



# Advantage Membership

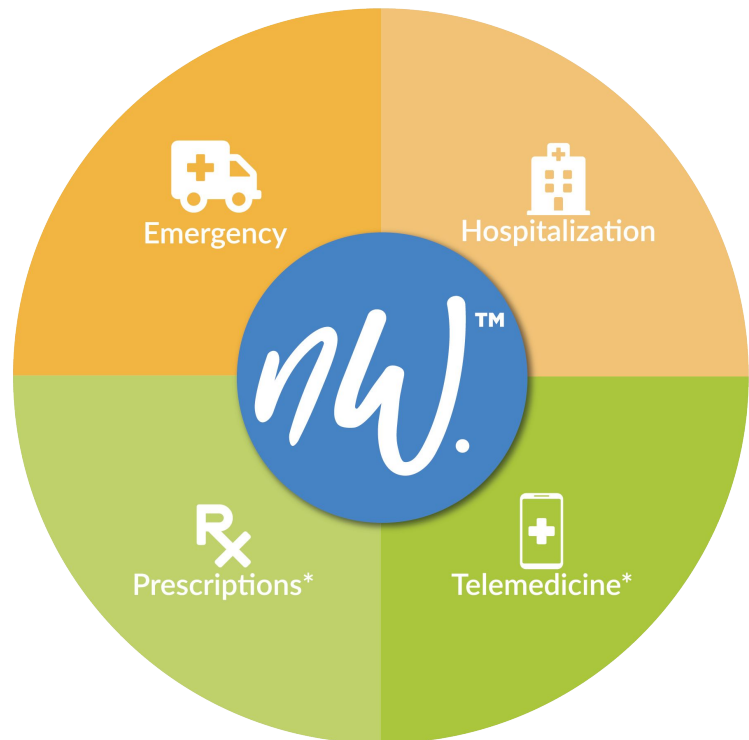
Catastrophic Option

## 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.



netwell.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

\*All discount services are not owned or operated by netWell™, but made available to netWell™ members by our partners and vendors.

# Membership Overview

## Advantage Catastrophic Option

Member Commitment Portion (MCP)	\$5,000 / \$10,000
Pharmacy	✓
Telemedicine	✓
Telecounseling	✓
Preventive / Routine Screening	-
PCP / Specialist / Urgent Care / Wellness Visits	-
Chronic Maintenance	-
Specialist	3 per member, per program year \$55 Specialist fee, shared up to \$350 maximum per visit Shareable only after an eligible Inpatient Hospitalization or Outpatient Surgery
Imaging & Laboratory	Shared at 100% after MCP has been met, up to maximum sharing limit Outpatient: Pre Admission and Post Inpatient Only
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 has been met, shared up to maximum sharing limit Initial 90-day waiting period unless life-threatening or life-altering conditions
In / Outpatient Surgery	100% after MCP has been met, shared up to maximum sharing limit Initial 90-day waiting period unless life-threatening or life-altering conditions
Maternity Care	-
Maximum Sharing Limit Per Year	\$250,000
Lifetime Sharing Maximum	\$500,000

### Additional Discount Services\*

Members have access to discounted services such as home medical equipment, hearing aids, speech therapy, lasik, outside labs, fitness services & equipment, hospital bill negotiations, and more. Our website has lists and details under Member Discounts.

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# 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-notice](http://www.netwell.com/legal-notice) 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 bills.

**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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netWell™ 3



# Dental Membership

Flexible Options with access to every affiliated Bento Dentist nationwide.

