



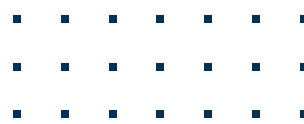
ShareWELL



UNSHARED AMOUNT GUIDE

THE UA EXPLAINED

Overview and Key Differences



Overview



ShareWELL uses the term "Unshared Amount" to describe the portion of medical expenses that you are responsible for paying. Since this term is not universally known, we have created a guide to explain it in detail.

Key Differences

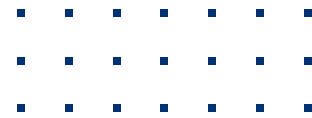


- ▶ Per incident or per medical event versus accumulating throughout the year and resetting each year.
- ▶ Maximum 2 UA's need to be paid by a household in a rolling 12-month period.
- ▶ Pay nothing after your UA has been met for eligible expenses



Important Points

These highlighted points will provide details on how your Unshared Amount works.



1 What is Eligible?

Most healthcare expenses are eligible, and any limitations are outlined in the member guidelines. The cost on a per-incident basis becomes eligible once it reaches your Unshared Amount (UA). Costs that do not exceed your chosen UA are not eligible for a UA Sharing Request. Keep in mind that you may have preventive services included with your membership that are shared without the requirement of meeting a UA. See your membership details for details.

2 Per Incident vs Cumulative

Unlike the typical deductible used in traditional plans, ShareWELL uses a per-incident method. This approach is designed to avoid requiring you to meet a deductible for the same medical incident if it continues into a new calendar year, where the deductible would reset. On a per-incident basis, we measure the Sharing Request by accumulating all expenses related to the incident for its entire duration.

3 Submitting A UA Sharing Request

We are typically accustomed to submitting all our bills to a company so they can track the cumulative amount. Since ShareWELL uses a per-incident basis, there is no need to submit bills that do not reach your Unshared Amount or are part of your preventive sharing. Once they reach your UA threshold, that is the time to open a Sharing Request with ShareWELL and submit all related bills.

4 Two UA Maximum

Each household has a safeguard in place to prevent them from having to pay their Unshared Amount more than twice in a 12-month period. Once a household has two incidents, each subsequent incident over \$1,500 is fully shared. If an incident does not reach your Unshared Amount, it does not count towards this maximum.



How Your Unshared Amount Works

