



Key Shared Benefits:

- Catastrophic Health Sharing Community
- 3 Unshared Amounts (UAs) suited for varying budgets
- No Annual or Lifetime Sharing Maximums

Key Non-Shared Benefits:

- Acute care through virtual and in-person office visits
- First Dollar Benefits
- Largest Nationwide PPO Network to access physicians

ABOUT



ShareWise Advantage is a collective solution to bring healthcare options to families like yours. Products and services are cultivated by ShareWELL, a health share community and the National Combined Benefits Association (NCBA), an association focused on delivering services and savings to the working class.



ShareWELL is not your typical Health Share company. We are committed to providing choices and breaking down barriers to wellness and healthcare. At ShareWELL, we are more than just another Health-Sharing community—we're a community built on innovation, compassion, and healthcare freedom. Every member's healthcare journey holds significance to us, and together, we're reshaping the healthcare narrative, one shared bill at a time. The ShareWELL portion of ShareWise allows for sharing of larger healthcare expenses due to unforeseen accidents and illnesses.



National Combined Benefits Association (NCBA)

The National Combined Benefits Association is an exclusive, not-for-profit association that caters only to its members. At NCBA, our primary goal is to provide members with ample opportunities to save money while enjoying more experiences. We constantly strive to bring members a wide range of benefits, including access to healthcare, as well as various discounts on everyday needs.

SUMMARY OF PROGRAM



Primary Care Membership Benefits	
Telemedicine	Unlimited Virtual Acute Care Consultations at \$0 Co-pay
Virtual Behavioral Health	Unlimited Consultations at No Additional Cost
In-Network Primary Care Visits^{*D}	\$25 Copay with Prior Authorization, Limit 3 per Membership Year \$50 Copay without Prior Authorization, Limit 3 per Membership Year
In-Network Specialist Visits^{*D}	\$25 Copay with Prior Authorization, Limit of 2 per Membership Year
Urgent Care Visits^{*D}	\$50 Copay with Prior Authorization \$100 Copay without Prior Authorization Combined Limit of 2 per Membership Year
Discount Labs & Imaging	<ul style="list-style-type: none"> • Cash-Pay Pricing for Laboratory and Imaging Services • Concierge Team to help schedule labs at a facility near you
Retail Pharmacy	<ul style="list-style-type: none"> • Prescription Savings Card at over 65,000 Retail Pharmacies • Top medications average \$5, \$10 or \$15 for a 30-Day Supply • Preferred Generic Medications \$5 and under are at no additional cost (\$0) at the retail pharmacy!
Mail-Order Pharmacy	<ul style="list-style-type: none"> • Wholesale cost Mail-Order Pharmacy • Flat Rate Shipping • Easy Setup of Mail-Order Prescriptions

Acute Care Services listed in the grid above are not a part of ShareWELL Health Share. Instead, these services are offered through Atlas Health as part of an NCBA membership.

*D Prior Authorization for In-office Visits

Primary Care or Urgent Care visits without Prior Authorization from a telemedicine consultation will incur a higher co-payment amount.

Specialist Visits require Prior Authorization from a telemedicine consultation.

Services rendered during the visit may not be covered by Atlas Health if it is not listed on the Schedule of Benefits.

Primary Care Membership benefits are administered by Tall Tree Administrators.

Member is responsible for reviewing and understanding the Schedule of Benefits and Plan Document specific to Atlas Health prior to obtaining services, which is located in the Member Portal, or by calling Customer Service.

SHARED SERVICES



ShareWELL

Unshared Amount Options ¹	\$ 1,500	\$ 3,000	\$ 6,000
Annual / Lifetime Sharing Maximum	There are no annual or lifetime maximums for Sharing Requests.		
Household Maximum UA	2 UA's in a rolling 12-month period		
Emergency Room	Shareable at 100% after UA is met		
Inpatient / Outpatient: Facility Expenses	Shareable at 100% after UA is met		
Inpatient / Outpatient: Provider Services			
Inpatient / Outpatient: Surgery			
Maternity*	Shareable at 100% after UA is met		
End of Life Sharing**	\$10,000 Member's Death \$10,000 Spouse's Death \$2,500 Child's Death		

*1 Month Conception Waiting Period and Preexisting Condition Limitations Apply

** After one year of active membership

ShareWise Advantage contains a health share program available through ShareWELL, a health-sharing community.

