



LiveWell

HEALTH

LiveWell

The LiveWell Health Sharing Option

A Membership That Goes Above and Beyond

livenetwell.com
1-866-NETWELL
(638-9355)



netWell™, a 501(c)(3), is not an insurance company but a religious health care sharing ministry. netWell is not offered in: MA, MD, NM, PA, VT, WA.

LiveWell 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 LiveWell features below and join the netWell™ family. Our team stands ready to serve you with any questions.

LiveWell	
Member Commitment Portion (MCP)	\$5,000 / \$10,000 Yearly MCP
Telemedicine*	✓
TeleCounseling*	✓
Preventive / Routine Screening	✓ Shared up to \$1,000 maximum
PCP / Specialist / Urgent Care / Wellness Visits	6 per member, per program year \$35 PCP, \$55 Specialist or Urgent Care, shared up to \$250 maximum per visit <i>Mammogram, Pap-smear or Prostate exam will be applied to Office Visits</i>
Chronic Maintenance	Within the 6 PCP, Specialist or Urgent Care, Pre-Existing and Limitations do not apply
Mental Health	6 per member, per program year Shared up to \$100 maximum per visit
Emergency Room	\$500 Visit Fee, shared up to \$5,000 maximum Initial 90-day waiting period unless life-threatening or life-altering conditions
Hospitalization	100% after MCP, up to maximum sharing limit Initial 90-day waiting period unless life-threatening or life-altering conditions
In / Outpatient Surgery	100% after MCP, up to maximum sharing limit Initial 90-day waiting period unless life-threatening or life-altering conditions
Maternity Care ¹	Shared up to \$7,500 for maternity , shared up to a combined \$50,000 for life-threatening complications for mother and / or newborn, member's MCP applies. Initial six month waiting period prior to conception
Maximum Sharing Limit Per Year	\$500,000
Lifetime Sharing Maximum	\$1,000,000

Discount Services*



Prescriptions**



Dental**



Vision**
& LASIK**



Hearing**



Diabetic
Supplies**



Chiropractor**



Gym**



Labs**

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netWell™ **2**



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)(ii), 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 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 Section 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):

IMPORTANT NOTICE: This publication is not an insurance company, nor is it offered or issued through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to other subscribers or members for payment. Whether anyone chooses to assist you with your medical bills will be entirely voluntary, as no one will be compelled to contribute towards your medical bills. As such, this publication should never be considered insurance, or a substitute for an insurance policy. Whether or not you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bill.

KENTUCKY REVISED STATUTE 304.1-120 (7) NOTICE:

UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION OR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.

Utah:

This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Utah Department of Insurance and the program is not guaranteed under the Utah Life and Health Guaranty Association.

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