Medi-Share Referral Rewards Program Terms and Conditions

Effective November 3, 2026

At Medi-Share, we believe good things are meant to be shared, including a community where members care for one another, pray for one another, and share in each other's medical bills. The Medi-Share Referral Rewards Program is one way we thank you for inviting friends and family into this community.

We want you to fully understand how the program works before you join. Below, you'll find each rule explained in plain language. Please read these Terms and Conditions carefully. They are a binding agreement between you and the Program Entities described below.

Program Overview

Christian Care Ministry ("we," "us," "Christian Care Ministry," or "Ministry") may offer participants in the Medi-Share Referral Rewards Program the chance to earn Reward Points by referring others to join one of Christian Care Ministry's sharing programs.

Here are a few key points:

- **Who runs the program:** Ambassador Software Inc. ("Administrator") manages the Medi-Share Referral Rewards Program on our behalf. Together, the Ministry and the Administrator are called the "Program Entities."

- **Your agreement:** These Terms and Conditions apply whenever you take part in the program. By participating, you agree to use the program only as described here.

- **If you don't agree:** If you do not accept these Terms and Conditions in their entirety, you may not register as a Referrer or take part in the program in any way.

- **Where the law prohibits participation:** You may not participate where doing so would violate any applicable law or regulation.

- **Program changes:** We reserve the right to end the Medi-Share Referral Rewards Program at any time, for any reason.
- **Medi-Share Is Not Insurance**: Medi-Share is a health care sharing ministry. Christian Care Ministry is not an insurance company, and neither Medi-Share's guidelines nor its plan of operation is an insurance policy. Medi-Share membership is not offered through an insurance company, and Christian Care Ministry is not subject to the regulatory requirements or consumer protections of any state's insurance code. Whether anyone chooses to assist a member with medical bills is totally voluntary, and each member is always personally responsible for the payment of his or her own medical bills. State-

specific notices required by law are available at https://mychristiancare.org/our-ministry/disclosures.

- Taking part in the Medi-Share Referral Rewards Program does not make you an agent, employee, or representative of Christian Care Ministry. Reward Points are a thank-you gift for introducing people you know to Medi-Share, not a commission or payment for selling or enrolling memberships.
- The following persons may not participate as Referrers: (1) officers, directors, and contractors of the Program Entities; employees assigned to or performing duties for Medi-Share Direct Sales ("MDS"); and members of the immediate families or households of any of these persons; (2) anyone who holds an insurance producer, agent, broker, or similar license in any state, or who markets or sells insurance or health benefit products as a business; and (3) businesses, organizations, and other entities. Notwithstanding the foregoing, employees of a Program Entity who are not assigned to or performing duties for MDS may participate as Referrers, solely in their personal capacity and subject to these Terms and Conditions.

Privacy

To take part, you may need to share personal information about yourself and about the friends, family members, or colleagues you refer, such as names and email addresses. Throughout these Terms and Conditions, everyone who participates, including Referrers and the people they refer, is called a "User."

We treat this information with care. Your personal information will be collected, processed, and used according to:

- Christian Care Ministry's Privacy Statement, available at https://www.medishare.com/utility/internet-privacy/
- The Administrator's privacy terms, available at https://getambassador.com/privacy

The Ministry, or the Administrator acting on the Ministry's behalf, may also use this information to contact Users about the Medi-Share Referral Rewards Program and to send communications from the Ministry, in each case as permitted by applicable law and subject to any User's request to opt out. Do not share any health or medical information about the people you refer.

How the Program Works

Getting Started

Joining is simple:

1. Visit the Medi-Share Referral Rewards page at medishare.com and follow the on-screen instructions to register.

2. Once registered, go to your **Member Center** and click the **Medi-Share Referral Rewards** link.

3. Use the tools provided to invite others to Medi-Share.

Key Terms

- **Referrer:** The person who makes a referral.
- **Referred Customer:** The person who is referred.
- **Qualified Referral:** A referral that meets every condition listed in the Qualified Referrals section below.
- **Reward Points:** The rewards a Referrer may earn for each Qualified Referral.