Get started today at <https://www.netwell.com/dental/>



	Silver Silver Membership	Gold Gold Membership	MOST POPULAR Platinum Platinum Membership
Services	<b>\$500 Annual Max Sharing/Member</b>	<b>\$1000 Annual Max Sharing/Member</b>	<b>\$500 Annual Sharing/MemberMax</b>
Member Commitment Portion (MCP)	Preventative + Diagnostic: No MCP	Preventative + Diagnostic: No MCP	Preventative + Diagnostic: No MCP
Preventive + Diagnostic Sharing	100% Bento Dentists Only	100% Bento Dentists / 60% Non-Bento Dentists*	100% Bento Dentists / 90% Non-Bento Dentists*
Basic Restorative Sharing	20% Bento Dentists Only	50% Bento Dentists / 40% Non-Bento Dentists*	70% Bento Dentists / 60% Non-Bento Dentists*
Fillings	One per tooth surface every 24 months ✓	One per tooth surface every 24 months ✓	One per tooth surface every 24 months ✓
Prosthetic Maintenance	One per 12 months after 24 months ✓	One per 12 months after 24 months ✓	One per 12 months after 24 months ✓
X-Rays	Bitewing x-rays once every 12 months ✓	Bitewing x-rays once every 12 months ✓	Bitewing x-rays once every 12 months ✓
Routine Cleanings	Twice in 12 months ✓	Twice in 12 months ✓	Twice in 12 months ✓
Periodontal Cleanings	Once every 3 months after active treatment ✓	Once every 3 months after active treatment ✓	Once every 3 months after active treatment ✓
Sealants (Under age 16)	Once per unrestored permanent molar every 36 months ✓	Once per unrestored permanent molar every 36 months ✓	Once per unrestored permanent molar every 36 months ✓
Major Restorative Sharing	-	25% Bento Dentists Only (90-day waiting period) ✓	50% Bento Dentists / 25% Non-Bento Dentists* (90-day waiting period) ✓
Crowns	-	Once per tooth in 60 months ✓	Once per tooth in 60 months ✓
Gum Treatment (Periodontics)	-	Scaling, root planing once per quadrant in 24 months ✓	Scaling, root planing once per quadrant in 24 months ✓
Oral Surgery	-	Simple tooth extractions ✓	Simple tooth extractions ✓
Implants	-	Once per tooth in 84 months ✓	Once per tooth in 84 months ✓
Root Canal Treatment	-	Once per tooth / Retreatment after 24 months ✓	Once per tooth / Retreatment after 24 months ✓
MCP for Non-Bento Providers	Not reimbursed	Members responsible for difference ✓	Members responsible for difference ✓
Orthodontia	-	-	50% Bento/ 50% Non-Bento* (180-day waiting period) ✓

netWell™ Dental Membership is not insurance.

This is a Healthcare Sharing Ministry and is governed by separate rules and regulations from insurance, which vary from state to state. Please read our legal disclosures for additional information.

powered by bento





# Filling prescriptions can be a hassle. We've made it fast & easy.

No Claims/Copays | Nationwide Coverage | Free Home Delivery | Fast & Easy Refills



More than one-third of Americans (37%) say they have not filled a prescription for medication because of its cost.

Discover simple, streamlined prescription management right at your fingertips.

## Service Highlights

- ✔ **No Cost Medications**  
Access 1,000+ maintenance and 70+ urgent meds without breaking the bank
- ✔ **Pharmacy Savings Program**  
Get expensive meds for less through our international partners
- ✔ **Pharmacist Consultation**  
Get quick, reliable answers to all your medication-related questions
- ✔ **Pharmacy Discount Card**  
Our discount card ensures affordability for medications not covered on our formulary



