. Non-health related/ selective cosmetic surgery

*** Reconstructive Procedures — Non-health-related selective surgery such as breast reduction and enlargement will **NOT** be eligible for sharing. However, medical bills for the reconstructive procedure which is medically required such as breast implants after breast cancer surgery will be eligible for sharing. (Doctor's referral/medical records will be asked.)*

17. Non-medical exams related to hair and bone

18. Nursing home, Hospice, Long-term care

*** If transferred to a long-term care facility or rehabilitation center for rehabilitation treatment after undergoing surgery or long-term hospitalization, the medical bill will be eligible for sharing for up to three months.*

19. Optometrist tests and services for vision: The medical tests provided by optometrists are eligible for sharing. But contact lenses and eyeglasses are not eligible for sharing. Testing and fitting for eyeglasses and contacts are not eligible for sharing.

20. Birth out of wedlock

*** The ministry will review each case individually if there is a personal appeal.*

21. Any additional premium medical services (e.g. multifocal intraocular lens, iwellness), optional non-medical services

22. Private room in a hospital or medical facility

*** The medical bill for private inpatient room will be eligible for sharing **ONLY** if a member had no option due to the shortage of the rooms, the circumstance of the hospital, or medical necessity such as the infection control; you are asked to submit the written explanation for the private room from the hospital.*

23. Prosthetics (artificial arms, legs, eyes, wig, etc.)
24. Psychological, psychiatric, mental, or emotional treatment, tests, counseling, or psychiatric hospitalization and medication
25. Services of holistic medicine (alternative, complementary, integrative medicines such as homeopathy, naturopathy, functional medicine, etc.) or oriental medicine, nutrition services by nutritionists, dietary consultations or non-prescription products.
26. Sleep apnea study
27. Weight-reduction program, weight-reduction clinics, diet centers or any other procedures related to weight reduction
28. Educational service and materials: Lamaze classes, Breast Feeding classes, etc.
29. If there is a violation of Member Requirement and Qualification, the submitted medical bills will not be eligible for sharing.
30. Medical bills for non-member's injury caused by a CMM member are not eligible for sharing.

XVIII. Are medical bills for heart condition and cancer eligible for sharing?

1. Gold Plus and Gold level members may submit medical bills for heart or cancer treatment, doctor office visits, prescriptions and tests. Eligible medical bills will be shared up to a maximum of \$150,000 per new illness after joining.
2. Outpatient service is not eligible for Silver and Bronze level members. However, CMM expands the eligibility range for Silver and Bronze members with cancers and shares the medical bills for radiation and chemotherapy which are outpatient services. Same-day outpatient bills for tests or treatment to have radiation or chemotherapy at a specialized cancer center will be shared. Oral chemotherapy drugs, topical chemotherapy ointment, prescription medications or other tests will not be eligible for sharing.
3. Separately from other illnesses, Personal Responsibility for heart disease and cancer will be applied differently for Gold, Silver, and Bronze levels. Personal Responsibility for these illnesses will be applied per anniversary year based on the date of join or level change, not per incident.
4. The 3-month gap period does not apply to medical bills related to heart or cancer-related treatment.
5. If a new member uses a pacemaker at the time of joining, it is considered a pre-join condition.

6. Heart disease and cancer are not considered as pre-join conditions if the member has not experienced signs, symptoms, testing or treatments (including maintenance medication) for five years before joining.
7. Medical bills for pre-join heart disease and cancer are not eligible for sharing.
8. The bills for invasive medical procedures for the preventive care of cancer will not be eligible for sharing.

XIX. Are medical bills from automobile-related accidents* eligible for sharing?

(automobile, ATV, boat, motor bicycle, motorcycle, snowmobile, or any other motorized vehicle)*

CMM is **NOT** a substitute for motorized vehicle insurance. CMM is a secondary aid organization for medical bills related to automobile accidents. All other primary funding resources are asked to be exhausted before medical bills become eligible for sharing by CMM.

A. Licensed Motorized Vehicles accident

Medical bills from an accident by a licensed motorized vehicle are eligible for sharing up to \$50,000 per member or \$100,000 if two or more units in a family are involved in the accident after all other funding sources including auto insurance are exhausted. (CMM may request the payment details from the insurance company.) In case of the accident related to the driver or a passenger of an open-air vehicle such as all-terrain vehicles (ATVs), boats, cars, mopeds, motorcycles, snowmobiles, the driver and the passenger must have been wearing a protective helmet and a seatbelt and the accident must not occur from speed competition.

B. Automobile Insurance

CMM has a right to limit sharing eligibility for automobile accidents according to the self-discretion authority.

Therefore, CMM has not set a minimum requirement of motor vehicle insurance coverage that its members are required to carry. However, if a member requests sharing for medical expenses from an accident by a licensed motorized vehicle while carrying 'medical expenses coverage' in an auto insurance policy (thus insuring the member's own bodily injury), then CMM is able to keep monthly Gifts low.

CMM has a right to limit sharing eligibility for automobile accidents according to the self-discretion authority.

C. Non-Members

CMM does not share the costs for the injury of non-members.

