

## Choice Membership Level

# Affordable Care. Faithfully Blessed to Share.

## Why Choose Us?

Covenant HealthShare is a health care sharing ministry (HCSM) with you in mind, and our community has shared healthcare needs for nearly 30 years.<sup>†</sup> We provide Christians the opportunity to share in each other's eligible medical needs through a faith-centered healthcare program. Covenant HealthShare is the catalyst for the collection and distribution of its members' medical sharing program and we are a national, nonprofit 501(c)(3) organization making a global impact through the support we provide to our members and other charitable organizations. (<sup>†</sup> See page 8).



### There for you spiritually

Covenant HealthShare is a nonprofit health care sharing ministry that enables Christians to help others with medical needs without using health insurance.



### There for you in your time of need

Services outlined in the member guidelines are eligible for member-to-member sharing and provide access to health care for the Christian community.



### Access to quality healthcare

The Covenant Choice level provides access to doctor office visits, ambulance, hospital, surgical and maternity services through member-to-member sharing.

# Simple, Flexible Membership Levels That Grow With You & Your Family

Voluntary memberships offering essential services and pay-as-you-go pricing

## ABOUT US

With a history dating back to 1991, Covenant HealthShare is the cornerstone between ministry and healthcare. Thank you for joining our health care sharing ministry. We are overjoyed to have you. Together we make a difference.



## CHOICE

AGE TIERS	Member	Member + 1	Family	Family of 5+
18-29	\$104.12	\$151.68	\$223.02	\$330.03
30-39	\$127.90	\$187.35	\$276.53	\$410.29
40-49	\$157.63	\$231.94	\$343.41	\$510.61
50-59	\$205.19	\$303.28	\$450.42	\$626.98
60+	\$293.47	\$435.70	\$649.05	\$969.08



\$10,000

### Personal Responsibility Amount Yearly\*\* (PRAY)

PRAY is the amount members do not share in initially. A medical condition will not qualify for sharing until the total medical needs submitted exceed the PRAY.



\$150,000

### Yearly Membership Sharing Limit

This is the total sharing amount available on eligible needs by other members for the Program Year.



\$300,000

### Lifetime Membership Sharing Limit

This is the total sharing amount available on qualified needs by other members for the life of the membership.



### Step 1

#### A MEDICAL NEED ARISES

When a member has a medical need, the member visits and is treated by a provider and the service cost is submitted to the Ministry.



### Step 2

#### A NEED IS SUBMITTED FOR SHARING

The Ministry verifies if the need meets the guidelines of the submitting member's program level and, if so, coordinates sharing through the **Member Aid System (MAS)** across the membership community.



### Step 3

#### ELIGIBLE BURDENS ARE SHARED

Eligible needs are shared by designated members, who were requested to share in the burden through the **Member Aid System (MAS)**.

## How it works

Members send their **Monthly Member Gifts (MMG)** to Covenant HealthShare, which are then directed to the Medical Benevolence Fund to be used to fund members' eligible medical needs and the administrative costs of the program. Weekly notices are sent to members through the **Member Aid System (MAS)** informing them who has requested assistance and what their general needs are (subject to Covenant HealthShare's privacy policy). Once members receive notification in the MAS, they are asked to approve the amounts they are being requested to share in. Through the MAS, members can also manage their MMG, fellowship with other members, ask questions about the program and their membership level, and donate additional monies toward fellow members' needs or other charitable causes.

## How we are different

**Covenant HealthShare is NOT Insurance.**

As a health care sharing ministry, Covenant facilitates voluntary sharing of healthcare costs among its community of members who share common Christian beliefs and make a covenant with one another to live out these beliefs responsibly. Covenant is neither an insurance company nor a provider of insurance policies or products. The difference is simple; health insurance is a contract where one party agrees to be legally responsible for and accepts another party's risk of loss in exchange for a payment, which is called a premium. Healthcare sharing is an arrangement where members share one another's medical expenses through voluntary gifts, not because of legal obligation. As Covenant is not insurance, we are not licensed or registered by any state departments of insurance. We do not assess potential members' health risks, because neither the Ministry nor the members are assuming financial liability for any other members' risk. As such, Covenant neither assumes risk for medical expenses nor makes any guarantee or promise to pay.

## Additional Conditions Shared by Members of Covenant

### High Blood Pressure

High blood pressure will not be considered a "condition existing prior to membership" even if you have not gone 18 months symptom free, as long as you have not been treated at a hospital for high blood pressure in the past five years, and you are able to manage the condition through medication and/or diet. Medication for treatment of high blood pressure as a chronic condition will not be shared.

