

Eligible Medical Expenses for Sharing	Sharing Details						
<p><i>A Medical Expense Incident is the charge(s) incurred for eligible medical treatment arising from any illness or accident of a Sharing Member and any fees incurred by Liberty HealthShare to reduce such charges. All providers treating the same illness (diagnosis) are combined in the same incident.</i></p>							
<p><b>Annual Unshared Amount (AUA)</b> First dollar amount of annual medical costs not eligible for sharing*</p> <table border="0" data-bbox="142 540 1142 656"> <tr> <td>Single</td> <td>\$ 500</td> </tr> <tr> <td>Couple</td> <td>\$ 1000</td> </tr> <tr> <td>Family</td> <td>\$ 1500</td> </tr> </table>		Single	\$ 500	Couple	\$ 1000	Family	\$ 1500
Single	\$ 500						
Couple	\$ 1000						
Family	\$ 1500						
<p><i>*Note: The Annual Unshared Amount (AUA) is the amount of an eligible expense that does not qualify for sharing and is calculated upon each member's enrollment date until their next annual enrollment date.</i></p>							
<p><b>Maximum Eligible Sharing Limit Per Medical Incident</b></p> <table border="0" data-bbox="142 830 1213 956"> <tr> <td>Single</td> <td>100% up to</td> </tr> <tr> <td>Couple</td> <td>\$1,000,000**</td> </tr> <tr> <td>Family</td> <td></td> </tr> </table>		Single	100% up to	Couple	\$1,000,000**	Family	
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Family							
<p><i>**Note: Guardians Group is the INCLUDED sharing program of Liberty HealthShare for catastrophic expense needs up to \$1,000,000. Participants of the Liberty Direct program do not pay additional fees for this sharing program.</i></p>							
<p>Note: The following expenses will not apply toward the maximum expense limit:</p> <ol style="list-style-type: none"> <li>1) Reduced share amount for failure to follow Health Care Management procedures.</li> <li>2) Any charge excluded in the Sharing Guidelines.</li> <li>3) Any other charges that exceed maximum Limits.</li> </ol>							
Lifetime Maximum Amount	None						
<p style="text-align: center;"><b>PRE-NOTIFICATION SITUATIONS:</b></p> <p><b>STEP 1:</b> Pre-Notification staff must be notified <b>BEFORE</b> occurrence of the following:</p> <ul style="list-style-type: none"> <li>• All inpatient confinements (including hospital, skilled nursing, inpatient rehabilitation and hospice care)</li> <li>• Emergency Admission (within 48 hours)</li> <li>• Pregnancy/Maternity</li> <li>• Organ/Tissue Transplant Services</li> <li>• Home Healthcare Services</li> <li>• Outpatient Surgery</li> </ul> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 10px auto; width: fit-content;"> <p><b>CALL PRE-NOTIFICATION at 888-604-4337</b></p> </div> <p><b>STEP 2:</b> Contact Customer Service at 855-58-LIBERTY (855-585-4237) to verify eligibility of charges. Charges will be ineligible for sharing if timely notification is not received for all charges for rendered services listed above. Pre-Notification does not guarantee that your expenses will be shared. Please contact Customer Service to verify eligibility for sharing.</p>							

