

# Essential Wellness Outline

This membership includes the base Essential ShareWELL membership along with additional preventive sharing to help you stay on top of your health.

<i>Description</i>	<i>How it works</i>
<b>Unshared Amount</b> <b>1500/3000/6000</b>	Eligible bills are shared 100% after Unshared Amount, per Sharing Request basis, with a safeguard limit of two maximum in 12 months. No cap on sharing limit per Sharing Request
<b>Payment Options</b>	Members can receive a debit card by email to pay for services or request a reimbursement.
<b>Pre-existing Limitations</b>	No sharing available in year 1 of membership for care not related to preventive sharing.
<b>ShareWELL Health Share network</b>	<i>Present as a self-pay patient at any provider</i>
<b>Additional Perks</b>	<ul style="list-style-type: none"><li>● <i>35% discount on high quality vitamins and supplements</i></li><li>● <i>Convenient App to manage benefits</i></li><li>● <i>Advocacy support</i></li><li>● <i>Industry leading pricing transparency resources</i></li><li>● <i>Attorney led bill negotiations</i></li><li>● <i>End of life assistance \$10,000/\$5,000</i></li><li>● <i>Unshared Amount Reduction Program</i></li></ul>

**Medical Conditions Existing Prior To Membership** ShareWELL members have a waiting period for medical conditions that existed before the membership start date. A pre-existing medical condition limitation is applied based on the first date of active membership.

*Any illness or injury for which a person has had any of the following occur:*

- *Been examined*
- *Taken medication*
- *Had symptoms*
- *Received medical treatment*

*Within 24 months prior to the effective date of the membership is considered a pre-existing condition.*

<b>Preventive Wellness Services</b>	No Unshared Amount to be met
<b>Wellness Visits</b>	Four doctor visits for wellness with a \$200 allowance for each appointment.
<b>Preventive Screenings</b>	<i>A variety of screenings for men and women</i>
<b>Childwellness</b>	<i>Up to age 4</i>
<b>Child Immunizations</b>	<i>Up to age 18</i>
<b>Wellness Visits</b>	No Unshared Amount to be met
<b>Four visits of the following visits</b>	<i>Per member, per membership year</i>
<b>Physicals</b>	<i>\$200 allowance</i>
<b>Dermatologist checkup</b>	<i>\$200 allowance</i>
<b>Holistic clinician wellness visit</b>	<i>\$200 allowance</i>
<b>OBGYN Checkup</b>	<i>\$200 allowance</i>
<b>Cardiologist Checkup</b>	<i>\$200 allowance</i>
<b>Vision Screening</b>	<i>\$200 allowance</i>
<b>Adult Preventive Screening/Testing</b>	No Unshared Amount to be met
<b>Mammography or Thermography</b>	<i>\$400 allowance per membership year</i>
<b>Colonoscopy</b>	<i>\$3,000 allowance starting at age 50 once every 5 years</i>
<b>Cologuard</b>	<i>\$681 allowance starting at age 45 once every 3 years</i>
<b>Lifeline Screening</b>	<i>\$249 allowance each membership year towards <a href="https://lifelinescreening.com">lifelinescreening.com</a></i>

<b>Child Wellness</b>	No Unshared Amount to be met
<b>Wellness Visits</b>	Up to age 5 with a \$200 per visit allowance
<b>Childhood Vaccinations</b>	Shared up to age 18 with an allowance found on <a href="https://www.cdc.gov/vaccines/programs/vfc/awardees/vaccine-management/price-list/index.html">https://www.cdc.gov/vaccines/programs/vfc/awardees/vaccine-management/price-list/index.html</a>
<b>Hospital &amp; Facility Services</b>	How it works
<b>Inpatient room &amp; care- semi private room rate; unlimited number of days in acute or skilled nursing facility</b>	Meet Unshared Amount
<b>Outpatient/Ambulatory surgery services</b>	Meet Unshared Amount
<b>Emergency room services for a medical emergency</b>	Meet Unshared Amount
<b>Long Term Care &amp; Skilled Nursing</b>	Meet Unshared Amount, Sharing is limited to 90 days per Sharing Request.
<b>Diagnostic &amp; Therapy Services</b>	How it works
<b>Laboratory &amp; Radiology</b>	Meet Unshared Amount
<b>Radiation Oncology services</b>	Meet Unshared Amount
<b>Advanced diagnostic imaging, MRI/CT/MRA/PET</b>	Meet Unshared Amount
<b>Pain Injections &amp; Regenerative Procedures</b>	\$5,000 allowance per Sharing Request
<b>Hormone Treatment &amp; Therapy</b>	Eligible after an initial pre-existing waiting period with a one-time allowance of \$2,500
<b>Mental Health/Behavioral Health</b>	How it works
<b>Mental Health Emergency- panic attack, anxiety, bipolar, insomnia, paranoia, depression, overdose</b>	Expenses for the first 24 hours of hospitalization are eligible once per member per lifetime of the membership with a \$10,000 sharing allowance.

