



Wellness for life



# Advantage Overview

Catastrophic Option

## A Membership That Goes Above and Beyond

### Membership Features

As an innovative health care sharing ministry, netWell™ has created an advanced, technological approach to the ever-changing healthcare industry. We are built to provide you with a true, modernized member-to-member sharing experience, all while offering a variety of health care options to fit your personal needs and goals. Your wellness is our mission!

We invite you to review the Advantage membership option below and join the netWell™ family. Our team of coordinators stand ready to assist you with any questions.



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1



## Membership Overview

	Advantage Catastrophic Option
Member Commitment Portion (MCP)	\$5,000 / \$10,000
Telemedicine*	✓
TeleCounseling	-
Preventive / Routine Screening	-
PCP / Specialist / Urgent Care / Wellness Visits	-
Chronic Maintenance	-
Specialist	<b>3 per member, per program year</b> \$55 Specialist fee, shared up to \$500 maximum per visit <i>Shareable only after an eligible Inpatient Hospitalization or Outpatient Surgery</i>
Imaging & Laboratory	<b>Shared at 100% after MCP has been met, up to maximum sharing limit</b> Outpatient: Pre Admission and Post Inpatient Only
Emergency Room	<b>\$500 Visit Fee, shared up to \$5,000 maximum</b> Initial 90-day waiting period unless life-threatening or life-altering conditions
Hospitalization	<b>100% after MCP has been met, shared up to maximum sharing limit</b> Initial 90-day waiting period unless life-threatening or life-altering conditions
In / Outpatient Surgery	<b>100% after MCP has been met, shared up to maximum sharing limit</b> Initial 90-day waiting period unless life-threatening or life-altering conditions
Maternity Care	-
Maximum Sharing Limit Per Year	<b>\$250,000</b>
Lifetime Sharing Maximum	<b>\$500,000</b>
<b>FREE DISCOUNT SERVICES**</b>	
Rx Discount	✓

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# Statement of Religious & Ethical Beliefs

**OUR MISSION:** To exemplify God's commandment of **LOVING** our fellow brothers and sisters (1 John 4:21) by sharing in each other's needs (Galatians 6:2) within a spirited and modern Health Care Sharing Ministry.

1 John 4:21, NIV: "And he has given us this command: Anyone who loves God must also love their brother and sister." Galatians 6:2, NIV: "Carry each other's burdens, and in this way you will fulfill the law of Christ."

## OUR STATEMENT OF RELIGIOUS AND ETHICAL BELIEFS:

### 1. We believe in the God of the Bible and the Power of Prayer.

Philippians 4:6, NIV: "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God."

### 2. We believe it is our Duty to Love and Accept one another.

John 13:34, NIV: "A new command I give you: Love one another. As I have loved you, so you must love one another."

### 3. We believe it is our obligation to God and our fellow members to Live a healthy lifestyle which avoids habits and behaviors that are harmful to our bodies.

1 Corinthians 10:31, NIV: "So whether you eat or drink or whatever you do, do it all for the glory of God."

### 4. We believe it is our ethical and moral responsibility to Carry each other's Burdens.

Galatians 6:2, NIV: "Carry each other's burdens, and in this way you will fulfill the law of Christ."

NETWELL™ IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL REQUESTS AMONGST MEMBERS. Under 26 USC § 5000A(d)(2)(B)(iii), netWell™ members are exempt from the ACA's individual mandate. netWell™ does not assume any legal risk or obligation for payment of member medical requests. Neither netWell™, nor its members guarantee or promise that medical request will be shared or paid by the membership. Please check [www.netwell.com/legal-notices](http://www.netwell.com/legal-notices) for the full, complete and most up to date state legal notices.

**GENERAL NOTICE FOR THE FOLLOWING STATES:** Alabama Code Title 22-6A-2, Alaska Statute 21.03.021(k), Arizona Statute 20-122, Arkansas Code 23-60-104.2, Florida Statute 624.1265, Georgia Statute 33-1-20, Idaho Statute 41-121, Illinois Statute 215-5/4-Class 1-b, Indiana Code 27-1-2.1, Louisiana Revised Statute Title 22-318.319, Maine Revised Statute Title 24-A, §704, sub-§3, Michigan Legislature Sec-tion 550.1867, Mississippi Code Title 83-77-1, Nebraska Revised Statute Chapter 44-311, New Hampshire Section 126-V:1, North Carolina Statute 58-49-12, South Dakota Statute Title 58-1-3.3, Texas Code Title 8, K, 1681.001, Virginia Code 38.2-6300-6301, Wyoming Statutes Title 26.1.104(a)(v)(C):

**IMPORTANT NOTICE:** This organization facilitating the sharing of medical expenses is not an insurance company, but a Health Care Sharing Ministry (HCSM). Neither this publication, nor its ministry memberships, nor ministry guidelines, nor plan of operation, nor financial assistance provided through the ministry, constitutes or creates an insurance policy and it is not provided through an insurance company. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. As such, participation in the organization or a subscription to any of its documents should never be considered the purchase of insurance. If you join this ministry by purchasing one of its programs instead of purchasing health insurance, you will be considered uninsured. By the terms of this program, whether any participant in the program chooses to assist you with your medical bills, is completely voluntary. Neither the organization nor any other participant can be compelled by law or otherwise to contribute toward your financial or medical bills. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills and other obligations incurred regardless of any financial sharing you may receive from the organization for medical expenses. The memberships offered through this organization are not offered through an insurance company and the organization is not subject to the regulatory requirements or consumer protections codes established by States' Department of Insurance. Should you have complaints concerning this Health Care Sharing Ministry, you may report them to the office of the States' Attorney General.

**IT IS VERY IMPORTANT THAT YOU REVIEW** this organization's guidelines carefully and completely, and that you make sure you understand any limitations that may affect your personal medical and financial needs.

**SPECIFIC NOTICE FOR THE FOLLOWING STATES:** Missouri Statute §376.1750 and Wisconsin Statute 600.01(1)(b)(9):

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