For every Qualified Referral, you may be eligible to receive Reward Points, as long as you meet all eligibility requirements and fully follow these Terms and Conditions.

Changes and Disqualification

We reserve the right to change or update these Terms and Conditions, as well as the ways Reward Points are earned, at any time. We will post any changes on the Medi-Share Referral Rewards page with a new effective date, and your continued participation after that date means you accept the changes. Changes will not reduce Reward Points already earned for Qualified Referrals completed before the effective date. We also reserve the right to disqualify any User from the program at any time if he or she does not follow these Terms and Conditions.

Eligibility

To participate as a Referrer, you must:

- Be a legal resident of one of the 50 United States or the District of Columbia
- Be 18 years of age or older
- Have the legal right to share the personal information (such as name and email address) of each Referred Customer

Qualified Referrals

Your Personal Link and Portal

When you register for the Medi-Share Referral Rewards Program, you'll receive:

- **A unique referral link ("Personal Link"):** This link allows you to receive Qualified Referrals that may earn Reward Points.

- **Your own Medi-Share Referral Rewards portal:** Use it to check the status of, and manage, your Qualified Referrals.

Personal Links are issued only to individuals. You must be registered with the Medi-Share Referral Rewards Program to receive a Personal Link. However, you do not need to be a member of Christian Care Ministry's sharing programs to participate as a Referrer.

Referring With Integrity

Just as our community is built on honesty and trust, we ask that you honor the spirit of the program by referring only real people who meet the requirements in these Terms and Conditions. For example, you may not:

- Create multiple or fake accounts using a Referred Customer's name

- Participate using multiple or fake email addresses or identities

What Makes a Referral "Qualified"

Reward Points are awarded only for Qualified Referrals. A referral counts as a Qualified Referral only when **all** of the following conditions are met:

- The Referred Customer completes the process using your Personal Link and becomes a Medi-Share member.

- The Referred Customer was not previously a member under any email address or alias, and is not you or a member of your household.

- The Referred Customer is 18 years of age or older and a legal resident of one of the 50 United States or the District of Columbia, excluding any state or district where Medi-Share is not available. (Medi-Share is not available in Montana.)

- Only one Qualified Referral can be earned for each household membership. Any additional or later memberships set up by a Referred Customer will not count as a Qualified Referral.

- The Referred Customer must keep his or her membership active and in good standing, with all monthly share amounts paid, for at least 90 consecutive days before you receive credit for a Qualified Referral.

- The Referred Customer must join Medi-Share within 90 days after first clicking your Personal Link.

Earning Reward Points

How Much You Can Earn

You'll receive **100 Reward Points, redeemable for rewards with a retail value of $100 (USD)**, for each Qualified Referral.

Redeeming Your Reward Points

- Reward Points may be redeemed in a variety of forms through your Medi-Share Referral Rewards portal, at the sole discretion of the Program Entities. Check your portal for current redemption options.

- Restrictions may apply. For example, if your Reward Points are redeemed as a gift card, gift certificate, or voucher, the issuer's own terms and conditions may apply.

- **Please redeem promptly.** You'll receive an email letting you know you're eligible, along with instructions for redeeming your Reward Points. Any Reward Points not redeemed within 90 days of that email will be forfeited.

Verification and Review

All Reward Points are subject to verification. The Program Entities may hold Reward Points for investigation or refuse to process any transaction the Ministry considers fraudulent, suspicious, in violation of these Terms and Conditions, or likely to create liability for the Ministry, its subsidiaries, its affiliates, or any of their officers, directors, employees, representatives, or agents.

Important Limits on Reward Points

- All decisions of the Program Entities are final and binding, including decisions about whether a Qualified Referral or Reward Points are valid.

- Reward Points have no cash value and cannot be redeemed for cash.

- Reward Points are not transferable and may not be auctioned, traded, bartered, or sold.

