

Guidelines Rider

2021 Version

Page 9, III

III. Member's Role, Delinquency of Membership has been modified as follows:
(effective 9/1/21)

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 requirement of qualifications for living a healthy Christian lifestyle as stated in our Guidelines, the membership will be considered delinquent. If the member wishes to rejoin, the member must provide the proof of his or her membership qualification when submitting a new Membership Join Form.

Example

- 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 misuses the shared funds or 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. (Newsletter **August 2021**)

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Page 5 : II. B. (1)

II. Requirements/Qualifications

B. Healthy Christian Lifestyle

To participate in CMM, an individual must:

(1) Abstain from tobacco, illegal drugs and the improper or unauthorized use of prescription medications or over-the-counter medications, abuse of alcohol, substance abuse and dependence (1 Corinthians 6:19 - 20).

If an applicant had been used the items above in the past, he/she may be requested to submit the results of blood test and urine test as a proof of smoking or illicit drug use cessation. (Newsletter **November 2017**)

Page 7: II. C.

II. Requirements/Qualifications

C. Application Due Date

The due date for all applications is changed from the 25th of each month to the end of each month. The due date change enables CMM to enhance the convenience of membership registration by allowing membership to be effective immediately in the next month, and to secure an efficient due date. The due date change will apply to all kinds of membership such as new, add, and return members. (Newsletter **October 2019**)

Page 8 : III. C.

III. Member's Role

C. Cancellation/Termination/Re-applying Reinstatement

Reinstatement of CMM membership occurs only within 10 days of the month of cancellation. After 10 days of effective cancellation, only Re-apply is to join CMM again. (Newsletter **February 2019**)

Page 8 : III. C. 4

III. Member's Role

C. Cancellation/Termination/Re-applying

4. Re-apply for the membership

Any former member who voluntarily cancelled their membership is eligible to re-apply at any time without waiting. Such former members must meet all requirements/qualifications for a new membership. A former member whose membership has been terminated by CMM is not eligible to re-apply. (Newsletter **October 2018**)

Page 10 : V. - A. H.

V. Programs

A. Gold Plus Program

1. Gold Plus members have a Personal Responsibility for the first \$500 of medical bills each membership anniversary cycle (one year from the official membership start date).
2. In the case of program change, the anniversary cycle will be adjusted to the start date of Gold Plus program. (Newsletter **November 2018**)

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H. Life Plan (Assistance with funeral cost)

CMM has launched a 'Life Plan' program to assist funeral costs for tragic passing of members. There are no additional fees required to participate in the new 'Life Plan'. If a member has held his or her membership for more than 2 consecutive years prior to death, CMM will share the amount of 100 times the average monthly Gift sent by deceased member for funeral costs. This will become effective February, 2018. The additional Gift for shared amount over \$10,000 will not be calculated for Life Plan. (Newsletter **January 2018**)

Page 12 : VI. A.

VI. Program Limitations and Change

A. 90-Day Waiting Period

1. New members will serve a 90-day waiting period at the beginning of their membership with partial eligibility for cost sharing. The entire eligibility of sharing bills will be effective after the 90-day waiting period and the sharing limit is \$150,000.
2. If an illness is diagnosed during the waiting period and its treatments are incurred out of the waiting period, the bills can be shared up to \$10,000.
3. All qualifying medical bills for accidents and illnesses that requires surgery and/or hospitalization will be shared up to the aggregate amount of \$10,000.
4. Medical expenses qualified under the Guidelines that are incurred during the waiting period will be eligible for sharing up to the maximum amount of \$10,000 for the entire treatment, including 'Add On' bills.
5. Medical bills for active pre-existing conditions or any extreme sports injury are NOT eligible for sharing. (Newsletter **July 2018**)

Page 16 : IX. B.

IX. Heart Conditions and Cancer

B. Silver and Bronze program level members are not eligible for outpatient services. However, CMM expands its service limitation to partial outpatient services which include radiation and chemotherapy for cancer patients who are participating in Silver and Bronze program. Radiation and/or chemotherapy along with the medical services performed on the same day at a specialized cancer center are only eligible for sharing. But oral chemotherapy medication, topical (skin) chemotherapy cream, prescription drugs, other tests and consultants are NOT eligible for sharing. (Newsletter **November 2018**)

Page 19 : X. C. 2.

X. Bills for Pre-Existing Conditions

C. Eligible for Sharing from 6th year of participation:

2. Congenital Conditions :

Birth defects existing at birth which characterized by structural deformities termed 'congenital anomalies'.

