MightyWELL Health

Robust Healthshare paired with Co-Pay or tax advantaged HSA plans

Dental, Vision, RX discounts, Labs, Living Benefits and more!

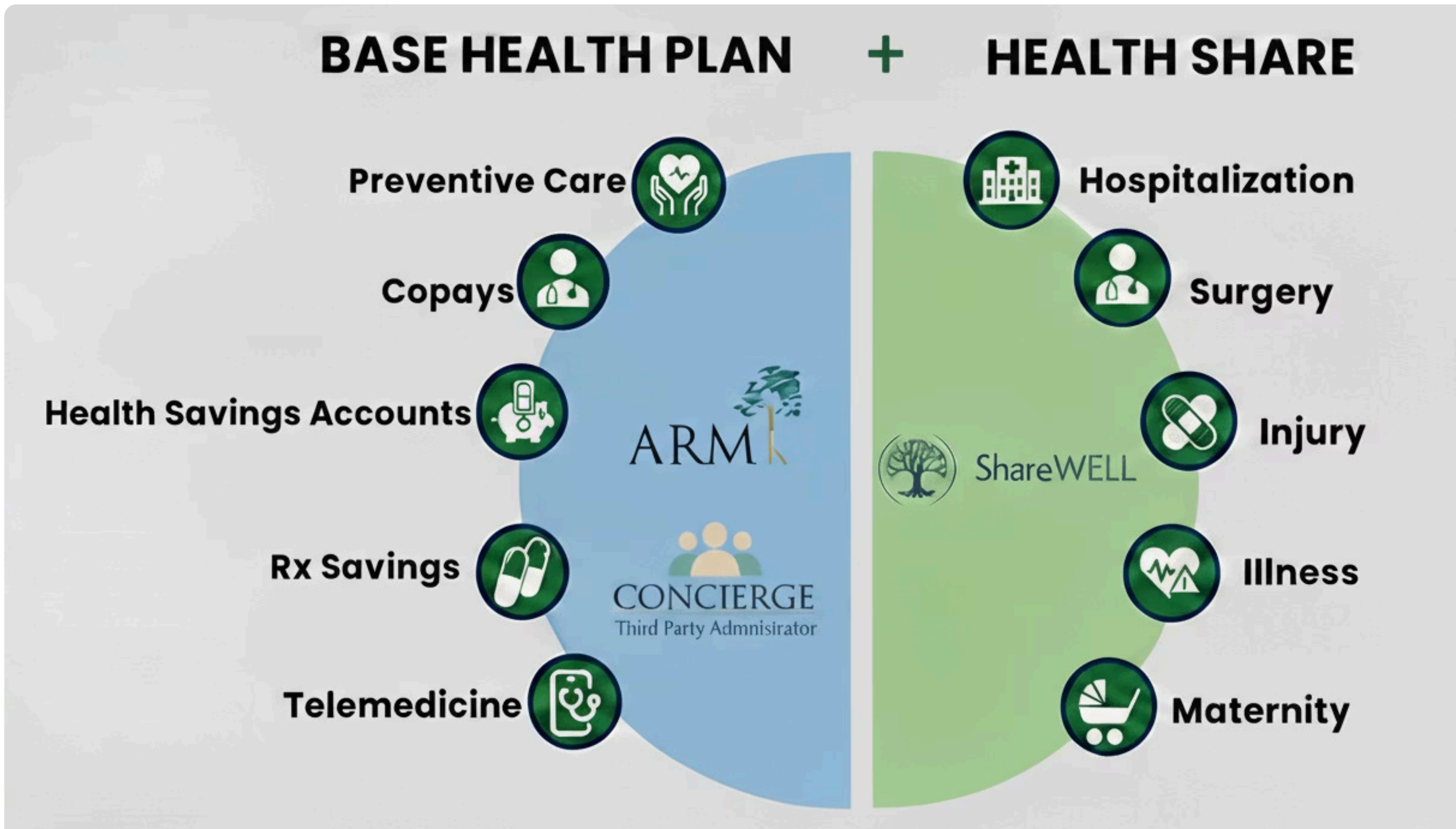
Affordable, Transparent, Honest

MightyWell Health

A modern approach to healthcare that puts you in control. Comprehensive benefits designed for your needs with freedom to choose your providers.