- Taxes: You are solely responsible for any taxes on Reward Points or rewards you receive. Before you may redeem Reward Points, the Program Entities may require you to provide a completed IRS Form W-9 or other tax information, and they may issue an IRS Form 1099 or other tax reporting where required by law. If you do not provide requested tax information within 30 days after the request, your Reward Points may be forfeited. The Program Entities may limit the number of Qualified Referrals or Reward Points any Referrer may earn in a calendar year.

Liability

This section explains the legal responsibilities you accept by participating. While we've worked to make it easy to read, every point below remains fully in effect.

What You Agree To

By participating in the Medi-Share Referral Rewards Program, you agree:

(a) To be bound by these Terms and Conditions, the decisions of the Program Entities and/or their designees, and the privacy terms of the Ministry and the Administrator, and, to the fullest extent permitted by applicable law, to release and hold harmless the Program Entities and their parent companies, affiliates, and subsidiaries, along with their employees, directors, officers, licensees, licensors, shareholders, attorneys, and agents, including, without limitation, their advertising and promotion entities and any person or entity involved in the production, operation, or administration of the program (together, the "Released Parties"), from any and all demands, damages, losses, liabilities, costs, or expenses, and any legal action, caused by, arising out of, in connection with, or related to your participation in the program. This includes, without limitation, any property loss, damage, personal injury, or death to any person, and the awarding, receipt, and/or use or misuse of the program or any Reward Points.

(b) To be contacted by the Program Entities via email.

The Program Entities reserve the right to change or add to these Terms and Conditions for any reason at any time, as described in the Changes and Disqualification section above. If the Program Entities do not enforce any part of these Terms and Conditions, that does not mean they have waived it.

Things the Released Parties Are Not Responsible For

The Released Parties are not liable for:

1. Late, lost, delayed, stolen, misdirected, incomplete, unreadable, inaccurate, garbled, or unintelligible entries, communications, or affidavits, no matter how they were sent

2. Telephone system, telephone, or computer hardware, software, or other technical or computer malfunctions, lost connections, disconnections, delays, or transmission errors

3. Data corruption, theft, destruction, unauthorized access to, or alteration of entries or other materials

4. Any injuries, losses, or damages of any kind resulting from accepting, possessing, or using Reward Points, or from participating in the program

5. Any printing, typographical, administrative, or technological errors in any websites or materials connected with the program

The Program Entities also disclaim any liability for damage to any computer system resulting from participating in the program, or from accessing or downloading information related to it. If a virus, bug, computer problem, unauthorized intervention, or other cause beyond the Program Entities' control corrupts the administration, security, or proper operation of the program, the Program Entities reserve the right, in their sole discretion, to cancel, modify, or suspend the program.

Events Beyond Anyone's Control

The Released Parties are not liable to any User for failing to supply any Reward Points, or any part of them, because of events beyond their control. These include acts of God; any action, regulation, order, or request by any governmental or quasi-governmental entity (whether or not it proves to be invalid); equipment failure; threatened terrorist acts or terrorist acts; air raids; blackouts; acts of a public enemy; earthquakes; tornadoes; tsunamis; war (declared or undeclared); fire; floods; epidemics; explosions; unusually severe weather; hurricanes; embargoes; labor disputes or strikes (legal or illegal); labor or material shortages; transportation interruptions of any kind; work slowdowns; civil disturbances; insurrections; riots; or any other similar or dissimilar cause beyond any of the Released Parties' control.

Limits on Damages

As a condition of entering the program, you agree that, to the fullest extent permitted by applicable law, the Released Parties' total liability to you for all claims arising out of or related to the program will not exceed the value of any Reward Points you earned but did not receive. You waive all rights to seek punitive, incidental, consequential, and any other damages, and you waive any and all rights to have damages multiplied or otherwise increased.

The Program Entities reserve the right to cancel or suspend the program if they determine, in their sole discretion, that the administration, security, or fairness of the program has been compromised in any way.