**revive**  
your health



# Emergencies are inconvenient. Getting help shouldn't be.

No Claims/Copays | Nationwide Coverage | Convenient Access | Exclusive Providers

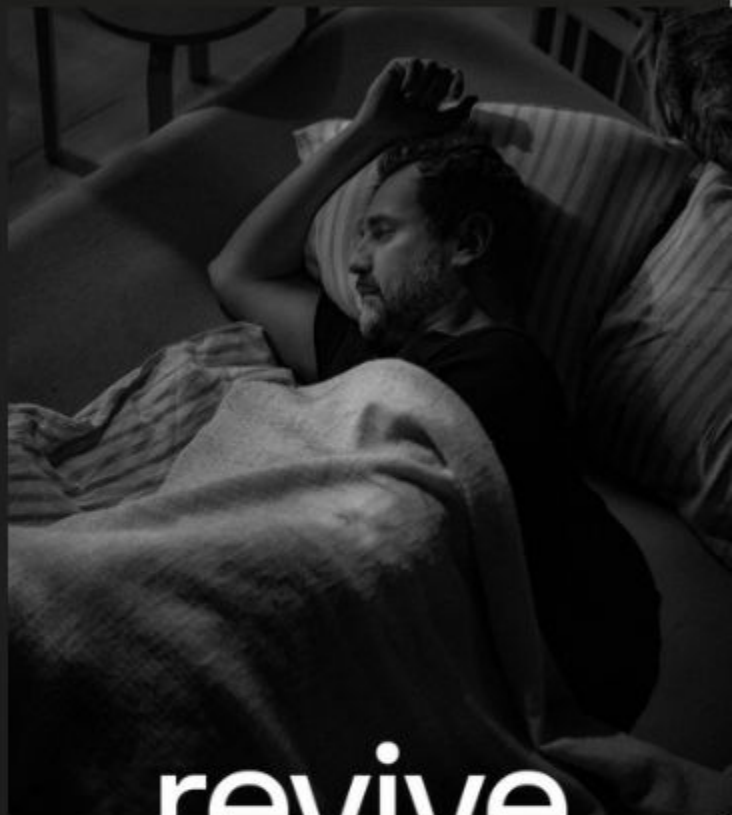


Experience 80% faster expert medical care care. Save up to 100 minutes with virtual urgent care visits.

Urgent care should be fast, convenient, and available anytime, anywhere.

## Service Highlights

- ✔ **Help Within Minutes**  
Access medical care for urgent needs within minutes not hours.
- ✔ **24/7/365**  
Urgent care needs can strike at any time, access care no matter the time or place.
- ✔ **Exclusive Top-Notch Providers**  
Our exclusive network of doctors are ready to help you feel well and thrive.
- ✔ **Efficiency**  
Get expert medical advise, prescriptions and referrals in around 20 minutes.



**revive**  
your health





# Making exceptional primary care accessible wherever you are.

No Claims/Copays | Nationwide Coverage | Consults within 1-3 days | Continuous Care



Nearly 100 million people across the U.S. lack access to a primary care provider (PCP).

Experience health care on your terms. With ease of access and personalized care plans, quality care is always at your fingertips.

## Service Highlights

- ✔ **Personalized Care**  
Experience healthcare unique to you, with expert guidance, prescriptions and referrals.
- ✔ **Annual Wellness Checks**  
Receive a tailored health strategy following your detailed exam to help you thrive.
- ✔ **Ongoing Care**  
Get personalized treatment from the same doctor to achieve your ongoing health goals.
- ✔ **Reliable and Secure Access**  
All appointments are confidential, protected, and easy to schedule. Consults within 1-3 days.



**revive**  
your health



# Asking for help can be scary. Our expert mental health care isn't.

No Claims/Copays | Nationwide Coverage | Clinical Coordination | Provider Matching



1 in 4 U.S. adults have experienced a mental health condition in the past year

When it comes to your mental health, you need someone who understands the way forward.

## Service Highlights

- ✔ **In-the-moment Support**  
When you're struggling, every second counts. Access mental health support 24/7
- ✔ **Master's Level Clinicians**  
When you call, you are connected with a master's level clinician to support you
- ✔ **Regular Check-ins**  
Stay on track with regular follow-ups and check-ins to keep making goal progress
- ✔ **Safe Space**  
Your mental health is personal and we keep it that way. Access confidential care anytime.



**revive**  
your health



# HOMELINK

HOMELINK was founded on the belief that people would recover more quickly and have a higher quality of life if they were provided expert, professional service and quality medical supplies in the home health care arena. Over 20 years, 30 million people and a customer satisfaction rate of over 99% later, HOMELINK has become a leader in durable medical equipment.

## HOW DID HOMELINK BECOME A RECOGNIZED NAME IN HOME HEALTH CARE? :

- Knowledgeable associates who are passionate about your care and well-being, who are anxious to listen and understand your needs and who create solutions, not excuses
- Timely and accurate follow-up
- Community-based providers
- A commitment to asking questions, receiving a verbal response and following up with clarifying questions to ensure your needs and problems are fully understood
- Professionally trained staff, often with recognized certifications such as "Respiratory Therapist"
- Competitive, fixed pricing
- Easy and convenient shipping directly to your home
- Multiple brands available

## HOMELINK OFFERS YOU MEDICAL SUPPLIES AND SERVICES IN THESE AREAS:

- Beds
- Wheelchairs
- Insulin Pumps
- Glucometers
- Muscle stimulators
- IV antibiotics
- Pain management
- CPAP/BiPAP
- Nebulizers
- Ventilators
- Home sleep testing
- Catastrophic care coordination
- And so much more







# START HEARING BETTER TODAY

For more information or to  
schedule an appointment, call us at  
**(888)728-1541** or visit

[starhearing.com/partners/careington](https://starhearing.com/partners/careington)

Start Hearing is a pioneering auditory health partner that can help anyone seeking to improve or preserve their hearing experience in richer and healthier ways. We put members, with or without insurance, at the center of their own hearing health journey and expertly guide them to the right technology based on their personal wants, needs and lifestyle.