D. Payments received from Other Sources, including Third-Party Tortfeasors, or Insurers. If a member receives compensation from third-party tortfeasors, insurers, or on behalf of a third-party tortfeasors or insurers, the amount shared by CMM should be returned to CMM.

E. CMM may request a copy of the police report or accident report to determine the eligibility of sharing. If an accident related to CMM members was found to be caused by driving under the influence of alcohol or intentionally causing the accident, then the medical bills will not be eligible for sharing.

XX. Are maternity expenses eligible for sharing?

! Maternity bills are shared only if both prospective parents are Gold Plus members.

1. If the conception date given by the doctor is predating the membership with CMM, the maternity medical bills will not be eligible for sharing.
2. Maternity medical bills for birth (premature, normal, cesarean, multiple birth, and miscarriage), home births (attended by certified professionals), certified midwives' care during pregnancy and childbirth, post-natal check-up (excludes Postpartum Care Center), maternal complications from birth are eligible for sharing with a maximum of \$150,000 per pregnancy.
3. Both parents are asked to participate in CMM as Gold Plus members for at least 10 months before the estimated due date. When the request forms for sharing maternity bills are sent to CMM, the estimated due date written by a doctor needs to be submitted along with other required documents.
4. A newborn can join the membership from the next month of birth. The newborn will not be added automatically to his or her parents' membership; the Membership Join Form for the newborn needs to be submitted to become a member.
5. The qualifying medical bills for the newborn which occurred in its birth month are eligible for sharing within the mother's Maternity needs. If the hospitalization for delivery continues to the next month, then the medical expenses for the newborn during the admission will be shared within the mother's Maternity needs. The 3-month waiting period does not apply.
6. If the adoption of a baby has been arranged before the baby is born, bills for the birth mother will not be eligible for sharing. Only medical bills for the adopted newborn will be eligible for sharing. Both adopting parents are asked to be participating in Gold Plus membership for at least 300 days before the birth of the adopting baby. 3-month waiting period does not apply to the membership of the adopted baby. Membership for the adopted baby will be effective from the month of adoption or at birth if the adopted baby's membership was pre-arranged during the adoption process.
7. Bills for circumcision: Medical bills for circumcision will be eligible for sharing within the newborn's membership if the newborn has joined as a new member. If circumcision was performed during the month of birth, the corresponding medical bills will be shared under the mother's Maternity needs.
8. Newborn with complications such as a congenital condition/birth defect (e.g., Congenital hernia, Congenital heart disease, etc.), Jaundice, Premature birth, Neonatal infection, etc.: Medical bills for newborn complications will be eligible for sharing within the newborn's membership (up to \$150,000) if the newborn has joined as a new member. However, if the treatment for the newborn's complication was started from the month of birth, the corresponding medical bills will be shared within the mother's Maternity needs, and the newborn's medical bill will be shared within his or her membership (up to \$150,000) from the month following the birth.
9. An optional prenatal examination is a medical test that a member can receive during pregnancy. If there is a problem that may affect the health of the mother and the fetus, the member may undergo general prenatal examination and various tests. However, if a member chooses to undergo such tests without any risk to the health of the mother and the fetus, the medical bill will not be eligible for sharing.

XXI. How do I make a prayer request?

There is great power in prayer! God has demonstrated His healing, grace, provision, and unconditional love in our ministry. It works through our faith that we act on the promise written in Matthew 18:20, "for where two or three gather in my name, there am I with them." We believe in the power of prayer and call on our members to join us in praying for one another. All members may request spiritual support during times of medical need on the monthly Prayer Page of the Korean Christian Journal. Prayer requests may be submitted on the second page of your Medical Bill Request Forms.

XXII. Can I know whether a medical expense will be shared via phone or email?

When members call CMM to explain their situation and ask about their sharing eligibility, the members may be able to hear opinions or expect answers regarding medical assistance from the assigned person in charge. However, the answer is not a decision on medical assistance. Medical bill eligibility is not determined over the phone. Members need to request their medical expense sharing in a written letter, and then CMM will notify the decision in writing after reviewing the documents.

XXIII. What do I do if I have an objection to the decision on sharing eligibility?

The eligibility of a request for sharing needs is determined by our Guidelines. If a member disagrees with the needs sharing decision because of the reasons below, the member can appeal to CMM for reconsideration by submitting a written request within 90 days of the day of the decision.

1. If a member believes that the medical records were misinterpreted or written incorrectly.
2. If a member believes that the Guidelines were misapplied.
3. If a member can submit additional documentation or doctor's notes that support their appeal.

A. Who reviews the Appeal?

In the case of appeals regarding the sharing of medical needs, CMM will present the appeal to Logos Missions Christian Mutual Med-Aid committee (hereinafter, committee). With the member's consent, the committee will review the submitted bills and supporting documentation and determine the eligibility for sharing according to CMM Guidelines within 90 days from the date of the appeal request.

XXIV. How is my privacy protected?

Logos Missions Christian Mutual Med-Aid is committed to protecting member's privacy. To maintain member's privacy, we are only able to discuss patient matters directly with the member who was treated by medical providers. The member needs to submit a **'Communication Consent Form'** if he or she wants CMM to speak as an authorized representative for the member. Due to the nature of the medical bill sharing ministry, CMM will comply with HIPAA regulations to request personal medical records and communicate with third-party medical providers.