Your Responsibility for Your Conduct

To the fullest extent permitted by applicable law, you agree to defend, indemnify, and hold harmless the Released Parties from and against any and all claims, demands, damages, losses, liabilities, fines, penalties, costs, and expenses (including reasonable attorneys' fees) arising out of or related to (a) your breach of these Terms and Conditions; (b) any message you send, or statement you make, in connection with the program; or (c) your violation of any law or any third party's rights, including laws governing email, text messaging, privacy, and advertising.

Applicable Law

Any and all disputes and causes of action arising out of or related to the Medi-Share Referral Rewards Program, or any reward provided through it, will be resolved under Florida law, without regard to its conflict of laws principles, except that the Federal Arbitration Act governs the Dispute Resolution section below. Subject to that section, you agree to submit any dispute to

the exclusive jurisdiction of the state courts located in Brevard County, Florida, and the United States District Court for the Middle District of Florida.

Dispute Resolution: Binding Arbitration and Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY. IT REQUIRES YOU TO RESOLVE DISPUTES WITH THE PROGRAM ENTITIES THROUGH INDIVIDUAL ARBITRATION AND LIMITS HOW YOU CAN SEEK RELIEF.

Informal resolution first. Before starting arbitration, you agree to send a written notice describing your dispute and the relief you seek to Christian Care Ministry, Attn: Legal Department, 4150 West Eau Gallie Boulevard, Melbourne, FL 32934. You and the Program Entities will try in good faith to resolve the dispute informally for at least 60 days after the notice is received.

Binding arbitration. Any dispute, claim, or controversy arising out of or related to these Terms and Conditions, the Medi-Share Referral Rewards Program, or any Reward Points, including any question about the scope, validity, or enforceability of this agreement to arbitrate, will be resolved by final and binding arbitration before a single arbitrator. The arbitration will be administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules then in effect. The Federal Arbitration Act governs this section. Arbitration will take place in Brevard County, Florida, or, at your election, by video conference or written submissions. The Ministry will pay any filing, administrative, and arbitrator fees that the AAA Consumer Arbitration Rules require a business to pay. Judgment on the award may be entered in any court with jurisdiction.

Exceptions. Either party may bring an individual claim in small claims court if it qualifies. The Program Entities may also seek injunctive relief in court to stop fraud, misuse of the program, or infringement of their intellectual property.

Class action and jury trial waiver. You and the Program Entities may bring claims against each other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective, consolidated, or representative proceeding. The arbitrator may not consolidate claims or award relief on behalf of anyone other than the individual party. YOU AND THE PROGRAM ENTITIES WAIVE ANY RIGHT TO A JURY TRIAL. If this class action waiver is found unenforceable as to any claim, that claim will be decided by a court under the Applicable Law section above, and not in arbitration.

Mass filings. If 25 or more similar demands for arbitration are filed against the Program Entities by or with the help of the same or coordinated counsel, the parties agree that the demands may be administered in batches as permitted by the AAA's rules, and will cooperate to resolve them efficiently.

Opting out. You may opt out of this agreement to arbitrate by sending written notice to the address above within 30 days after you first accept these Terms and Conditions. Your notice must include your name, email address, and a clear statement that you are opting out of arbitration. Opting out will not affect any other part of these Terms and Conditions.

Severability. If any part of this section is found unenforceable, the rest of this section will remain in effect, except as stated in the class action waiver paragraph above.

Publicity

By participating in the program and/or accepting Reward Points, you give the Program Entities permission to use your first and last name, profile information, statements, biographical information, and city and state of residence for any and all promotional or advertising purposes connected with the Medi-Share Referral Rewards Program. This permission applies worldwide, in all forms of media, without review, permission, or further payment of any kind, where permitted by law. The Program Entities will not use information about your health, medical needs, or sharing requests for these purposes without your separate written consent.

Conduct

Our community thrives on kindness, honesty, and respect for one another. To protect that trust, we ask every participant to follow the guidelines below.