YOUR HEALTH PLAN OVERVIEW
ShareWELL OUTLINE

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 community is designed to provide this support for both proactive health and unexpected larger expenses that arise.



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Unshared Amount (U.A.)

The Unshared Amount, or UA, is the amount a member must contribute as their member responsibility before expenses related to a Sharing Request become eligible with the Health Share community. ShareWELL offers three membership UA options: $1,500, $3,000, and $6,000. After the member pays the UA, additional eligible medical expenses are shared with the ShareWELL community. There is no annual or lifetime limit on eligible expenses.

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EXAMPLE OF ELIGIBLE REQUESTS

- Hospitalization
- Maternity
- Surgery
- And Much More!!

ShareWELL

Guidelines- Web-Version – ShareWELL

Member Guidelines & Resources Member Guidelines PDF Downloadable Full PDF Member Guidelines Quick Guide...

MightyWELL H.S.A. PLAN

Your HSA health plan is HSA qualified and includes preventive services, discount prescriptions, and a Telemedicine membership. This is an outline of your health plan coverage.

PREVENTIVE CARE

Your plan provides 100% coverage for preventive services as outlined by the Affordable Care Act.

Lyric Telemedicine

Lyric provides access to a physician 24/7/365. Their urgent care solution provides unlimited 24/7 access with zero out-of-pocket costs for you and your family, ensuring that you get quality care when you need it, all from the convenience of your mobile device or computer.

PRESCRIPTIONS

Your plan includes:

RX discount card (HSA).

RX Benefits (Co-pay)

OPTIONAL HSA CARD & ACCOUNT

Your plan allows for optional deposits into a HSA account. This is a great option as it allows for tax free savings for medical expenses.

NETWORK

Your plan provides access to the PHCS/Multiplan national PPO network of doctors. For out-of-network plan services, your plan employs a reference-based pricing (RBP) strategy. Reference-based pricing payout amounts are 150% of Medicare reimbursement rates. In the absence of a Medicare rate, your plan will pay the usual, customary, and reasonable (UCR) industry rate for your geographic area.

www.multiplan.com

Provider Search

Search for a doctor, hospital, lab or other healthcare provider or facility.

MightyWELL COPAY Plan

Your Copay health plan offers comprehensive coverage including preventive care, doctor visit copays, prescription benefits, and a Telehealth membership. Below are the essential features.

COPAYS & LIMITS

Service	Copay	R.B.P	Limit
Primary Care	$20	R.B.P	7 Visits per person, annually
Specialist Care	$50	R.B.P	7 Visits per person, annually
Urgent Care	$50	R.B.P	7 Visits per person, annually
Lab Work	$10	R.B.P	3 Visits per person, annually
Diagnostic X-Ray	$50	R.B.P	Max 5 per person, annually
Cat Scan, MRI, Ultrasound	$200	R.B.P	Max 2 per person, annually

**R.B.P-Reference Based Pricing and network pricing (PHCS)*

PRESCRIPTIONS

Prescription Tier	Copay	Mail Order 90 day Supply
Tier 1: Generic	$15	$30/Rx
Tier 2: Preferred Brand	$40	$80/Rx
Tier 3: Non-Preferred Brand	$65	$130/Rx

Monthly Max Allowance-$200 in store and $600 mail order

PREVENTIVE CARE

Your plan provides 100% coverage for preventive services as outlined by the Affordable Care Act.

Lyric Telemedicine

Unlimited 24/7 access to a physician for urgent care with zero out-of-pocket costs, available via mobile device or computer.

NETWORK

Access the PHCS/Multiplan national PPO network. Out-of-network services use Reference-Based Pricing (RBP) at 150% of Medicare rates, or UCR industry rates.

Real Client Success Stories

Scott's Neck Surgery

"When I hurt my neck, I reached out to MightyWELL. They helped me pick the right surgeon and the best treatment for me. All I had to pay was my initial $1,500, and MightyWELL handled the rest. My surgery was originally going to cost $90,000, but MightyWELL worked their magic and got the price down to just $29,600! They paid for everything within 30 days, and there were no surprise bills. I'm so grateful for my MightyWELL plan!"