Eligible Medical Expenses for Sharing	Sharing Details
<b>Accidents</b> Accidents are investigated for other party liability	100% up to \$1,000,000 after AUA is met
<b>Ambulance Services</b>	100% up to \$1,000,000 after AUA is met
<b>Chiropractic Services</b> Limit 12 visits per calendar year	100% up to \$1,000,000 after AUA is met
<b>Diagnostic X-Ray and Laboratory Services</b> Inpatient Outpatient Independent Lab (Outside Lab)	100% up to \$1,000,000 after AUA is met
<b>Emergency Room, Hospital and Physician Services</b> Routine treatment excluded	100% up to \$1,000,000 after AUA is met
<b>Home Health Care</b> Limit 30 days per Medical Incident	100% up to \$1,000,000 after AUA is met
<b>Hospital Services</b> Inpatient <i>Daily Room and Board limited to the average semi-private room rate.</i> Outpatient	100% up to \$1,000,000 after AUA is met
<b>Maternity Care</b> Normal delivery <i>(including Physician charges, office visits, hospital charges and birthing centers)</i> Cesarean section and/or complications treated as new incident with new per incident limits.	100% up to \$1,000,000 after AUA is met
<b>Physician Office Services</b> Per incident visit	100% up to \$1,000,000 after AUA is met
<b>Prescription Drugs</b> Per incident (Charges must occur within 45 days before or after any related medical incident)	100% up to \$1,000,000 after AUA is met
<b>Preventative Screenings</b> Mammograms, PSA tests, screening colonoscopies <i>Limit: 1 every 2 years; 1 per year over 50</i>	100% up to \$1,000,000 NOT SUBJECT TO AUA
<b>Surgery</b> Surgeon, assistant surgeon and anesthesiologist services <i>including inpatient, outpatient and outpatient surgery facility</i>	100% up to \$1,000,000 after AUA is met
<b>Therapy</b> Limit 20 visits per calendar year <i>(combined with speech, respiratory physical, occupational therapy)</i>	100% up to \$1,000,000 after AUA is met
<b>Wellness</b> Babies 0-1yr – All well baby checkups including vaccinations Adults and children 1yr+ - includes labs, x-rays <i>(1 per membership year)</i>	100% up to \$1,000,000 NOT SUBJECT TO AUA
<b>All Other Eligible Expenses</b> Unless limited by Sharing Guidelines	100% up to \$1,000,000 after AUA is met

# INELIGIBLE Medical Expenses for Sharing

## Abortion

- Services, supplies, care or treatment in connection with abortion
- *Exception: situations where physical life of the mother is endangered by the continued pregnancy and treatment via cesarean section determined inadvisable by neonatologist*

## Alcohol/Drugs

- Services, supplies, care or treatment for an injury and/or disease and or bodily malfunction which occurred as a result of that sharing member's abuse and/or use of alcohol or drugs/pharmaceuticals, including drug and/or alcohol rehabilitation treatment

## Breast Implants

- The placement, replacement or removal of breast enhancement devices and complications related to breast implants
- *Exception: breast implants that are related to reconstructive mammoplasty*

## Charges BEFORE or AFTER membership

- Medical care, treatment or supplies for which a charge was incurred before a person was a sharing member or after membership ceased or became inactive

## Complications of non-eligible treatments

- Care, ,services or treatment required as a result of complications from a treatment not eligible for sharing.

## Custodial Care

- Services or supplies provided mainly as a rest cure, maintenance, custodial care or other care that does not treat an illness or injury

## Dental Care

- Dental prostheses and care or treatment of the person's teeth above or below the gums
- *Exception: the repair of sound natural teeth due to injuries occurring while the person is a sharing member*

## Durable Medical Equipment (DME)

- The purchase, rental or replacement of durable or reusable equipment or devices, including, but not limited to orthotics, hearing aids, tubing, masks and their associated expenses

## Emergency Room Charges – when not an emergency

- When treatment at an emergency room is not judged to be an emergency by normal standards of medical care and when less costly treatment was available by taking responsible measures to seek such care.

## Exercise Programs

- Exercise programs for treatment of any condition, except for Physician-supervised cardiac rehabilitation and or physical therapy

## Experimental, Investigational, Unproven or Unapproved Services

- Care and treatment that is either Experimental, Investigational or Unproven, or that has not been approved by the American Medical Association, FDA, or other industry recognized authoritative bodies, or that is illegal by U.S. law. Eligibility for sharing of such expenses may be reviewed on a case by case basis

## Eye Care

- Eye exercise therapy, radial keratotomy or other eye surgery to correct nearsightedness. Also, routine eye examinations, including refractions, lenses for the eyes and exams for their fitting
- *Exception: initial permanent lenses following cataract removal*

## Gross Negligent Acts

- Expenses resulting from an illness or injury as to which the Sharing Member has acted with gross negligence or with reckless disregard to safety, as evidenced by medical records and as determined by Liberty HealthShare

## Hair Loss

- Care and treatment for hair loss, hair transplants or any drug that promises hair growth, whether or not prescribed by a Physician

# INELIGIBLE Medical Expenses for Sharing

## Hearing Aids and Exams

- Charges for services or supplies in connection with routine hearing exams, hearing aids, or exams for their fitting

## Hazardous Hobbies

- Care and treatment of an injury or illness that results from engaging in a hazardous hobby. A hobby is hazardous if it is an activity which is characterized by a constant or recurring threat of danger or risk of bodily harm. Examples of hazardous hobbies include, but are not limited to, rock/cliff climbing, spelunking, skydiving, or bungee jumping.