Prohibited Conduct

You agree not to use the Medi-Share Referral Rewards Program to:

- Violate any applicable law
- Infringe the intellectual property rights of the Program Entities or any third party
- Stalk, harass, or harm another person
- Collect or store personal data about other Users
- Impersonate any person or otherwise misrepresent your identity
- Interfere with, disrupt, or violate these Terms and Conditions or the servers or networks connected to the program, or disobey any requirements, procedures, rules, or regulations of those networks
- Interfere with another User's use of the program
- Attempt to gain unauthorized access to the program or to other accounts, computer systems, or networks connected to it
- Transmit any file containing viruses, worms, Trojan horses, or any other harmful or destructive features

- Conduct or encourage any illegal activity or any activity that infringes on the rights of others

- Resell, barter, trade, auction, or otherwise earn income by giving others access to the program

Sharing Your Personal Link Personally

The best referrals come from genuine relationships. If you send your Personal Link by email, the message must be written and sent in a personal way that's appropriate and customary for communicating with friends, colleagues, and family members.

The following are strictly prohibited:

- Bulk email distribution

- Sending your Personal Link to strangers

- Promoting your Personal Link in any way that is, or appears to be, unsolicited commercial email or "spam," as determined by the Program Entities in their sole discretion

Violating these rules may result in the immediate termination of your account and deactivation of your Personal Link.

Talking About Medi-Share Honestly

When you share your Personal Link or talk about Medi-Share, you must:

Tell the people you refer that you may receive Reward Points if they join. For example: "If you join Medi-Share through my link, I may receive a reward."

Never describe Medi-Share as insurance, or say that it is insured, guaranteed, or a replacement for insurance.

Never promise that any medical bill will be shared, or make statements about Medi-Share's guidelines, costs, eligibility, or sharing other than those in materials published by Christian Care Ministry.

Never complete, submit, or sign a membership application for anyone else, collect any payment from them, or ask for or accept anything of value from them for your referral.

Direct all questions about membership, pricing, and sharing to Christian Care Ministry.

Fraudulent and Suspicious Behavior

The Program Entities may, in their sole discretion, prohibit a User from participating or receiving Reward Points if they determine that User is trying to undermine the fairness, integrity, or legitimate operation of the program in any way. This includes cheating, hacking, deception, or any other unfair practices, as well as any intent to annoy, abuse, threaten, or harass other Users or representatives of the Program Entities.

Please also note:

- Using any automated system to participate is strictly prohibited and will result in disqualification.
- You may not participate using multiple or fake email addresses or accounts, fictitious identities, or any system, bot, or other device or trick to participate or receive Reward Points.
- The Program Entities reserve the right to disqualify any User and/or cancel any Reward Points if they find the User tampering with the entry process or the operation of the program, or violating these Terms and Conditions.
- Referrals generated by a script, macro, or other automated means will be disqualified.
- If the integrity of the program cannot be restored, we reserve the right to cancel, change, or suspend the Medi-Share Referral Rewards Program.

Important Legal Notice

CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE Medi-Share REFERRAL REWARDS PROGRAM MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND WILL RESULT IN DISQUALIFICATION FROM PARTICIPATION IN THE Medi-Share REFERRAL REWARDS PROGRAM. SHOULD SUCH AN ATTEMPT BE MADE, THE PROGRAM ENTITIES RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

General Terms

These Terms and Conditions, together with the privacy terms referenced above, are the entire agreement between you and the Program Entities about the program. If any provision is found unenforceable, it will be enforced to the maximum extent permitted, and the remaining provisions will stay in full effect. You may not assign or transfer your rights or obligations under these Terms and Conditions. The Ministry may assign its rights and obligations at any time without notice. The Liability, Applicable Law, Dispute Resolution, Publicity, Taxes, and Your Responsibility for Your Conduct sections, and any other provisions that by their nature should

survive, will survive the end of your participation or of the program. Questions about the program may be sent to referrals@medishare.com.

Thank You for Growing Our Community

Every invitation you share helps another family discover a Biblical way to approach health care, one rooted in faith, prayer, and caring for one another. We're grateful for your help in welcoming new members to the Medi-Share community. Visit your Medi-Share Referrals Dashboard today to find your Personal Link and start sharing.