- Newborn: Needs for birth defects or congenital conditions at birth are eligible for sharing up to \$25,000 within mother's maternity sharing.
- Existing members: If the medical records state the diagnosis/conditions with 'congenital anomalies' or 'malformation', the bills will be eligible after 60 consecutive months of participation. The

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signs, symptoms, diagnosis or treatment should not be existed during first 60 months of participation. (Newsletter **November 2017**)

Page 19 : X. E.

X. Bills for Pre-Existing Conditions

E. Cataract Surgery

The bills for cataract surgery will be eligible for sharing from the third year of membership for Gold Plus and Gold program members. Silver and Bronze program members are eligible to share their bills for cataract surgery from the sixth year of membership.

This provision will be applied to new members from June, 2019 and is not applicable to the existing members of May, 2019. (Newsletter **April 2019**)

Multifocal lens for cataract surgery is NOT eligible for sharing. A multifocal implantable lens to correct distance vision and near vision is NOT considered medically necessary, so then there is additional fee. And this additional fee is NOT eligible for sharing among CMM members.

(Newsletter **February 2019**)

Page 21 : XII. A. - 12. 15.

XII. Eligible / Ineligible / Advance Notice

A. Eligible Medical Bills for Sharing

12. Rehabilitation

The doctor's order for Physical Therapy (PT) and/or Occupational Therapy (OT) should clearly state the following information in order to be eligible for sharing among CMM members:

- 1) medical reason for therapy (diagnosis)
- 2) exact treatments or services to be provided
- 3) the specific duration of service delivery (how many weeks)
- 4) frequency of services (how many days each week)
- 5) performed within 90 days after discharge from the hospital or
- 6) limited to total 45 individual sessions of PT or OT or both.

(Newsletter **March 2019**)

15. Audiologists tests and services performed only by specialized medical doctor's order will be eligible for sharing. (Newsletter **February 2019**)

Page 22 : XII. B. - 13. 19. 28

XII. Eligible / Ineligible / Advance Notice

B. Ineligible Medical Bills for Sharing

13. Medical equipment or supplies

The cost of orthotic devices and/or DME (Durable Medical Equipment) prescribed by a medical doctor is eligible for sharing. The use of them must be integral and fundamental to the treatment of certain orthopedic procedures and recovery. Orthotic device means a custom-fitted or custom-fabricated artificial support or brace that is applied to a part of the patient to correct a deformity, improve function, or relieve symptoms of a disease. All services must be medically necessary.

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Certain non-durable items (e.g., but not limited to, arm slings, elastic bandages, splints, foam cervical collars, etc.) may be eligible for sharing when charges are made by a hospital, surgical center, or doctor for necessary medical and surgical supplies used in connection with treatment rendered at the time the supply is used.

This provision will take effect on May 1, 2019 DOS (Date of Service). (Newsletter **April 2019**)

19. Optometrists tests and services for vision :

The medical examination provided by optometrists are eligible for sharing among the CMM members. Optometrists tests and services for vision such as vision problems, vision screening, visual impairment, prescribing glasses (not limited to) are NOT eligible for sharing. Contact lenses, eye glasses and fitting are not eligible for sharing.

This provision will take effect on May 1, 2019 DOS (Date of Service). (Newsletter **February 2019**)

28. Additional premium medical services (i.g. mutifocal, iwelness, not limited to), non-medical elective services, clinical trials and experimental procedures (i.g. PRP, prolotherapy, stem cell treatment), and non-FDA approved procedures or medications are not eligible for sharing. (Newsletter **March 2019**)

Page 25 : XIII. - C. D.

XIII. Maternity Needs for Mother and Child (available for Gold Plus Members only)

C. Selective prenatal tests are medical tests you get during pregnancy. You get some prenatal tests at prenatal care checkups and some other tests, if you have certain problems that may affect your health and your baby's health. However, if you get selective prenatal tests without your or your unborn baby's health problems, the bills for the tests will not be eligible for sharing. (Newsletter **October 2017**)

D. A newborn baby may be qualified as an individual CMM unit from next month of birth month. In the case of the maternity admission is lengthened to the next month, the bills for the newborn during the admission will be shared within the mother's maternity sharing limitation. The newborn baby will not be added automatically on his/her parents' account. If parents have an alternative health plan for the baby, it must be notified CMM promptly. (Newsletter **February 2019**)