## Members and their families receive:

- Discounts ranging from 54% to 69% on today's latest auditory technology, including hearing aids and tinnitus options
- 60-day risk-free trial period
- Six free office visits for the first year
- Access to a nationwide network of more than 3,000 hearing professionals
- A three-year supply of FREE batteries (40 cells per hearing aid purchased per year)
- FREE warranty plan, including repairs and loss & damage\*
- Financing options available

\*professional service fees may apply

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# How it works

- 1 Take the first step to better hearing by calling a Start Hearing, Hearing Care Advisor (HCA) at (888) 728-1541
- 2 The HCA will schedule a consultation with a hearing provider near you
- 3 During your appointment, the hearing provider will determine your need for hearing aids
- 4 The HCA and provider will help you find the solution that is best for your lifestyle and budget
- 5 Your hearing aids will be ordered and a fitting appointment will be scheduled
- 6 Provider will fit your hearing aids, and our HCA will process your payment over the phone
- 7 Begin your 60-day trial period and schedule follow-up office visits

**For more information or to schedule an appointment, call us at**

**(888) 728-1541 or visit**

**[starthearing.com/partners/careington](https://starthearing.com/partners/careington)**

**START**  **HEARING**



# SUPERIOR VISION VISION PROGRAM

Members of the Superior Vision discount program are eligible for discounts on eyewear at more than 40,000 participating provider locations. Comprehensive eye exams can help detect signs of serious health conditions like glaucoma, diabetes, high blood pressure, and high cholesterol.



*Superior Vision members can save 5% to 30% off the retail price of eye exams, eye glasses, and contact lenses from participating providers.*

Service	Regular Cost*	Plan Cost	Typical Member Savings
Vision Exam	\$155	\$75	\$80
Frames	\$130	\$91	\$39
Single Vision Lenses	\$80	\$40	\$40
Photochromics	\$100	\$70	\$30
Anti-Reflective Coating	\$102	\$45	\$57
<b>Total</b>	<b>\$567</b>	<b>\$321</b>	<b>\$246</b>

*\*Represents national average retail costs comparing to Member Fee Schedule. The actual savings may vary based on amount purchased and location.*

*This plan is not insurance.*

*\*This plan is unavailable in MT, VT & WA.*

**SUPERIOR VISION**   
See yourself healthy.

# CHOOSEHEALTHY PLUS FITNESS

The ChooseHealthy® program provides members with savings on a wide variety of specialty health and wellness services.



ChooseHealthy™



## With this wellness program, members can:

- Save 25% on services from specialty health care providers. The ChooseHealthy program's full musculoskeletal provider network features more than 70,000 participating providers nationwide.
- Choose from more than 10,000 participating fitness centers with the Active&Fit Direct™ program for
- \$25 a month\*. Once enrolled, members also have access to tools to help them get the most out of
- their membership, such as tools that allow them to track exercise.
- shipping and handling.

*Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from specialty health care providers. You are obligated to pay for all services from those providers but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program also includes the Active&Fit Direct program, which provides discounted access to fitness centers. The ChooseHealthy program does not make any payments directly to participating providers or to the Active&Fit Direct program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.*

*The programs described above are provided by ChooseHealthy, Inc. and American Specialty Health Fitness, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy, Active&Fit and Active&Fit Direct are trademarks of ASH and used with permission herein. Other names and logos may be trademarks of their respective owners.*

*\*Plus a \$25 enrollment fee and applicable taxes.*



# GREAT SPEECH

## VIRTUAL SPEECH THERAPY

Virtual Speech Therapy offers the same high quality as outpatient services without the hassles!

Our easy-to-follow, flexible model allows members to complete therapy sessions\* at a time and place that is convenient for them. All members need is a quiet place to work and a stable internet connection.



# GREATSPEECH

your virtual solution to speech therapy

### Working with us, members...

- Feel confident speaking and being understood by others.
- Develop real academic or professional ability.
- Connect with others deeply and authentically.
- Reclaim lost skills, independence and quality of life.
- Communicate with ease!

Great Speech has been the pioneer in virtual speech therapy since 2014.

