

크리스천들의 의료비 걱정 없는 세상을 함께 만들어 가고 있습니다.

질병당 나눔 한도액 \$150,000

레벨	GOLD PLUS	GOLD	SILVER	BRONZE
내용				
1 유닛	\$ 195/월	\$ 150/월	\$ 90/월	\$ 45/월
2 유닛	\$ 365/월	\$ 290/월	\$ 180/월	\$ 90/월
3 유닛	\$ 485/월	\$ 430/월	\$ 270/월	\$ 135/월
나눔 내역	입원 및 수술비	입원 및 수술비	입원 및 수술비	입원 및 수술비
	의사비, 검사비, 치료비 6개월 처방약 응급실 치료 임신 및 출산(부부 가입)	의사비, 검사비, 치료비 6개월 처방약 응급실 치료	X	X
	Well-Being Care (건강검진, 예방접종 등) \$500/년/개인 가입 6개월 이후부터	X	X	X
본인 부담금	\$500/년/개인	\$500/건당/개인	\$1,000/건당/개인	\$5,000/건당/개인
<b>CMM-Merciful Share</b> (백만 불까지 나눔)	<ul style="list-style-type: none"> <li>CMM-Merciful Share 는 가입 후 1년 이후에 발생한 질병에 한하며, 질병당 15만불 이상의 의료비가 발생했을 경우 전체 회원이 초과된 의료비를 나눠서 100만불 까지 나눔하는 규정이며 매년 10만 불씩 추가되어 최대 100만불까지 나눔</li> </ul>			
<b>가입 전 질환 1</b> (제한적 나눔 1)	<ul style="list-style-type: none"> <li>가입 전 1년 이내에 입원 치료를 받지 않은 고혈압, 당뇨, 고지혈증과</li> <li>가입 전 1년 이내에 징후, 증상, 검사, 치료(약 포함)가 없었던 심혈관계 질환은 가입 1년 차부터 제한적 나눔 첫째 해 \$15,000, 둘째 해 \$10,000 추가, 셋째 해 \$25,000 추가, 넷째 해 \$100,000 추가되어 총 \$150,000 까지</li> </ul>			
<b>가입 전 질환 2</b> (제한적 나눔 2)	<ul style="list-style-type: none"> <li>가입 전 1년 이내에 징후, 증상, 병원 방문, 검사, 또는 치료(약 포함)가 있는 질환은 가입 2년 차부터 제한적 나눔 둘째 해 \$15,000, 셋째 해 \$10,000 추가, 넷째 해 \$25,000 추가, 다섯째 해 \$100,000 추가되어 총 \$150,000 까지</li> </ul>			
<b>3개월 대기 기간</b>	<ul style="list-style-type: none"> <li>가입 후 3개월 대기 기간 동안에 징후, 증상, 검사, 치료(약 포함)가 발생한 경우 가입 전 질환으로 간주</li> <li>가입 후 3개월 대기 기간 동안에 갑작스런 질병/사고로 인한 입원 또는 수술비는 최대 \$15,000 까지 나눔</li> </ul>			
<b>백내장 수술</b>	<ul style="list-style-type: none"> <li>골드 플러스와 골드 - 가입 3년 차부터 나눔</li> <li>실버와 브론즈 - 가입 6년 차부터 나눔</li> </ul>			
<b>나눔되지 않는 주요 항목</b> (가이드라인 참조)	<ul style="list-style-type: none"> <li>생명이 있는 태아의 낙태, DNA, 유전자 검사, 임상 실험 및 임상 치료</li> <li>피임기구나 피임약, 불임검사 치료 및 수술, 난관 결찰술, 정관 절제 및 복원 수술, 혼외 자녀의 출생비, 성기능 장애 치료</li> <li>약물, 알코올 오남용, 자해(자상)나 자살, 익스트림 스포츠</li> <li>월회비가 미납된 상태의 의료비 청구</li> <li>심리학, 정신의학, 정신 및 정서 치료, 검사, 상담, 정신 병원 입원</li> <li>구급차, 실버/브론즈 회원의 응급실 비용, 병원이나 진료 기관의 1인실</li> <li>한방(한약, 침, 뜸 등) 카이로프랙틱, 정골요법(검사, 교정 관련 치료), 대체 의학</li> <li>치과 치료비, 틀니, 부분 틀니, 틀니 보정, 보청기, 안경, 콘택트 렌즈, 보철, 의수, 의족, 의안, 가발, 보행 보조 기구, 의료 보조 용품 등</li> <li>선천적 질환, 가입 전 및 대기 기간의 심장병과 암</li> <li>가입 전 복용약과 6개월 이상을 초과하는 처방약, 6개월 이내의 건강 검진(골드 플러스)</li> <li>양로원, 호스피스, 장기요양 시설</li> <li>요통 감소를 위한 유방 축소나 유방 리프트, 건강과 관련없는 성형 수술, 머리카락, 뼈 검사, 수면무호흡증 검사</li> <li>체중 감량 프로그램과 해당 클리닉, 다이어트 센터 혹은 체중 감량과 관련된 다른 시술들</li> </ul>			

CMM 기독교의료상조회는 건강보험회사가 아닙니다. 크리스천들을 위한 의료비 나눔 사역입니다.