Katie's Maternity Journey

"Having my second baby with MightyWELL Healthshare was such a relief! I knew my total cost for all my maternity care would only be $1,500. MightyWELL guided me through every step and even paid for all my care upfront! With my first child, I had a huge bill because my out-of-pocket costs reset at the end of the year. I'm so glad we found MightyWELL Health; it made such a difference!"

Phil Brannen Ford of Perry

"MightyWELL helped us create a health plan specifically designed for each of our employees. It's been incredibly affordable and clear about what's covered, allowing us to protect more of our team members. Since switching to MightyWELL, our company has saved over $180,000 on what we pay each month for health coverage! This new plan has truly improved our employee benefits!" - Owner, Phil Brannen

These stories show how MightyWELL makes healthcare easier and more affordable, giving real peace of mind to individuals, families, and businesses just like yours.

Vision Outline

Through your employer, ARM is a leading third-party administrator that offers you comprehensive Vision coverage.

Plan Guidelines

- Dependents are eligible to remain on the vision plan until age 26, regardless of status.

Plan Details

Benefit	Coverage
Deductible, Per Calendar Year	None
Maximum Benefit Amount, eye exam	$200 per person per calendar year
Maximum Benefit Amount, lenses, contact lenses and frames	$200 per person in a 24-month period
Percentage benefit	Covered 100%, no copays
Network Providers	No Network Providers- Member may utilize any provider

Our vision plan provides flexibility and comprehensive coverage for you and your eligible dependents. With no network restrictions, you can visit any vision provider of your choice while still receiving 100% coverage up to the maximum benefit amounts.

Dental Outline

Through your employer, ARM offers you comprehensive dental coverage. The Connection Dental PPO Network is available, and while you may choose any provider, you'll maximize your benefits by using Network Providers.

Comprehensive Coverage

Our plan covers a wide range of dental services, from routine preventive care to major procedures and orthodontia, ensuring your oral health needs are met.

Flexible Network Options

Utilize the Connection Dental PPO Network to maximize your benefits, or choose any dental provider you prefer with flexibility and coverage.

Family-Friendly Guidelines

Dependents are eligible until age 26, ensuring continued coverage for your young adults, regardless of their status.

Financial Benefits

- **Deductible:** $100 per person, $300 per family annually.
- **Annual Max Benefit:** $2,000 per person for Class A, B, and C services.
- **Orthodontia Max:** $1,000 per person annually, with a $2,000 lifetime maximum.

Coverage Percentages

- **Class A (Preventive):** 100% covered, no deductible needed.
- **Class B (Basic):** 80% covered.
- **Class C (Major):** 50% covered (12-month waiting period applies).
- **Class D (Orthodontia):** 50% covered.

Our comprehensive dental plan provides coverage for a wide range of services, from preventive care to major procedures and orthodontia. With a generous annual maximum and flexible provider options, you and your family can maintain optimal oral health with minimal out-of-pocket expenses.

QuestSelect™ Program FAQs

- **What is QuestSelect™?**

  The QuestSelect program allows you to obtain outpatient laboratory testing at no cost to you.

- **What tests are covered under QuestSelectTM?**

  Over 1,200 tests including:

  - Blood testing (e.g., cholesterol, complete blood cell counts)
  - Urine testing (e.g., urinalysis)
  - Cytology and pathology (e.g., pap smears, biopsies)
  - Cultures (e.g., throat culture)

What tests are not covered under QuestSelect™?

- Lab work ordered during hospitalization.
- Lab work that is needed on an emergency (STAT) basis and time-sensitive, esoteric outpatient laboratory testing such as fertility testing, bone marrow studies and spinal fluid tests.
- Non-laboratory work such as mammography, x-ray, imaging.
- Lab work performed without the use of your QuestSelectTM benefit.
- Testing that is not approved and/or covered by your current health benefit plan, if you have one.

- **What do I pay when I use blood work and other laboratory testing with QuestSelectTM?**

  You have a $0 copay for over 1,200 different blood, urine, cytology, pathology, and cultures that are included in the subscription.

- **How can I be certain Quest Diagnostics will not bill me?**

  You must inform the Quest Diagnostics receptionist that you are a QuestSelectTM member and present your member ID number. Your QuestSelect member ID will be your health plan ID number for those who have a health plan. If you do not have a health plan, a QuestSelectTM member ID will be assigned to you and made available online or by calling 1-866-725-0777 for this or any other questions.