\*3 sessions per 12-month period per household. Additional sessions are \$72.00 per 30-minute speech therapy session and \$50.00 per 30-minute non-clinical service session. Non-clinical sessions are services outside of speech therapy sessions to review progress.

**THIS IS NOT INSURANCE.**

### Our services are...

- **Safe:** Stay in the comfort of home, or any quiet place with an internet connection.
- **Accessible:** Skip the commute and the hassle of traffic.
- **Easy:** The technology you'll use is easy to learn and access.
- **Convenient:** Schedule sessions when YOU want them - during the day, evening or on weekends.
- **Highest Quality:** We offer the same level of care as outpatient facilities.
- **Personalized:** We match each client with a therapist who specializes in their needs. They keep the same therapist for their full program.





# GRASSROOTS LABS

## LAB SERVICES



**GRASSROOTSLABS**

People across America are overpaying for lab testing they need when visiting the doctor. Grassroots Labs has built an online marketplace for lab tests to give people the power over their health care back by providing clear upfront pricing for lab testing, along with 30-70% off market rates for lab testing at more than 2,200 sites nationwide.

### **GETTING TESTS WITH GRASSROOTS LABS IS SIMPLE:**

1. Members search for needed testing on the Grassroots Labs website. Lab test pricing information is available before purchasing so that Members know exactly what their lab tests will cost.
2. Members visit a local approved testing center to have their tests performed.
3. Members get their results delivered to their Grassroots Labs account within a few business days and can easily review and share them with their doctor.

**THIS IS NOT INSURANCE.**

## TOP 10 TESTS ORDERED ON THE GRASSROOTS LABS MARKETPLACE

Test Name	Usual and Customary	GRL Price	Savings (\$)	Savings (%)
Thyroid Stimulating Hormone - TSH	\$78.00	\$11.00	<b>\$67.00</b>	<b>85.89%</b>
Vitamin D	\$174.00	\$54.00	<b>\$120.00</b>	<b>68.97%</b>
CBC w/ Diff - Complete Blood Count w/ Differential	\$34.00	\$12.00	<b>\$22.00</b>	<b>64.71%</b>
CMP - Comprehensive Metabolic Panel w/ eGFR	\$52.00	\$16.00	<b>\$36.00</b>	<b>69.23%</b>
Hemoglobin A1c	\$54.00	\$16.00	<b>\$38.00</b>	<b>70.37%</b>
Lipid	\$79.00	\$17.00	<b>\$62.00</b>	<b>78.48%</b>
PSA - Prostate Specific Antigen - Total	\$92.00	\$24.00	<b>\$68.00</b>	<b>73.91%</b>
T3 Free	\$135.00	\$19.00	<b>\$116.00</b>	<b>85.93%</b>
T4 Free	\$77.00	\$14.00	<b>\$63.00</b>	<b>81.82%</b>
UA Complete	\$26.00	\$19.00	<b>\$7.00</b>	<b>26.92%</b>
<b>Indirect Savings:</b>				
Physician Oversight	\$219.00	\$6.00	<b>\$213.00</b>	<b>97.26%</b>
Lab Draw Fee	\$13.00	\$4.00	<b>\$9.00</b>	<b>69.23%</b>

## TOP PANELS ORDERED ON THE GRASSROOTS LABS MARKETPLACE

Panel Name	Usual and Customary	GRL Price	Savings (\$)	Savings (%)
Comprehensive Health Panel - Female	\$277.00	\$75.00	<b>\$202.00</b>	<b>72.92%</b>
Comprehensive Health Panel - Male	\$369.00	\$99.00	<b>\$270.00</b>	<b>73.17%</b>
Female Hormone Panel	\$1080.00	\$246.00	<b>\$834.00</b>	<b>77.22%</b>
Male Hormone Panel	\$544.00	\$97.00	<b>\$447.00</b>	<b>82.16%</b>
Colorectal Cancer Screening Test	\$95.00	\$50.00	<b>\$45.00</b>	<b>47.36%</b>
Diabetes Risk Panel	\$160.00	\$42.00	<b>\$118.00</b>	<b>73.75%</b>
Thyroid Panel	\$148.00	\$39.00	<b>\$109.00</b>	<b>73.64%</b>



# PINNACLECARE

## EXPERT MEDICAL REVIEW

Members will receive confirmation on diagnoses, expert second opinions, appointments with top specialists and guidance on appropriate treatment options.



