

This program is designed to reward Liberty HealthShare members for referring new members to Liberty HealthShare. This agreement is between you and Liberty HealthShare. It is your responsibility to read and understand the terms and conditions of this agreement. The Referrer is the person who is referring a family member or friend to Liberty HealthShare and the Referred is the person who has been referred to Liberty HealthShare by an existing member. Program Overview: 1. Referrers must be 18 years of age to participate in the Refer a Friend Program. 2. As a Referrer, you are to be honest and accurate. As part of your participation in the Program, you agree and acknowledge that you are responsible for making truthful and accurate statements about Liberty HealthShare with respect to any referrals. 3. As a Referrer, you must have a valid membership with an active status. 4. A Referrer has three options when referring someone: You may log into your ShareBox and add the information to the "Refer a Friend" tab, fill out the "Refer. Enroll. Earn." document, or simply contact Jessica Tice at the number provided below. 5. A new membership can only be referred by one Referrer. 6. Referrers may only receive one gift card per referral that becomes a membership. 7. The Referred must provide the Referrer's Member ID to verify their referral. 8. Pre-paid Visa gift cards will be sent to the Referrer's billing address on file with Liberty HealthShare. Liberty HealthShare will not be liable for misdirected or lost cards due to incorrect billing addresses associated with member accounts. 9. The actual fulfillment time for pre-paid Visa gift cards may vary. The Referred must be an active sharing member for OVER 60 days before the Visa gift card will be issued to the Referrer. 10. It can take an additional 2-3 weeks for the Referrer to receive their pre-paid Visa gift card after it has been issued. If you do not receive your Visa gift card after 90 days, please contact us at the number below. 11. Insurance agents and/or brokers are unable to participate in the use of this program. 12. No solicitation, marketing, or advertising of any sort with this program is permitted. This program is directed toward family and friends of Liberty HealthShare members. 13. Member must be a United States resident to participate. 14. Any members wishing to participate in the Refer a Friend Program must complete a W-9 form. Under the 'Refer a Friend' tab inside the ShareBox, members will be prompted to complete this form if they have not already done so. 15. Per IRS regulations, gift cards are taxable to the recipient and must be reported as income to the IRS. Members who receive \$600 or more in gift cards will receive a 1099 Miscellaneous Statement for the tax year in which the cards are issued. 16. Participation in the program and the advantages that are offered to program members is at the sole discretion of Liberty HealthShare. Liberty HealthShare has the right to change the respective Program Terms and Conditions as a whole or in part at any time without notice to members.