

Revisions to the Complete Guidelines

The following revisions were made to the 3rd edition of the Guidelines. These revisions are materially different than the previous edition of the Guidelines. If you are already a Member of The Plan, this page is a quick reference to update your understanding of the Guidelines. The outline numbering system of the Guidelines is used below to provide the location of each revision. “Addition” means that the guideline was added. “Deletion” means that the guideline was removed or eliminated.

III.A.1–5 **General Alms Plan Guidelines** (the following 5 points are additions)

1. **Individual Responsibility**

Each person should carry their own financial burden as much as they are able.

2. **Church Responsibility**

Each local church should help its members, bearing one another’s burdens as much as they are able.

3. **Brotherhood’s Role**

After individuals and churches have done their part, the Alms Plan provides a larger umbrella, linking many churches together to share remaining financial alms needs.

III.A.14. **Priority for Participating Churches**

Addition: Alms requests from churches with 70% or greater participation are given priority over requests from churches with lower participation.

III.B., **Alms Plan**

Deletion: ~~Annual Alms contributions are due on the first day of November.~~

Addition: Quarterly Alms contributions are due on the first day of each quarter.

III.C.7.8. **Eligible Alms Expense**

Addition: **Annual Unshared Amount (AUA)** – If a medical incident is overwhelming for a household, the AUA can be paid by the Alms Plan.

Addition: **Quarterly Medical Contribution** – If the Quarterly Medical Contribution is overwhelming for a household, it can be paid by the Alms Plan.

Deletion: ~~Funerals~~

Deletion: ~~Long term nursing care~~

V.C.5. **Health Incentive Discount**

The Plan values healthy living and rewards Members who maintain good health. Members age 60 and older may qualify for a (Addition) 10% (Deletion: 5%) discount on their quarterly medical contribution by meeting certain health standards.

Eligibility Requirements

Addition: To qualify for the Health Incentive Discount, Members must meet all of the following requirements:

- Complete an annual primary care wellness visit
- Maintain a healthy weight (BMI < 30)
- Maintain a healthy blood pressure ($\leq 130/80$)
- Maintain a healthy blood sugar (A1C ≤ 6)
- Maintain healthy cholesterol levels (LDL ≤ 130 and HDL > 45)

VI.A.29. **Eligible for Sharing**

Diabetes and Kidney Treatments – Including dialysis

Addition: and other necessary care for Type 1 or Type 2 diabetes.

VI.B.2. **Ineligible for Sharing**

Major Procedures and Transplants

Addition: Heart, liver, and kidney transplants

VIII.A. Motor Accidents

Safety Equipment and Lifestyle

Expenses are not eligible for sharing if any of the following apply:

~~Deletion: The minimum operator age recommended by the manufacturer or required by law was not followed. These apply regardless of whether the Member was operating the vehicle or was a passenger.~~

Addition: The activity involved a willful disregard for personal safety.

X.E.2. Plan Details

65 Years of Age and Older

Members on Medicare

~~Deletion: Members 65 and older who are on Social Security and utilize Medicare A and B may stay on the Plan and receive a 50% discount of the Over 65 quarterly contribution amount.~~

Addition: Members 65 and older who are on Social Security and utilize Medicare receive discounts on the Over 65 quarterly contribution (see below) and are responsible for an AUA of \$1,000 for an individual or \$2,000 for a family.

Age and Status	Discount	Individual	Family
Over 65 (w/SSX)	–	\$750	\$1,500
Over 65 (w/SS) Medicare Part A	50%	\$375	\$750
Over 65 (w/SS) Medicare Parts A & B	60%	\$300	\$600
Over 65 (w/SS) Medicare Parts A, B & D	70%	\$225	\$450

X.I. Plan Details

Reapplication After Membership Cancellation

Former Members may reapply for membership.

~~Deletion: Members who were cancelled by the Plan or choose to cancel on their own are welcome to reapply. If approved for membership, a reentry fee of \$1,500 applies.~~

Addition: Prior to approval, **the last unpaid** quarterly contribution and AUA (if any) must be paid.

X.K.7. Eligibility for Sharing

Addition: Occupational or Work-Related Injuries

- Expenses for self-employed individuals' work-related injuries or illnesses are eligible for sharing.
- W-2 employee injuries are not eligible. See Worker's Aid Plan for sharing work-related injuries for W-2 employees.

X.R. Medical Reserve Funds

Addition: Brotherhood's reserve funds are held in trust for the Members. If a church with 70% or greater participation withdraws from the organization, it will receive a prorated portion of the reserve funds.

- The prorated amount is determined case by case to ensure fairness based on participation level and contribution history.

Individuals from churches with less than 70% participation who withdraw from the organization do not receive a prorated portion of the reserves.

XI.F. Office and Billing

Addition: Our Commitment to Privacy

Anabaptist Brotherhood deeply values your privacy and is committed to protecting your personal health information (PHI). Although Brotherhood is not an insurance company and is therefore not legally subject to the federal Health Insurance Portability and Accountability Act (HIPAA), we voluntarily follow HIPAA-like privacy standards to safeguard your information. We use your information only for purposes related to membership, bill processing, and sharing. We do not sell or share your information for marketing or commercial use.