2020 Survey:
Each year, we may bring proposed Sharing Guidelines changes to our members so that we may take into account your sentiments on a particular guideline provision. Please check
your email to find this year's 2020 survey.

**ENHANCING MEMBER EXPERIENCE**

Entrepreneurs Bill and Bonnie Stein share their experience navigating the healthcare system with Liberty HealthShare...

**CHERISHED HOLIDAY TRADITIONS AND STORIES**

The Liberty HealthShare family shares their cherished Christmas memories & traditions with our members...
IMPROVING YOUR MEMBER EXPERIENCE

Liberty's VP of Technology, Robert Kintigh, is focused on making the user experience for members more...

READ NOW

NOVEMBER SHAREPOWER
LIBERTY HEALTHSHARE

<table>
<thead>
<tr>
<th>SharePower</th>
<th>Medical Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>Shared</td>
</tr>
<tr>
<td>$29,544,898</td>
<td>$32,816,217</td>
</tr>
</tbody>
</table>

$1,013,733
Remaining SharePower carried over for approved unexpected medical expenses submitted to pre-note.

THE SEASON OF GIVING

LHS employees collected more than 1,087 food items for people in need.

LHS employees donated $1,170 to the fight against breast cancer.

LHS employees gave back and donated 40 pints of blood, saving 120 lives!
LHS FAMILY GIVES BACK

LHS family collected 1,087 food items, gave $1,170 and donated 40 pints...

READ NOW

HEALTHTRAC GRADUATES

Congratulations to these members who are improving their health by staying committed to their goals...

READ MORE

THE LIGHT OF THE WORLD

Jesus spoke words of hope when He said: “I am the light of the world.” We can look forward in hope and anticipation...

READ MORE
**Newsletter:**
Each month, our Liberty HealthShare newsletter is published after our SharePower total is received.

**Monthly Shares:**
We are now offering our members the ability to pay their monthly share through automatic monthly ACH transfers. Members who pay their monthly shares by linking their bank account will not be charged a convenience fee. Moving into 2020, we will be considering a credit card convenience fee used to pay monthly shares.

You can update your funding preference in your ShareBox by logging into your ShareBox, on the left-hand side click on “MEMBERSHIP” and click on “FUNDING” to update your funding.
**Enrollment Anniversary:**
On the anniversary of your enrollment date, you will be charged a $75 renewal fee in addition to your suggested monthly share amount.

You received this email because you subscribed to our list. You can unsubscribe at any time.

Liberty HealthShare  
4845 Fulton Dr. NW, Canton, OH 44718  
855-585-4237
Entrepreneurs Bonnie and Bill Stein first created Stein’s Honey about 18 years ago, starting with one beehive behind their home. The business continued to grow to the point that they couldn’t continue to hold full-time jobs, so Bonnie resigned from her position in the local school district and began working on the family business.

At that time, the Steins explored their healthcare options.

“With the traditional healthcare we had, we had different issues with it,” Bill said. “We had out-of-network problems and providers who would drop us.”
The couple decided Liberty HealthShare would be a good fit for them due to the program cost and the ability to see the doctor or provider of their choice, so they became members.

Recently, Bill had to have knee surgery.

He admitted he was nervous about the surgery. He wasn’t sure how everything was going to work out – not only physically, but financially as well.

His fears were eased when Tom, a Liberty HealthShare Provider Relations Advocate, worked with Bill and his provider to help him get the knee surgery he needed, at a fair price. Provider Relations Advocates may come alongside members who have been approved for major surgery or treatment.

“Navigating the healthcare system in general is scary enough,” Bonnie said. Having an advocate who was familiar with them and could speak to providers for them, while getting their payments down, was helpful. The Cleveland Clinic worked with Tom and the Steins to keep their costs down and make Bill’s surgery a success.
Merry Christmas, Liberty HealthShare family! As we begin our annual holiday celebrations, we often think of times together with family and friends, and of special memories growing up – or watching our children grow up – through the years. Many times, those thoughts center around traditions, or on a story of a special Christmas memory.

With that in mind, the staff here at Liberty HealthShare would like to share with you some of our cherished memories and traditions. We hope you enjoy!
Lena H., Member Services

Mine is the memory of my son's first Christmas, in 2015. It was amazing how much he loved Christmas, with all the lights and decorations! It was my first Christmas that I had with a family of my own. To this day, he still loves Christmas and everything about it!

