

Annual Membership Affirmation

Commitments

01. I understand and Acknowledge

I understand that the Long Term Care Benefits Program (LTCBP) for the Sharing Members of Lifeline Alliance is not insurance but is a voluntary medical needs sharing program, and that there are no representations, promises, or guarantees that my eligible medical expenses will be shared. I also understand that sharing for medical needs does not come from an insurance company, but from the membership according to the Sharing Guidelines and Escrow Instructions.

I understand that acceptance into the membership is not an entitlement, but a privilege, based in part on the medical history information I provided on the application. I also understand that any medical condition that is inquired about but not disclosed on the application— whether meeting the definition of a pre-existing condition or not, and discovered after my membership became effective—will be treated as if it had been disclosed at the time of my enrollment date. I understand that any undisclosed medical conditions will be processed retroactively back to the effective date of my membership.

I understand that failure to uphold the Commitments and to abide by the Statement of Shared Beliefs described herein may result in my medical needs becoming ineligible for sharing and my membership becoming inactive.

I understand that the Sharing Guidelines in effect on the date of service supersede any spoken or verbal communication and all previous versions of the Sharing Guidelines. I also understand that with notice to the general membership, the Sharing Guidelines may change at any time based on the preferences of the membership and decisions, recommendations, and approval of the Board of Directors.

I understand that the Sharing Guidelines are not a contract and do not constitute a promise or obligation to share, but instead are for reference for Lifeline Alliance to manage needs sharing among Sharing Members and to follow the Membership Escrow Instructions. I also understand that the Sharing Guidelines are part of and incorporated into the Lifeline Alliance application as if appended to it.

I understand that monthly contribution amounts are based on operating costs, medical needs, and the total number of members. I understand that monthly contribution amounts are calculated on a periodic basis as needed and are subject to change. I also understand that my monthly contributions are voluntary and that I am not obligated in any way to contribute to the membership.

02. I agree to live according to each item in the Statement of Shared Beliefs.

Our Statement of Shared Beliefs is as follows:

1. We believe in the ethical tenets and moral values of the Jewish Faith.
2. We believe we have an obligation to care for our family, friends, fellows, and community.
3. We believe it is our obligation to care for our own bodies by our own “clean living” lifestyle and to encourage others to live a healthy lifestyle.
4. We believe it is our spiritual and ethical duty to ourselves and others to avoid foods, behaviors or habits that produce sickness or disease.
5. We believe it is our fundamental right of conscience to direct our own healthcare, in consultation with physicians, family or other valued advisors, free from government dictates, restraints and oversight.

These beliefs form the faith-based and ethical tenets for our interaction and relationship as a community.

03. I abide by the Commitments.

I have read and understand the Sharing Guidelines and accept them as the governing document for determining eligibility of my, or anyone else's medical needs submitted to Lifeline Alliance.

I further agree to hold Lifeline Alliance and its directors, officers, employees, representatives and service providers harmless, and to limit any dispute I may have over the eligibility of my, or anyone else's medical needs to the appeal procedure described in the Sharing Guidelines.

So as not to take advantage of my fellow members, I have answered all questions on my application in good faith, truthfully, completely and accurately.