**PINNACLECARE**  
HEALTHCARE CHALLENGES SOLVED

**PINNACLECARE'S HEALTHCARE ADVISORS HELP EASE WORRY AND GUIDE MEMBERS TO THE RIGHT COURSE OF TREATMENT, OFFERING TIMELY SUPPORT FOR THEIR MOST DIFFICULT MEDICAL ISSUES, SUCH AS:**

- Serious or complex diagnoses
- Recommendation for surgery
- Suggested change in treatment

### **MEMBERS ARE PROVIDED WITH:**

- Expert medical opinions and confirmation of diagnoses
- Research on patient diagnosis and treatment options
- Customized reports identifying top local, regional or national specialists
- Virtual consultations for a second medical opinion
- Facilitated appointments with top specialists and centers of excellence
- Gathering, organizing and forwarding of key medical records

PinnacleCare also provides you with access to a dedicated advisor that will work with a medical and behavioral team to determine the best path to dealing with stress, anxiety, mental health disorders and substance abuse. If there's not a clear solution readily available, a mental assessment is conducted and followed by recommendations on professionals, treatment paths and facilitation of appointments. Behavioral health specialists will also support you over the phone until your appointment with a doctor or counselor is made.



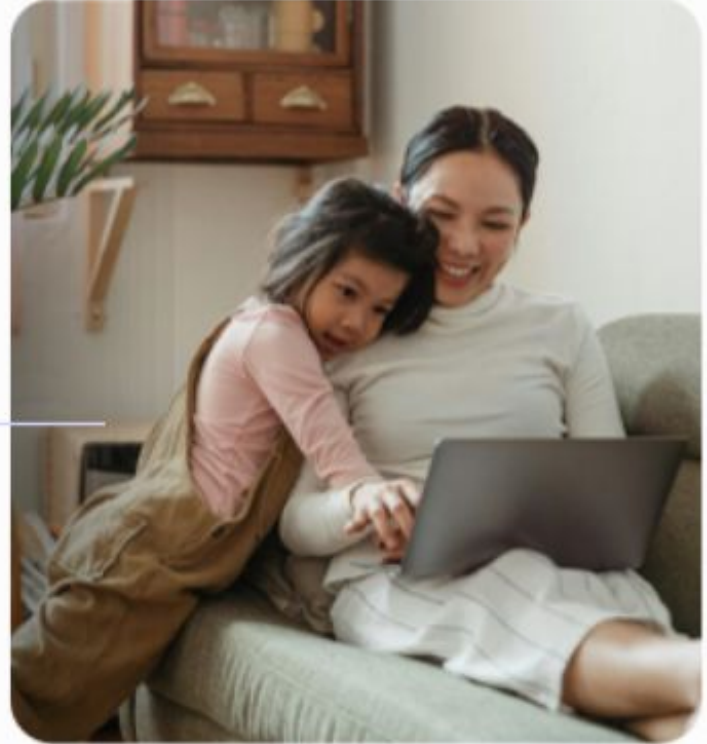
## Save big on your hospital bills.

You get free access to Goodbill, which **saves you up to 100%** through hospital discounts and negotiation – even for visits that normally aren't eligible.






*"A fantastic experience. Saved me 25% on my total hospital bill. I will continue to use this service forever!"*



**Carсен S.**  
Patient



### How it works

-  **We get a hospital visit alert**  
netWell alerts us to your recent hospital visit.
-  **We contact you for info**  
Our member concierge reaches out to help you complete a few steps.
-  **You save money**  
We help you apply for discounts and negotiate down your hospital bill.

### Frequently Asked Questions

-  **How do you save me money?**  
Our certified clinicians and coders check your charges against your hospital visit records to flag and remove errors and unnecessary charges. We also find additional discounts that you may qualify for, based on your hospital and income.
-  **How much could I save?**  
Hundreds or thousands of dollars, even for visits that normally aren't eligible to be shareable through netWell.

TIME

USA TODAY

Money

Modern  
HealthcareiHeart  
PODCASTSU.S. News  
A WORLD REPORT

Questions?  
Get in touch!

Visit us  
[goodbill.com/  
netwell](https://goodbill.com/netwell)

Email us  
[help@goodbill.com](mailto:help@goodbill.com)

Call us  
(206) 759-7344