Julie C., Member Resolutions

Every year for Christmas we go to my husband's country, Honduras. I buy clothes and shoes all year to take to our nieces and nephews. After school starts I buy all kinds of school supplies on sale and create boxes and send them to my sister-in-law, who works in a school there with children who barely have money for shoes. I also collect shoes and clothes I find on clearance and create boxes to send to them at Christmas. My mother-in-law makes tamales that we eat on the 24th, and we then stay out in the streets for the fair all night long. The party normally continues until the morning.

JoAnne C., Member Services

In June of 1972 “The Flood of Agnes” hit our small town in Corning, N.Y. Our family home, with my parents and seven kids, was filled with mud and damaged to the point of gutting out the entire first floor. My dad's family business, Cuda's Meat Market, was also destroyed. Needless to say, we were in dire need of help.

Many Christian volunteers came from Newark, N.J., for the entire summer to help our small town. We were placed in a trailer for the holiday season. That December the New Jersey family showed up at our trailer door with a truck load of Christmas gifts and food for my entire family of nine, which included handmade dolls, mittens and scarves. I recall that very special Christmas in 1972, as a small child, and what a blessing they were to our family and small town in upstate New York. To this day my family still remembers that miraculous and glorious Christmas, and the good deeds of strangers who came to do God's work. Jesus IS the reason for the season!

Tari T., Human Resources

My parents now live in a smaller home on Portage Lakes and with the size of our family now, we rotate holidays because we need more space. My sister, Tami, hosts Thanksgiving. In the past she has hosted foreign exchange students. To make them feel more at home, she incorporated a dish from their country. This allowed us to have exposure to new tastes and foods. She continues that tradition still without the foreign exchange students.

Melissa L., Operations

On Christmas Eve, we go to dinner every year at a Thai restaurant – our little spin of The Christmas Story – then we go home to open our Christmas Eve pajamas, make hot chocolate, scoop up the dog and go look at Christmas lights!
Catherine T., Medical Bill Processing

On Christmas Eve, we have a traditional meatless Slovak dinner. We have pierogies, sour mushroom soup, and bobalki – which is pieces of baked rolls added to fried sour kraut. We also have oplatki, which is a wafer that everyone breaks a piece off of and says a prayer. After dinner we relax until church, then drive around and see Christmas lights. Just a family night!

Deanna A., Marketing

We make our Christmas cookies all day Christmas Eve, until dinner, and then after dinner we go to candlelight service at church. It makes for a very full, fun Christmas Eve!

Karla D., Medical Bill Processing

After Christmas Eve services we load up and go to a hotel, sometimes in Marietta, Ohio, or sometimes a hotel here in Canton. We enjoy the pool and hot tub and breakfast, watch TV, and then go to a Chinese place for lunch.

Darrick B., Communications

After my kids and my brother’s kids open up gifts at home on Christmas morning, we all get together at my parents’ for a huge brunch. Usually we have a couple extended family join us too – aunts, uncles, and cousins. Brunch is a little bit of everything – like a fantastic homemade breakfast buffet with French toast, waffles, sausage, eggs, bacon, and so much more it’s ridiculous. And delicious! After we’re done eating, we make our way to the living room, where the huge tree sits sparkling in the corner bay window, loaded with gifts for all of my parents’ grandkids, as well as whoever else is joining us. This is where my brother’s family and mine exchange gifts too, so the haul is often spilling out into the middle of the floor. I’m usually the “Santa,” grabbing gifts from under the tree and passing them out. We all wait for everyone to have at least one to open, then the kids (and everyone else) are free to open them up and enjoy the bounty! It’s a fairly simple tradition, but it’s one we all love and look forward to every year.

Tags:

Healthcare-Costs  Medical-Bills  Member-Education  Self-Pay-Patient  Personal-Responsibility
Improving Your Member Experience

December 15th, 2019

Liberty HealthShare names experienced IT manager to VP position, plans to expand department
CANTON, Ohio – The board of directors at Liberty HealthShare is excited to announce that Robert Kintigh has been hired as vice president of information technology.

Kintigh comes to Liberty with a background that includes a wealth of experience in management-level positions in information technology within the healthcare industry. His experience includes more than 13 years at a rapid-growth prescription benefit management company, where he started out as the only member of the IT department and ended his time there as vice president of software engineering in a department of about 100 people.

“We are excited to have Bob leading our IT division,” said Liberty HealthShare acting CEO Drudy Abel. “We are committed to improving our members’ experience, and Bob's extensive background and experience in managing the technology demands that come with rapid growth will help us create the best health sharing experience for our members.”