**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 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.



**\$150,000 sharing limit per illness**

Levels Contents	GOLD PLUS	GOLD	SILVER	BRONZE
<b>1 Unit</b>	\$ 195 / Month	\$ 150 / Month	\$ 90 / Month	\$ 45 / Month
<b>2 Units</b>	\$ 365 / Month	\$ 290 / Month	\$ 180 / Month	\$ 90 / Month
<b>3 Units</b>	\$ 485 / Month	\$ 430 / Month	\$ 270 / Month	\$ 135 / Month
<b>Eligible Items</b>	Hospitalization and surgery	Hospitalization and surgery	Hospitalization and surgery	Hospitalization and surgery
	Doctor office visits, Diagnostic tests, Treatments, Prescriptions for 6 months, Emergency room visits, Maternity (both parents to be joined)	Doctor office visits, Diagnostic tests, Treatments, Prescription for 6 months, Emergency room visits	X	X
	Well-Being Care (Annual Physical Exam, Immunization) up to \$500 / Anniversary / Person Eligible after 6 months of participation	X	X	X
<b>Personal Responsibility</b>	\$500 / Anniversary / Person	\$500 / Incident / Person	\$1,000 / Incident / Person	\$5,000 / Incident / Person
<b>CMM-Merciful Share</b> (up to \$ 1M)	<ul style="list-style-type: none"> <li>If any eligible medical expense exceeds CMM maximum ministry sharing limitation (\$150,000/illness), the exceeded amount will be divided among the total number of CMM members for sharing up to \$1,000,000 within the CMM-Merciful Share provision. The eligibility is based on the illness incurred one year after joining and the sharing amount will be added \$100,000 per year until reaching a maximum of \$1,000,000</li> </ul>			
<b>Pre-Join Conditions I</b> (Limitation I)	<ul style="list-style-type: none"> <li>For conditions of hypertension, diabetes, hyperlipidemia without hospitalization, or cardiovascular disease without signs, symptoms, tests, treatments, or medications within one year prior to joining, there is limited sharing as follows: the first year, \$15,000; the second year, an additional \$10,000; the third year, an additional \$25,000; the fourth year, an additional \$100,000; a total of \$150,000</li> </ul>			
<b>Pre-Join Conditions II</b> (Limitation II)	<ul style="list-style-type: none"> <li>For conditions with signs, symptoms, doctor visits, tests, treatments, or medications within one year before joining, there is limited sharing as follows from the second year: the second year, \$15,000; the third year, an additional \$10,000; the fourth year, an additional \$25,000; the fifth year, an additional \$100,000; a total of \$150,000</li> </ul>			
<b>3-Month Waiting Period</b>	<ul style="list-style-type: none"> <li>Signs, symptoms, tests, treatments, or medications within 3 months of joining are considered Pre-Join Conditions</li> <li>Surgery or hospitalization due to acute illnesses or accidents within 3 months of joining are eligible for sharing up to \$15,000</li> </ul>			
<b>Cataract Surgery</b>	<ul style="list-style-type: none"> <li>Gold Plus and Gold - eligible from the third year of membership</li> <li>Silver and Bronze - eligible from the sixth year of membership</li> </ul>			
<b>Major Ineligible Conditions</b> (Refer to Guidelines)	<ul style="list-style-type: none"> <li>Abortion of a living fetus, DNA and genetic testing, clinical trials</li> <li>Contraceptives or birth control, infertility tests or treatments, out-of-wedlock birth, tubal ligation, vasectomy or the reversal thereof, treatments for sexual dysfunction.</li> <li>Abuse of drugs or alcohol, substance abuse or self-inflicted, non-accidental incidents and conditions, extreme sports</li> <li>Bills from delinquent Gift</li> <li>Psychological, psychiatric, mental or emotional treatments, tests, counseling, or psychiatric hospitalization</li> <li>Ambulance, emergency room visits (Silver and Bronze), private room in hospitals or medical facilities</li> <li>Acupuncture treatments, oriental/herbal medicine, chiropractic/osteopathic treatments, alternative therapy or medicine</li> <li>Dental treatments, dentures, partial dentures, denture correction, hearing aids, glasses, contact lenses, prosthetics: artificial arms, legs, eyes, hair, medical equipment to aid the mobility, medical supplies, etc.</li> <li>Congenital conditions, medical bills for heart conditions and cancer prior to joining/waiting period</li> <li>Medications prior to joining, prescription medications beyond six months, well-being care within 6 months of joining (Gold Plus)</li> <li>Nursing home, hospice, and long-term care</li> <li>Breast reduction back pain, cosmetic surgery, non-medical testing for hair and bones, sleep apnea study</li> <li>Weight reduction programs, clinics, diet centers, or any other procedures involving weight reduction</li> </ul>			

**CMM is not a health insurance company but a health care sharing ministry for Christians.**

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