

# 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>● 35% discount on high quality vitamins and supplements</li><li>● Convenient App to manage benefits</li><li>● Advocacy support</li><li>● Industry leading pricing transparency resources</li><li>● Attorney led bill negotiations</li><li>● End of life assistance \$10,000/\$5,000</li><li>● Unshared Amount Reduction Program</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.*

Preventive Wellness Services	No Unshared Amount to be met
Wellness Visits	Four doctor visits for wellness with a \$200 allowance for each appointment.
Preventive Screenings	<i>A variety of screenings for men and women</i>
Childwellness	<i>Up to age 4</i>
Child Immunizations	<i>Up to age 18</i>
Wellness Visits	No Unshared Amount to be met
Four visits of the following visits	<i>Per member, per membership year</i>
Physicals	<i>\$200 allowance</i>
Dermatologist checkup	<i>\$200 allowance</i>
Holistic clinician wellness visit	<i>\$200 allowance</i>
OBGYN Checkup	<i>\$200 allowance</i>
Cardiologist Checkup	<i>\$200 allowance</i>
Vision Screening	<i>\$200 allowance</i>
Adult Preventive Screening/Testing	No Unshared Amount to be met
Mammography or Thermography	<i>\$400 allowance per membership year</i>
Colonoscopy	<i>\$3,000 allowance starting at age 50 once every 5 years</i>
Cologuard	<i>\$681 allowance starting at age 45 once every 3 years</i>
Lifeline Screening	<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
Inpatient room & care- semi private room rate; unlimited number of days in acute or skilled nursing facility	Meet Unshared Amount
Outpatient/Ambulatory surgery services	Meet Unshared Amount
Emergency room services for a medical emergency	Meet Unshared Amount
Long Term Care & Skilled Nursing	Meet Unshared Amount, Sharing is limited to 90 days per Sharing Request.
<b>Diagnostic &amp; Therapy Services</b>	How it works
Laboratory & Radiology	Meet Unshared Amount
Radiation Oncology services	Meet Unshared Amount
Advanced diagnostic imaging, MRI/CT/MRA/PET	Meet Unshared Amount
Pain Injections & Regenerative Procedures	\$5,000 allowance per Sharing Request
Specialist Visits	Addressing an issue not outlined as preventive, Meet Unshared Amount
Hormone Treatment & Therapy	Eligible after an initial pre-existing waiting period with a one-time allowance of \$2,500

Mental Health/Behavioral Health	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
Testing	How it works
<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>
Other Services	How it works
<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>	How it works
<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>

Services with limitations	How it works
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Adult Immunizations</li> <li>• Alcohol and Drug abuse treatment</li> <li>• Birth Control</li> <li>• Breast Implant Removal</li> <li>• Diabetic Medication &amp; Supplies</li> <li>• Elective Procedures</li> <li>• Fertility</li> <li>• Hearing Aids</li> <li>• IVF &amp; Infertility</li> <li>• Light Therapies</li> <li>• Organ Donation</li> <li>• Prophylactics</li> <li>• Seasonal Allergies</li> <li>• Surrogacy</li> <li>• TMJ Therapeutics</li> <li>• Transportation to Appointments</li> <li>• Preventive Sterilization</li> </ul>	<p><i>Not eligible</i></p>
<ul style="list-style-type: none"> <li>• Arthritis</li> <li>• Cataracts</li> <li>• Celiac Disease</li> <li>• Ear Tubes</li> <li>• Hashimoto's</li> <li>• Hormone and Hormone Therapy</li> <li>• Chronic Pain</li> <li>• Chronic Fatigue</li> <li>• Irritable Bowel Syndrome</li> <li>• Long-Covid</li> <li>• Lyme Disease</li> <li>• Preventive Mastectomy</li> <li>• Mold Toxicity</li> <li>• Osteoporosis</li> <li>• Sleep Apnea</li> <li>• Stem Cell Therapy</li> <li>• Treatment For Non-Seasonal Allergies</li> <li>• Basal &amp; Squamous Cell Cancer</li> <li>• Fusion Therapies and Treatments</li> <li>• Joint Replacement</li> <li>• TMJ Surgery</li> <li>• Parasites</li> <li>• Tonsil Removal</li> </ul>	<p><i>Considered Pre-existing</i></p> <ul style="list-style-type: none"> <li>• Year One: \$0 (waiting period)</li> <li>• Year Two: \$30,000 maximum per need</li> <li>• Year Three: \$60,000 maximum per need</li> <li>• Year Four: \$150,000 maximum per need.</li> <li>• Year Five: The sharing maximum is removed for all pre-existing conditions.</li> </ul>

Dental & Vision	How it works
<b>Vision</b>	<p><i>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 implants, and/or other surgical or non-surgical visual acuity procedures and treatments unrelated to cataract surgery, are also ineligible for sharing.</i></p>
<b>Dental</b>	<p><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></p>
Maternity	How it works
<b>Waiting Period</b>	<p><i>Conception occurring within (30) days of the membership start date is ineligible for sharing</i></p>
<b>Prenatal &amp; Postnatal Allowance</b>	<p><i>\$5,000 sharing allowance: Includes: Doula, 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></p>

<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 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>