Kintigh has a bachelor’s of science in computer information systems from DeVry University in Columbus and a master of business administration from Walsh University in Canton. He grew up in Dellroy, Ohio, where he still helps his father on the family farm. He is a graduate of Carrollton High School.

“We want to look for ways to continue to support members and enhance their experience, with a focus on ShareBox,” Kintigh said. “We are looking into a redesign to make it more intuitive, more user-friendly.”

Longer term, Kintigh plans a mobile application to give members even more access to ShareBox and to help ease the process of bill submission and speed up the processing of bills.

“There also will be a big focus on our phone system,” he said. “We want to give members enhanced callback capabilities. We've taken some big steps to ensure our systems are performing at a high level and are looking at additional technology enhancements on the phone system to give us the ability to better respond to members.”

Kintigh works at Liberty’s Hills and Dales location and oversees a staff of 25 IT professionals. He also will be looking to bring on skilled people that have experience in quality assurance with software applications.

Kintigh lives in Canton with his wife, Bobbi Jo, who is a school nurse at Oakwood Elementary School. They have two sons, Ryan, 18, a senior at GlenOak High School, and Isaac, 16, a sophomore, as well as three dogs, two cats, several fish, two guinea pigs and a rabbit. He and his family have been members of Church of the Lakes in Canton since 1999, where he volunteers in various youth ministry programs.
“We have a team that understands your issues. I have helped build systems to move companies forward, I understand what companies face. We are here to serve our customer base.”
Liberty HealthShare Gives Back

December 13th, 2019

It's the season of giving, and Liberty HealthShare employees have been generously giving by partnering with local organizations and helping others.

Recently, our employees donated to a local food bank, which serves families including the 1 in 5 children in our community who lack regular access to nutritional food. Liberty staff collected more than 1,087 food items for children and individuals in need. That's enough for 828 meals!

October was a very busy month, as we also joined in the fight against breast cancer. Every two minutes a woman is diagnosed with breast cancer and there are more than three million breast cancer survivors in the U.S. In one week, Liberty employees saved what they could spend on two specialty coffees and donated $1,170.

Additionally, Liberty employees participated in an American Red Cross blood drive in October. Every two seconds, someone in the U.S. needs blood, and each blood donation can save up to three lives. Liberty HealthShare employees gave back and donated 40 pints of blood, saving 120 lives!

We are thankful for our Liberty HealthShare family that serves our members and gives back to their community and those in need.
November and December Liberty HealthShare HealthTrac Graduates

December 11th, 2019

Grenfell Kenneth
Harwerth Lance
Hubbard Cristie
Hutsebaut John
Jennings Byron
Johnson Carol
Jones Cathie
Jordan Darlene
Kent Marian
Kirk Judy
Klotz Deb
Kohl DeLeah
Kurilla Thomas
Lewis Kimberly
Martin Kayla
Mask Stanley
Mclaughlin Brenda
Mcleod Greta
Miller Bryon
The Light of the World

December 12th, 2019

Jesus spoke to the people once more and said, “I am the light of the world. If you follow me, you won't have to walk in darkness, because you will have the light that leads to life.” John 8:12 NLT

We are now in the Advent season and it is a good time to review our lives and loves. Advent is a time of looking forward with anticipation and hope. We hope for the second return or advent of Jesus Christ.
That hope is based on our relationship with Him. It is true that God promises a lot of things in His word. Nothing is clearer in scripture than the fact that obedience matters to God. Yes, we are saved by grace but from Genesis to Revelation He calls us to follow Him and obey Him. It's simple really. Read His word, follow His commands and principles and put Him first. Always put Him first.

Jesus spoke words of hope when He said: “I am the light of the world.”

Everybody loves light. Most of us prefer light to darkness. Light provides a lot of things including, security, guidance, sight, and freedom from darkness. Most of us have heard this statement of Jesus quoted before or we have read it but there is a condition to the promise for light.

You can have the light but Jesus says: “If you follow me . . . you won't have to walk in darkness.” The implication is that if you choose to not follow Him you will eventually wind up in darkness. But why wouldn't we follow Him? What choices face us that trump a genuine relationship with the Savior of the world.

Jesus also says if we follow Him we will have: “the light that leads to life.”

There is hope and it is always and only found in Christ. In this month of reflection and anticipation, make sure that nothing is, or comes, between your soul and the Savior.