Member is responsible for reviewing and understanding Member Guidelines. Shared Needs are administered by ShareWELL Partners, LLC.

¹UNSHARED AMOUNT (UA) is also known as your personal responsibility amount for catastrophic medical events.

¹There are three UA level options: \$1,500, \$3,000, and \$6,000.

All eligible medical expenses submitted after the UA is met, and within six months of service, are shareable at 100 percent. For each unexpected medical need, the ShareWELL will share medical costs after the UA is met. You will not need to pay the UA again until you are symptom-free for twelve months. Additionally, members will not be responsible for more than two UAs per household in a rolling twelve-month period.

FAQ's

What is Health Sharing?

A Health Share is an arrangement whereby members agree to share medical expenses through voluntary giving. It is made up of like-minded individuals who all agree on the standards outlined in the **Membership Guidelines**. A Health Share is NOT insurance or registered by any insurance.

Why do members join ShareWELL?

A ShareWELL membership means healthcare freedom, savings, and a safety net for the unexpected in life. While each individual, family, and business joins for different reasons, these are the ways in which ShareWELL makes one's healthcare journey a better one.

Are there any caps or maximums to how much the community will share for medical expenses?

No. There are no lifetime maximums, monthly caps, or other limitations on how much funding can be shared for eligible medical expenses. Certain care may have a sharing allowance that will be clearly outlined in the member guidelines.

Does ShareWELL only share in large medical expenses?

As part of the ShareWise Advantage enrollment and their NCBA membership, members will have access to the Atlas Primary Care Plan. This includes acute office visits to Primary Care, Specialist, and Urgent Care services. Eligible expenses under this portion of ShareWise Advantage should be submitted to Tall Tree Administrators.

Why do members join ShareWise?

Members may access NCBA benefits including:

- Auto Care Savings
- Nurse Hotline
- SpaWeek Gift Certificates
- Mechanic Hotline
- Diabetic (APS)
- e-Doc Online Health Manager
- Legal
- Tax Hotline
- Financial Counseling
- Tires & Wheels

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.



PRE-EXISTING FOR CANCER

Any testing, preventive treatments, prophylactics, or medications that were taken by the member 36 months prior to the start date of a previously diagnosed cancer will result in a recurrence of that type of cancer being considered a pre-existing condition.

EXCEPTIONS THAT ARE NOT CONSIDERED PRE-EXISTING

High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered preexisting conditions as long as the member has not been hospitalized for the condition in the 12 months before enrollment.

PRE-EXISTING CONDITION PHASE-IN PERIOD

Pre-existing conditions have a phase-in period wherein sharing is limited. Members have a one-year waiting period from the initial enrollment date before pre-existing conditions are eligible.

After the first year, pre-existing Sharing Requests are eligible with a sharing limit that increases each membership year.

Eligible Amounts By Membership Year	
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.

DISCLAIMERS

ShareWELL is administered on behalf of its members by ShareWELL Partners, LLC. Although ShareWELL is not subject to state and federal insurance regulations, certain states require the publication of the following disclosure to meet exemption qualifications.

We encourage you to seek the advice of a health insurance professional to further explain the difference between state-regulated health insurance and mutual sharing ministries such as ShareWELL. As a Member of ShareWELL, we often refer to you as a Member of ShareWELL Partners, LLC. Under Texas statutes, membership does not entitle you to any rights as a member of a corporation, a non-profit or otherwise.

Notice: ShareWELL is NOT insurance, and these Guidelines are not an insurance contract. The Guidelines do, however, outline how voluntary sharing of healthcare expenses occurs among members. By becoming a ShareWELL member, you agree to these Guidelines and that ShareWELL has the legal right to facilitate sharing under these Guidelines for your benefit and the benefit of all members at your reasonable discretion. ShareWELL is not liable for payment of a member's medical bill(s). If sharing occurs, the shared medical bills are paid by the member who incurred the bill from other members' share contributions only, not from ShareWELL itself.

There is no risk transfer from a member to ShareWELL or from a member to other members, and there is no contract of indemnity between ShareWELL and any member, or between the members themselves.

State Specific Notices may be obtained by visiting:
<https://sharewellhealth.org/statenotices/>

To obtain a full copy of the Member Guidelines, please visit:
<https://sharewellhealth.org/guidelines-accordion/>

Membership Cancellation Request

The request must include the reason for cancellation and the month in which the membership cancellation is to be effective. The member must provide notice 15 days before the due date. ShareWELL does not prorate cancellations or gift refunds. Cancellation requests become effective the day before the due date.