### High Cholesterol

High Cholesterol by itself is not considered a condition existing prior to membership, nor the mere fact that a person is taking a prescribed a statin drug (or other anti-hyperlipidemic), unless the prescription is for diagnosed arteriosclerosis for a particular site within the body.

### The following services are eligible for sharing\* after the PRAY amount is met:

Eligible Services*	Type of Member Access	
	Member Preferred Provider Group**	Non-Member Preferred Provider Group
Physician Office Sharing <sup>1</sup>	Member-to-Member Sharing = 100% <sup>2</sup>	Member-to-Member Sharing = 50% <sup>2,3</sup>
Emergency Room Sharing	Member-to-Member Sharing = 100% <sup>4</sup>	Member-to-Member Sharing = 50% <sup>3,4</sup>
Ambulance Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>3</sup>
Hospital Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>3</sup>
Maternity Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>3</sup>
Surgery Sharing	Member-to-Member Sharing = 100%	Member-to-Member Sharing = 50% <sup>3</sup>

\* Please see the following page for services that are not eligible for sharing by the membership community.

\*\* Shareable by the membership community up to the yearly and lifetime program sharing limits.

\*\*\* MultiPlan Private Health Care Service (PHCS) network. Covenant HealthShare does not own or operate the MultiPlan PHCS network.

1. Limit two (2) visits per program year per Member and, as applicable, per each registered eligible dependent under a membership. Visits are not transferable between a Member and the Member's registered eligible dependents.
2. After Member payment of per visit Fellowship Advising Fee of \$50.
3. Member responsible for payment of remaining 50% of expenses arising from a visit or service.
4. Up to the per incident sharing limit of \$15,000.

#### Conditional Costs:

\$25 charitable donation at time of membership registration.

\$50 additional Monthly Membership Gift (MMG) for Members who use tobacco, including electronic forms of tobacco.

The Monthly Membership Gifts (MMG) shown above are current as of December 16, 2020 and subject to change. The current MMG is provided at the time of member registration.

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Services With Sharing Limitations/Exceptions & Services Not Shareable by Covenant HealthShare Members	
Abortion	Not Shareable.
Armed Conflict	Not Shareable With Exception.**
Basic Eye Care	Not Shareable.
Chiropractic	Not Shareable.
Conditions Existing Prior to Membership	<b>Not Shareable With Exception.**</b> Needs that result from a condition existing prior to membership (known or producing observable symptoms) are only shareable among members if the condition appears to be cured and eighteen (18) months have passed without any symptoms (whether or not benign), treatment, or medication (even if the cause of the symptoms are unknown or misdiagnosed). A doctor's statement may be required to verify the lapse of symptoms, treatment, and medication. <i>The above clause only applies to hospital and surgical settings; there are no restrictions on conditions existing prior to membership at the following facility types: primary care, urgent care, specialists, emergency room and lab work.</i>
Contraceptives	Not Shareable.
Cosmetic Surgery	Not Shareable With Exception.**
Dental Conditions and Routine Dental Care	Not Shareable With Exception.**
Diabetes	Not Shareable With Exception.**
Elective Surgeries	Shareable With Exception.**
Fertility	Not Shareable.
Genetic Defects, Hereditary Diseases, Cancer, and Heart Conditions	<b>Not Shareable With Exception.**</b> A condition will not be considered a condition existing prior to membership, even though it may be known that it is not "cured," if all the following are true for at least five (5) years as of the start date for your membership: The condition has not (i) been treated nor was future treatment prescribed/planned; (ii) produced harmful symptoms (only benign symptoms); and (iii) worsened or deteriorated.
Injury or Accident Result due to Alcohol or Drug Abuse	Not Shareable.
Long Term Care	Not Shareable.
Maintenance/Repair/Replacement of Medical Equipment	Not Shareable.
Massage (Therapeutic)	Not Shareable.
Nutritionists	Not Shareable.
Physiological services	Not Shareable.
Self-Inflicted Injury	Not Shareable.
Sexual Dysfunction	Not Shareable With Exception.**
Sexually Transmitted Diseases (STDs)	Not Shareable With Exception.**
Shareable Services*	Shareable With Exception.**
Sterilization	Not Shareable.
Temporomandibular Disorders (TMJ)	Not Shareable.

\*Services received within the first sixty (60) days of membership will not be shareable if the member cancels their membership within thirty (30) days following receipt of such care (even if the services would otherwise generally qualify for sharing).