Wes Humble is the Executive Director of Ministry and Community Relations at Liberty HealthShare. He has thirty years of experience in various pastoral and editorial roles, and he is passionate about responding to the spiritual needs of both ministry staff and members.

Tags:
Healthcare-Costs Medical-Bills Member-Education Self-Pay-Patient Personal-Responsibility

© 2019 Liberty HealthShare® is a healthcare sharing ministry of Gospel Light Mennonite Church Medical Aid Plan, Inc.
How Liberty HealthShare members submit a bill to ShareBox.

1. [Image of ShareBox login page]

2. [Image of ShareBox home page]

How to Submit a Bill in ShareBox

Discover the Power of a Healthcare Sharing Community!

Liberty Healthshare offers health-conscious individuals and families a practical way to share medical care expenses in a like-minded community. Liberty Healthshare is not insurance. We are a Christian, non-profit, faith-based, non-profit organization. It’s a method designed to keep the voluntary sharing between members to pay each other’s medical costs.

Looking into Healthcare Sharing Ministries?

Liberty Healthshare provides individuals and families with an affordable way to share medical care expenses in a like-minded community.
How Liberty HealthShare members submit a bill to ShareBox.

3. How to Submit a Bill in ShareBox

4. How to Submit a Bill in ShareBox

5. How to Submit a Bill in ShareBox
How Liberty HealthShare members submit a bill to ShareBox.

How to Submit a Bill in ShareBox
How Liberty HealthShare members submit a bill to ShareBox.

8. [Image of ShareBox interface showing medical expense submission.

9. [Image of ShareBox interface showing submitted expense details.

...
How Liberty HealthShare members submit a bill to ShareBox.

10. How to Submit a Bill in ShareBox

Submit Medical Expense

Please Note:
- You only need to fill out this form if your healthcare professional is not submitting the bill for you.
- Please complete a separate form for each bill.
- We require an itemized bill to process the bill correctly.
- We can only accept receipts, balance due statements or cancelled checks in place of the itemized bill.
- We will only share with the member when the healthcare professional will NOT accept payment from Liberty HealthShare or when bills are submitted with proof of payment.

Member Information:

Patient*

Reason For Visit:

Start Date of Service*  
End Date of Service*

Explain the reason for your visit here:

Provider Information:

Provider Name*  
Patient Account Number

Provider Phone  
Provider Address*

Choose a member

11. How to Submit a Bill in ShareBox

Submit Medical Expense

Please Note:
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Member Information:

Patient*

Reason For Visit:

Start Date of Service*  
End Date of Service*

Explain the reason for your visit here:

Provider Information:

Provider Name*  
Patient Account Number

Provider Phone  
Provider Address*
How Liberty HealthShare members submit a bill to ShareBox.

12. How to Submit a Bill in ShareBox

Submit Medical Expense

**Please Note:**
- You only need to fill out this form if your healthcare professional is not submitting the bill for you.
- Please complete a separate form for each bill.
- We do accept receipts, balance due statements or cancelled checks in place of the itemized bill.
- We will only share with the member when the healthcare professional will NOT accept payment from Liberty HealthShare unless bills are submitted with proof of payment.

Member Information:

- (Fields for Patient Information)

Reason For Visit:

- **Enter a reason for doctor visit or procedure**

Provider Information:

- (Fields for Provider Information)

13. How to Submit a Bill in ShareBox

Enter the date of your visit
How Liberty HealthShare members submit a bill to ShareBox.

14.

How to Submit a Bill in ShareBox

Submit Medical Expense

Please Note:
- You only need to fill out this form if your healthcare professional is not submitting the bill for you.
- Please complete a separate form for each bill.
- We require an itemized bill to process the bill correctly.
- We can only accept receipts, balance due statements, or cancelled checks in place of the itemized bill.
- We will only share with the member when the healthcare professional will NOT accept payment from Liberty HealthShare or when bills are submitted with proof of payment.

Member Information:

Reason For Visit:

Start Date of Service*  End Date of Service*

Provider Information:

Provider Name*  Provider Account Number
Provider Phone  Provider Address 1*
Provider Address 2*  Provider Zip*

Enter the date your visit ended

15.
How Liberty HealthShare members submit a bill to ShareBox.

16. Check "Yes" or "No" to each of these questions.

17. Enter charged amount and any amount you paid toward service.
How Liberty HealthShare members submit a bill to ShareBox.

18.

19.
How Liberty HealthShare members submit a bill to ShareBox.

20.

21.
How Liberty HealthShare members submit a bill to ShareBox.

22.

23.