## Hospital Employees

- Professional services billed by a Physician or nurse who is an employee of a Hospital or Skilled Nursing Facility and paid by the Hospital or facility for the service

## Illegal Acts

- Charges for services received as a result of Injury or illness caused by engaging in an illegal act or occupation; by committing or attempting to commit any crime, criminal act, assault or other felonious behavior; including but not limited to illegal drug activity, crimes against persons, crimes against property and gun offenses

## Impotence

- Surgical and non-surgical services for the treatment of impotence

## Infertility

- Diagnostic, surgical repair, non-surgical repair, surgical impregnation and prescription drugs for the treatment of infertility

## Mental Health Services

- Charges for psychiatric or psychological counseling, mental disability, learning disability, bereavement counseling, biofeedback therapy, psychological testing, treatment, medication and hospitalization.

## Non-Emergency Transportation

- Expenses resulting from transportation by ambulance for conditions that will not seriously jeopardize the sharing member's health or life
- The additional expense for transportation to a facility that is not the nearest facility capable of providing medically necessary care

## No Obligation to Pay

- Charges incurred for which the sharing member has no legal obligation to pay

## Not a Medically Necessary Service

- Care and treatment that does not meet the criteria of a medically necessary service or is not specified as a medically necessary service, care, treatment, or supplies
- Liberty HealthShare reserves the right to review billing submitted by providers and decline to share expenses deemed to be Not a medically necessary service upon review by a qualified medical professional

## Outpatient Prescribed or Non-prescribed Medical Supplies

- Including, but not limited to over-the-counter drugs and treatments, elastic stockings, tubings, masks, ostomy supplies, insulin infusion pumps, ace bandages, gauze, syringes, diabetic test strips and similar supplies

## Personal Comfort Items

- Including, but not limited to air conditioners, air-purification units, humidifiers, electric heating units, orthopedic mattresses, blood pressure instruments, scales, elastic bandages or stockings, non-prescription drugs and medicines, and first-aid supplies and non-hospital adjustable beds
- This includes, but is not limited to outpatient prescribed or non-prescribed medical supplies, over-the-counter drugs, and treatments, tubings, masks, ostomy supplies, ace bandages, gauze, syringes, diabetic test strips or similar supplies

## INELIGIBLE Medical Expenses for Sharing

### Professional Racing or Competitive Events

- Charges for treatment of injuries or illness while racing or competing as a professional. Professional racing means that such activity is one's primary vocation and means of financial support. Professional racing and competitive events include, but are not limited to, automobile, motorcycle, watercraft, ski or rodeo races or competitions

### Relative Giving Services

- Professional services performed by a person who ordinarily resides in the sharing member's home or is related to the sharing member as a spouse, parent, child, brother or sister, whether the relationship is by blood or exists in law

### Replacement Braces

- Replacement of braces of the leg, arm, back, neck, unless there is no sufficient change in the sharing member's physical condition to make the original device no longer functional

### Self-Inflicted

- All medical expense due to an intentionally, self-inflicted injury while sane or insane

### Sex Changes

- Care, services or treatment for non-congenital transsexualism, gender dysphoria or sexual reassignment or change. This includes medications, implants, hormone therapy, surgery or medical or psychiatric treatment

### Sports-related Safety/Performance Devices and Programs

- Devices used specifically as safety items or to affect performance primarily in sports-related activities. All membership, registration or participation costs related to physical conditioning programs, such as athletic training, bodybuilding, exercise, fitness flexibility and diversion or general motivation are not eligible

### Surgical Sterilization or Reversal

- Charges for care and treatment for, or reversal of, surgical sterilization, including vasectomy and tubal ligation

### Travel or Accommodations

- Charges for travel or accommodations, whether or not recommended by a physician

### War

- Any cost incurred that is due to any declared or undeclared act of war, terrorism or military activity