\*\*Please reference the CHOICE Membership Guidelines at [covenantshare.org/members/guidelines/](https://covenantshare.org/members/guidelines/) for full details on qualifications for member sharing of medical needs, including any limits and/or exceptions for sharing specific services.

## Statement of Faith

Because Covenant HealthShare, Inc. is a faith-based organization, members are required to agree with the organization's Statement of Faith to join the membership community:

1. **We** believe that Jesus Christ is the Son of God and our Lord and Savior;
2. **We** believe that our personal rights and liberties originate from our Lord, Jesus Christ;
3. **We** believe the Bible to be the inspired and only infallible written Word of God;
4. **We** believe every individual has a fundamental religious right to worship God in his or her own way;
5. **We** believe it is our moral and ethical obligation to assist our fellow man when s/he is in need according to our available resources and opportunity;
6. **We** believe it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle and avoid foods, behaviors, and habits that result in sickness or disease to ourselves or others; and
7. **We** believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family, or other valued and trusted advisors.

## Legal Notices

The following legal notices are required by state law and are intended to notify individuals that health care sharing ministry programs are not insurance and that Covenant HealthShare does not provide any guarantee or promise of payment for any medical costs or expenses incurred by its members.

### General Legal Notice

Covenant HealthShare facilitates the sharing of medical expenses but is not an insurance company, and neither its guidelines nor program of operation is an insurance policy. Sharing is available for all eligible medical expenses; however, participation as a member of Covenant HealthShare does not guarantee or promise that your medical bills will be paid or assigned to other members for payment. Whether any other member chooses to contribute, in whole or in part, to the payment of your medical bills is completely voluntary on the part of that member. As such, membership in Covenant HealthShare should never be considered as a substitute for an insurance policy. Whether you or your provider(s) receive any payments for medical expenses and whether or not Covenant HealthShare continues to operate, you are always liable for any unpaid medical bills. This health care sharing ministry is not regulated by state departments of insurance. You should review Covenant's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

**Covenant HealthShare, Inc. is not restricted from operating in any of the 50 United States, U.S. territories, or any foreign country, and has no legal barriers of which we are aware; however, we do not market membership in CO, MA, MD, PA, and WA. Limitation subject to change without prior notice.**

### State Specific Legal Notices

#### Alabama Code 22-6A-2, 22-6A-3

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any 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 Statute 21.03.021(k)

Notice: The organization coordinating 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 a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Arizona Statute 20-122**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Arkansas Code 23-60-104(2), 23-76-103(c)(1)**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Florida Statute 624.1265**

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. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is 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.

### **Georgia Code 33-1-20(a)(6)**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Idaho Code 41-121(2)(f)**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Illinois Statute 215 Ill. Comp. Stat. 5/4, Class 1(b)**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Indiana Code 27-1-2.1-1, 27-1-2.1-2**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Kentucky Statute 304.1-120(7)**

NOTICE: UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION OR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.

### **Louisiana Statute 22:318, 22:319**

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

### **Maine Statute title 24-A, §704**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Michigan Comp. Laws 550.1865, 550.1867**

Notice: The eligible entity that operates this health care sharing ministry, Covenant HealthShare, Inc., is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

### **Mississippi Code 83-77-1**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Missouri Statute 376.1750**

Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Nebraska Statute 44-311**

IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

### **New Hampshire Statute 126-V:1**

IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

### **North Carolina Statute 58-49-12**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

### **South Dakota Codified Laws 58-1-3.3**

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Texas Ins. Code 1681.001, 1681.002, and 1681.003**

Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

### **Virginia Code 38.2-6300, 38.2-6301**

Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

### **Wisconsin Statute 600.01(1)(b)(9)**

ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

### **Wyoming Statute 26-1-104**

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.

### **Covenant HealthShare, Inc. is NOT insurance.**

† Covenant HealthShare, Inc. (“Covenant HealthShare”) operates its health care sharing ministry as a successor-in-interest to the historical medical benevolent giving program established by its predecessor, a nonprofit 501(c)(3) ministry, that has been making regular benevolent distributions to members of its congregation and the communities it serves to assist such individuals with medical and other healthcare costs and expenses since 1991 (the “Program”). As its successor, Covenant HealthShare has formalized the Program and expanded the charitable and benevolent reach of the Program beyond its predecessor’s ministry to support all persons nationwide who have accepted Jesus Christ as their Savior, and subscribe and commit to live in accordance with the teachings of the Bible and their faith in God.