<b>Psychiatrist &amp; psychologist service</b>	Not eligible
<b>Behavioral Health</b>	Not eligible
<b>Psychiatrist &amp; psychologist services</b>	Not eligible
<b>Substance Abuse Treatment</b>	Not eligible
<b>Testing</b>	<b>How it works</b>
<b>Allergy testing (including serums, injections, and administration)</b>	<i>Treatment for the relief or reversal of the long-term effects of an allergy is eligible after an initial pre-existing waiting period of up to a one-time allowance of \$2,000.</i>
<b>Sleep Studies</b>	<i>Eligible only if it is required to treat an approved Sharing Request</i>
<b>Genetic Screening &amp; Testing</b>	<i>Eligible only if it is required to treat an approved Sharing Request, such as breast cancer.</i>
<b>Other Services</b>	<b>How it works</b>
<b>Ambulance air or ground for emergency</b>	<i>Meet Unshared Amount</i>
<b>Chemotherapy</b>	<i>Meet Unshared Amount</i>
<b>Dialysis and supplies</b>	<i>Meet Unshared Amount</i>
<b>Durable medical equipment (including orthotics/prosthetics)</b>	<i>Meet Unshared Amount, 180 days from the treatment start date, Medical supply costs must be over \$50 per item, with a maximum allowance of \$3,000 per Sharing Request</i>
<b>Hearing aids</b>	Not eligible
<b>Home health services</b>	<i>Meet Unshared Amount, allowance of \$3,000 per Sharing Request.</i>

<b>Hospice services</b>	<i>Meet Unshared Amount, eligible for 60-day periods with certification of terminal illness</i>
<b>Medications prescribed after membership start date with no prior symptoms</b>	<i>Meet Unshared Amount, Sharing in all prescription costs is limited to 12 months per Sharing Request.</i>
<b>Contraception</b>	<i>Eligible only if it is required to treat an approved Sharing Request.</i>
<b>Sleep Apnea</b>	<i>Expenses related to sleep apnea are eligible after the initial pre-existing waiting period with a one-time allowance of \$2,000.</i>
<b>Alternative care services</b>	<b>How it works</b>
<b>Acupuncture</b>	<i>Meet Unshared Amount, \$3,500 recovery allowance per Sharing Request</i>
<b>Chiropractic care</b>	<i>Meet Unshared Amount, \$3,500 recovery allowance per Sharing Request</i>
<b>Alternative Treatments</b>	<i>Meet Unshared Amount, Treatments that do not have a proven conventional treatment will be eligible for a one-time allowance of \$2,500</i>
<b>Alternative Testing</b>	<i>After the initial pre-existing waiting period, Meet Unshared Amount, all alternative testing programs and expenses are eligible, with a one-time allowance of \$2,000</i>
<b>Services with limitations</b>	<b>How it works</b>
<ul style="list-style-type: none"> <li>● <b>Abortion</b></li> <li>● <b>Adult Immunizations</b></li> <li>● <b>Alcohol and Drug abuse treatment</b></li> <li>● <b>Birth Control</b></li> <li>● <b>Breast Implant Removal</b></li> <li>● <b>Diabetic Medication &amp; Supplies</b></li> <li>● <b>Elective Procedures</b></li> </ul>	

- Fertility
- Hearing Aids
- IVF & Infertility
- Light Therapies
- Organ Donation
- Prophylactics
- Seasonal Allergies
- Surrogacy
- TMJ Therapeutics
- Transportation to Appointments
- Preventive Sterilization

Not eligible

- Arthritis
- Cataracts
- Celiac Disease
- Ear Tubes
- Hashimoto's
- Hormone and Hormone Therapy
- Chronic Pain
- Chronic Fatigue
- Irritable Bowel Syndrome
- Long-Covid
- Lyme Disease
- Preventive Mastectomy
- Mold Toxicity
- Osteoporosis
- Sleep Apnea
- Stem Cell Therapy
- Treatment For Non-Seasonal Allergies
- Basal & Squamous Cell Cancer
- Fusion Therapies and Treatments
- Joint Replacement
- TMJ Surgery
- Parasites
- Tonsil Removal

Considered Pre-existing

- Year One: \$0 (waiting period)
- Year Two: \$30,000 maximum per need
- Year Three: \$60,000 maximum per need
- Year Four: \$150,000 maximum per need.
- Year Five: The sharing maximum is removed for all pre-existing conditions.

## Dental & Vision

## How it works

### Vision

Vision hardware-related expenses, such as glasses and contacts, are ineligible for sharing. Expenses to correct refraction, including but not limited to Lasik, PRK, lens

	<i>implants, and/or other surgical or non-surgical visual acuity procedures and treatments unrelated to cataract surgery, are also ineligible for sharing.</i>
<b>Dental</b>	<i>Dental services such as caps, crowns, root canals, fillings, wisdom tooth extraction, anesthesia, sedation, and cleanings are not eligible. However, tooth damage caused by an accident or injury (e.g., a car accident) may be considered for sharing.</i>
<b>Maternity</b>	<b>How it works</b>
<b>Waiting Period</b>	<i>Conception occurring within (30) days of the membership start date is ineligible for sharing</i>
<b>Prenatal &amp; Postnatal Allowance</b>	<i>\$5,000 sharing allowance: Includes: Doulas, Doula Tub, Prenatal vitamins, Midwives, Immunizations for the mother, Pelvic floor services, Routine office visits Routine lab work, Fetal non-stress test (after 36 weeks) 2D, 3D, or 4D ultrasounds STD/STI screenings prescribed as part of routine prenatal care, Gestational diabetes, This includes care and medications related to treatment, breast pumps, lactation consultant, postpartum counseling, acupuncture, chiropractic care, 6-week post partum checkup, and 2 week cesarean post-op appointment.</i>
<b>NICU (Neonatal Intensive Care Unit)</b>	<i>For NICU admission the time limit for sharing is 35 days after birth.</i>
<b>Newborn Congenital Conditions</b>	<i>For children born from an eligible Maternity Sharing Request, sharing is limited to \$125,000 for medical bills related to</i>

	<i>congenital conditions after the initial hospital discharge.</i>
<b>Diapers</b>	<i>six-month supply of disposable diapers after delivery.</i>
<b>UA Reduction Maternity Program</b>	<i>Members with costs not exceeding \$10,000 for delivery, post-natal, and pre-natal expenses. ShareWELL will reduce the Unshared Amount responsibility by \$1,000.</i>