XXV. Glossary

Terms	Description
CMM-Merciful Share	Additional funds to share for needs beyond the \$150,000 maximum for members who have participated for a minimum of 12 consecutive months.
CMM-Sympathy Share	CMM-Sympathy Share is a ministry to offer condolences to the grieving family of a deceased member whose death was a direct result of an eligible need that was being shared by the members of Christian Mutual Med-Aid. See CMM-Sympathy Share section of these Guidelines for full details.
Health Care Sharing Ministry	A Christian organization that facilitates sharing of health care costs among individual members in the United States, who have common ethical or religious beliefs.
Health Information Release Authorization Form	A document signed by the CMM member/patient that gives authorization to their health care providers to share their personal medical records, medical history, and personal health information with other individuals or organizations.
Illness	A specific diagnosis of a malady made by a licensed medical doctor.
Incident	Medical treatment received for a specific illness without a 3-month gap.
Itemized Bill	A detailed document generated by the medical provider that reflects the patient's name, account number, mailing address, date of service, description of medical service, dollar amount, adjustments/credits/discounts, payments, balance, etc.
Monthly Gift	A monetary amount given voluntarily to the health care sharing ministry used to assist other members with eligible medical bill sharing requests.
Need	The portion of the CMM member/patient's medical bill that may be shared through Logos Missions Christian Mutual Med-Aid amongst fellow brothers and sisters in Christ.
Personal Responsibility	The eligible share amount that the CMM member/patient pays directly to the medical provider depending on the membership level.
Pre-Join Conditions	Any physical signs or symptoms and tests or treatments (including prescription medications) of an illness before the start of the membership.
Self-Discount	The reduction amount negotiated and secured by the member directly with their medical provider (discount amount will be applied to Personal Responsibility).
Self-Pay Patient	Uninsured CMM members/patients who receive medical treatment.
Sharing	The medical bill amounts that have been reviewed according to the CMM Guidelines and deemed eligible to be paid/shared.
Signs/Symptoms	Any manifestation of an onset of a medical condition.
Unit	A Number Calculating Monthly Gift.

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**캘리포니아 라모나 '아름다운 동산 속 영육의 쉼터'로
 CMM기독교의료상조회 회원과 후원자들 뿐 아니라
 지역 교회와 일반성도들에게 개방되어 있습니다.**

- 120 에이커의 동산에 마련된 쉼터, 기도원, 게스트하우스
- 아름다운 자연 환경 속 개인 휴식, 단체 세미나 가능
- 인근 온천, 골프, 낚시, 트레일 코스 위치
- 샌디에이고 공항 1시간, LAX 공항 2시간 30분 소요

17806 Oak Hollow Road, Ramona, CA 92065



**‘그리스도의 편지(고후 3:3)’를 대필한다는
 사명감으로 문서 선교회로서
 사역을 감당하고 있습니다.**

- 월간 발행(현재 1485호)
- 미 전역의 2만 여 한인 가정에 종이 및 전자 신문 배포
- 매일 업데이트 되는 인터넷 신문 www.kcjlogos.org
- 전 세계, 미주 한인 교계, 한국 교계, CMM 소식들
- 신앙과 목회, 그리고 건강을 위한 정보
- 다양한 전문 분야의 필자 글 소개

2315 Sanders Road, Northbrook, IL 60062


**크리스천을 위해 '의료비 염려 없는 세상'을
 함께 만들어 가고 있습니다.**




- 크리스천들의 의료비 나눔 사업
- 1996년부터 미 전 지역 7만여 한인 크리스천 참여
- 미국 내 의사와 병원 제한 없고, 한국은 물론 전 세계에서 발생한 의료비 지원
- 월 \$175로 의사 방문, 검사, 입원, 수술은 물론 건강 검진까지 지원
- 15만 불 이상 의료비가 나올 시, 전 회원이 함께 나누어 매질병 당 100만 불까지 지원(CMM-Merciful Share)
- 성경적인 삶을 사는 64세까지의 성도 참여
- 2년 이상 가입 회원 사망 시, 유가족에게 평균 회비 100배 금액의 위로금 지급(CMM-Sympathy Share)
- 의료 보험 회사가 아닙니다.


2315 Sanders Road, Northbrook, IL 60062

이제 너희의 유여한 것으로 저희 부족한 것을 보충함은 후에
저희 유여한 것으로 너희 부족한 것을 보충하여 평균하게 하려 함이라.
- 고린도후서 8:14 -

 773-777-8889

 info@cmmlogos.org

 www.cmmlogos.org

 2315 Sanders Rd. Northbrook, IL 60062

CMM is not an insurance company and should not be referred to or considered as health or medical insurance. CMM is a biblical health care sharing ministry (HCSM) through which Christians share God's blessings by paying one another's medical expenses.

* The member may be subject to a tax if Congress reinstates the tax.



로고스선교회
LOGOS MISSIONS, INC.



Logos Chapel