How can I find the nearest Quest Diagnostics lab near me?

- Go to "Products" titled "QuestSelect™ Map" /Enter your zip code
- You can also go to: **https://www.questdiagnostics.com/locations/search.html/34112/10/4**

Accident Policy Summary

This group accident indemnity insurance, underwritten by **BCS Insurance Company**, provides comprehensive 24-hour accident protection with a 24-month rate guarantee.

How Accident Insurance works:

This insurance supplements existing coverage by providing cash to help cover medical and living expenses. Below is an example of how benefits might be paid for out-of-pocket costs resulting from an accident or injury.*

Example: A 30-year-old man injures his back at home, resulting in an ER visit, hospital stay and ongoing physical therapy treatments.

Ambulance benefit	$300
ER visit benefit	$150
Hospital admission benefit	$1,000
Hospital confinement benefit ($200/day for two days)	$400
Major diagnostic benefit	$300
Follow-up doctor's office	$75
Physical therapy benefit ($35/visit for five visits)	$175
TOTAL	$2,400

*Payouts are estimates and not guaranteed; they may vary based on plan offering and individual situations. Terms, conditions, and exclusions apply. See full policy for details.

Living Benefits Perks!

So, what exactly are "living benefits"? Think of them as a hidden superpower within your life insurance policy. Unlike traditional life insurance, which typically only pays out to your beneficiaries after you're gone, living benefits allow you to access a portion of your policy's death benefit while you're still alive if you face certain serious health challenges.

What makes these benefits truly affordable? They are often included with or can be added to your term life policy for a minimal additional premium. When you consider the immense value of having financial flexibility during a health crisis, the small cost is a smart investment in your future well-being and security.

Critical Illness Accelerated Death Benefit (CI-ADB):

- Available upon diagnosis of a specified critical illness (e.g., Life-threatening Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, ALS, Blindness, Paralysis) after a potential waiting period (e.g., 30 days).

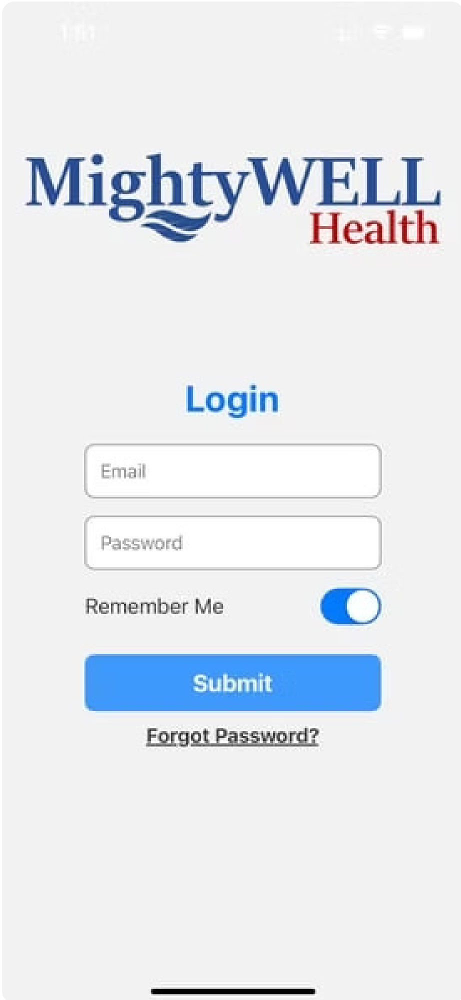
Chronic Illness Accelerated Death Benefit (CH-ADB):

- Available upon certification of chronic illness (inability to perform 2+ ADLs for 90+ days, or severe cognitive impairment) by a licensed health care practitioner, typically after a 90-day elimination period.

Terminal Illness Accelerated Death Benefit (TI-ADB):

- Available upon certification by a licensed physician that the insured has a medical prognosis of 24 months or less to live.

WE have an app!



Download on the App Store

GET IT ON Google Play

Features....

- 🆔 **Digital ID Cards** – Access your ID Cards and show them anytime, anywhere
- 📄 **Detailed Plan Outlines** – Understand your benefits at a glance
- 💬 **AI Support** – Get instant answers to your coverage questions
- 📤 **Submit Bills for Payment** – Quick and easy reimbursement
- ....(many more coming soon....)