Active Membership

Membership is active when members have paid their monthly contributions on time and are in good standing with ShareWELL. For a Sharing Request to be processed, the membership must be active during the date(s) of service, when ShareWELL receives medical bills, and when the UA is paid. The Sharing Request may become ineligible if the membership becomes inactive before these three Sharing Request criteria are met.

Submitting Sharing Requests

Sharing Requests should be submitted to ShareWELL as soon as possible. Non-emergency Sharing Requests, such as surgical procedures, should be submitted before the care.

Required documentation for Sharing Requests must contain, but is not limited to, the following:

- Itemized medical bill(s)
- Provider notes
- Proof of Unshared Amount Payment

The amount related to this sharing portion as part of your membership is as follows:

UA \$1,500: Member \$200, Member + Spouse \$375, Member + Child/Children \$375, Member + Family \$535;
UA \$3,000: Member \$155, Member + Spouse \$285, Member + Child/Children \$285, Member + Family \$415;
UA \$6,000: Member \$125, Member + Spouse \$225, Member + Child/Children \$225, Member + Family \$350.

VIRTUAL URGENT CARE

lyric

Doctors may be hard to reach, illnesses can occur in the middle of the night, and sometimes you just can't get away to sit in a waiting room. Get on-demand care when you need it most!

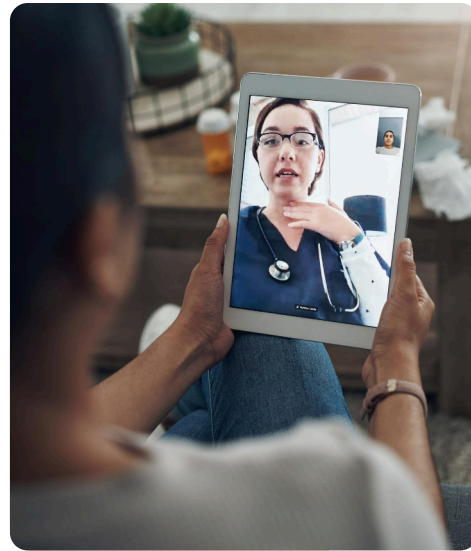
As a member, you may

- Access \$0 Co-pay virtual consultations with licensed, and board-certified physicians
- Services are available 24 / 7 / 365

In some cases, a visit to the doctor's office can be avoided, saving time and money.

Acute Conditions include but are not limited to:

- Flu Symptoms
- Allergies
- Pink Eye
- Sore Throat
- Sinus Problems
- Urinary Tract Infection
- Stomach Viruses
- Acne
- Ear Infection
- Nausea
- Rashes



Disclaimer: MyTelemedicine, Inc. dba Lyric Health. All Rights Reserved. Lyric Health does not guarantee that a prescription will be written. Lyric Health does not prescribe DEA-controlled substances, lifestyle drugs, and certain other drugs that may be harmful because of their potential for abuse. Lyric Health physicians reserve the right to deny care for potential misuse of services. Lyric Health operates subject to state regulations.

VIRTUAL BEHAVIOR HEALTH CONSULTATIONS

lyric

Whether it's stress, anxiety, depression, or sudden loss, we can help.

Members may access a suite of virtual mental health services and speak with a Master-level Therapist/ Counselor for several common behavioral health issues. Based on the issues experienced, the amount of counseling sessions will be clinically appropriate.

Virtual Counseling:

- Substance Abuse
- Death of a Loved One
- Stress and Anxiety
- Depression
- Relationship Issues
- Parenting Issues



Disclaimer: Licensed healthcare providers provide clinical services through medical practices affiliated with Lyric and other network providers. Additional or different telehealth requirements may be applicable in certain states; see www.getlyric.com for full terms and conditions.

DISCOUNTED LABS & IMAGING SERVICES



Affordable Labs & Imaging provides you access to thousands of imaging centers and laboratories at discounts of up to 60%. With a call to our concierge team, we will help members locate a lab or imaging facility and schedule your appointment at a discounted rate.

Our mission is simple: ***Provide transparency in healthcare and to provide affordable access to care for everyone.*** A lack of access to affordable health care is our country's single most important financial and physical problem that needs to be addressed.

AL&I is a resource available to consumers looking for affordable options for **MRIs, CT Scans, PET Scans, Ultrasounds, X-ray, Mammograms and Labs.**

With AL&I, you no longer have to "go down the hall." You have a choice!

✓ Diagnostic Imaging

✓ Laboratory Testing

✓ Gastroenterology

	Typical Rate	With AL&I*
MRI	\$1,050	\$260
CT Scan	\$594	\$134
CBC Blood Test	\$26	\$4
Lipid Panel	\$77	\$5
Colonoscopy	\$3,700	\$1,075



RETAIL PRESCRIPTION SAVINGS



At ValuScript, our mission is to build a healthier tomorrow, by providing affordable prescriptions today. ValuScript is not insurance, but a prescription savings program that offers honest and transparent discounted pricing that creates significant savings at your local retail pharmacy.

As a member, you will receive access to:

- Top medications average \$5, \$10 or \$15 for a 30-Day Supply
- Preferred Generic Medications under \$5 are at no additional cost (\$0) at the retail pharmacy!
- Accepted at more than 65,000 retail pharmacies nationwide

MAIL-ORDER PRESCRIPTION SAVINGS



ScriptCo is a membership-based pharmacy making prescription mail-order medications more affordable for everyone. ScriptCo is not, and does not accept, any form of insurance. We supply the same generic medications at actual wholesale cost. Our medication prices to members are the same price we buy the medications for!

As a member, ScriptCo's membership is:

- Included in the selected program at no additional cost
- Simple to register on or after your active date and setup your mail-order services with a prescription from your physician
- Flat rate shipping to your front door

Drug Name	Strength	Form	Quantity	Avg Claim Cost	ScriptCo Total Cost
Atorvastatin	40MG	Tablet	30	\$ 23.70	\$ 0.32
Levothyroxine	25MCG	Tablet	30	\$ 19.80	\$ 0.45
Metformin	1000MG	Tablet ER	30	\$ 7.80	\$ 0.48
Lisinopril	10MG	Tablet	30	\$ 4.20	\$ 0.42
Gabapentin	300MG	Capsule	30	\$ 4.20	\$ 1.20
Bupropion	100MG	Tablet SR	30	\$ 14.10	\$ 1.80
Trazodone	50MG	Tablet	30	\$ 6.00	\$ 0.57

ValuScript Disclaimers: This is NOT insurance. Prices are not guaranteed due to prices vary by prescription specifics and pharmacy location. To find your exact price, please contact the retail pharmacy of your choice and request the pharmacy to process the information shown on your membership card to confirm the price. ValuScript provides no warranty for any pricing data or other information. We are not sponsored by or affiliated with any of the pharmacies identified in our price comparisons. All trademarks, brands, logos, and copyright images are the property of their respective owners and rights holders. All data provided is for informational purposes only and is not meant to be a substitute for professional medical advice, diagnosis, or treatment. Please seek medical advice before starting, changing, or terminating any medical treatment. This information and material is not intended as a substitute for advice from your own physician or other health professional. You should not use the information contained on this site for diagnosing or treating a health problem or disease or prescribing any medication without first obtaining the advice of a physician. Carefully read all product packaging and use as directed. Consult with a healthcare professional if you have or suspect you might have a health problem. ValuScript is separately owned and operated apart from ScriptCo.



MEMBER COST

Member Responsibility (“Unshared Amount”)	\$1,500 UA	\$3,000 UA	\$6,000 UA
Member Only	\$ 339.00	\$ 297.00	\$ 267.00
Member + Spouse	\$ 597.00	\$ 507.00	\$ 447.00
Member + Child/Children	\$ 597.00	\$ 507.00	\$ 447.00
Member + Family	\$ 894.00	\$ 764.00	\$ 674.00

***Tobacco Households: Add \$100 to Retail Rates**

Members, or households with one or more tobacco users, must pay a higher monthly tobacco surcharge to maintain membership. The surcharge is \$100 per household. A member, or one or more members within a household, who has used any tobacco product one or more times within the past year is considered a tobacco user. Tobacco products include, but are not limited to, cigarettes, cigars, chewing tobacco, snuff, pipe tobacco, and inhaled products through vape, hookah, and similar delivery devices.



Contact Information

Customer Support: (800)229-7443
Mon–Thu: 9am–7pm CST
Fri: 9am–5pm CST