SilverShield by netWell

MORE SUPPORT FOR WHAT MATTERS NEXT

SilverShield Membership

MEDICARE SHARE PROGRAM

Original Medicare processes eligible services first.

A Membership That Goes Above and Beyond!

As an innovative Health Care Sharing Ministry, netWell™ has created a modern approach to helping members manage eligible health care expenses.

SilverShield is designed for eligible individuals age 65 and older who are enrolled in Original Medicare Part A and Medicare Part B. Medicare remains primary, while SilverShield may help share eligible Medicare cost-sharing amounts remaining after Medicare processes an approved service.

With flexible Annual Cost-Sharing Amount options and valuable member resources, SilverShield offers a simple way to complement Original Medicare through the netWell™ member-to-member sharing community.

Membership Highlights

- ✓ **Designed for Members Age 65+**
- ✓ **Original Medicare Parts A & B**
- ✓ **Flexible ACSA Options: $2,500 / $5,000 / $10,000**
- ✓ **Platinum Dental Included**
- ✓ **Revive Telehealth + Prescription Resources Included**

Review the membership features on the next page, and contact the netWell team with questions about eligibility, contributions, or program availability.

SilverShield is not Medicare Supplement insurance, Medigap, health insurance, Medicare Advantage, Medicare Part D, or a substitute for Medicare. Sharing is voluntary among members.

Membership Overview

SilverShield Medicare Share Program

MEDICARE REMAINS PRIMARY

At a Glance

Membership Feature	SilverShield
Eligible issue ages	65 through 84
Medicare requirement	Original Medicare Part A + Part B
Medicare Advantage	Not eligible while enrolled in Part C
Annual Cost-Sharing Amount	$2,500 / $5,000 / $10,000
Part A cost-sharing	Eligible Medicare-approved member responsibility may be shareable after ACSA
Part B cost-sharing	Eligible deductible + coinsurance may be shareable after ACSA
Skilled Nursing Facility	Through Medicare day 100, only while member is under age 75
Annual sharing maximum	$50,000 per member / calendar year
Lifetime sharing maximum	$100,000 per member
Membership end age	End of month in which member turns 85

Also potentially shareable when Medicare-approved: eligible home health, hospice, hospital-administered drugs, and replacement cost for up to three pints of blood while hospitalized.

How SilverShield Works

1. **Medicare processes the service**
   The provider submits the service to Medicare.
2. **Medicare determines the amount**
   Medicare establishes the approved amount, its payment, and member responsibility.
3. **Eligible expenses apply to ACSA**
   Only SilverShield-eligible Medicare cost-sharing counts toward the selected Annual Cost-Sharing Amount.
4. **Sharing may begin**
   After the ACSA is satisfied, remaining eligible amounts may be considered for sharing, subject to program limits and available sharing funds.

Important limits

Not shareable / not applied to ACSA: expenses Medicare does not approve; amounts above the Medicare Approved Amount; outpatient prescription drugs in the medical-sharing portion; lifetime reserve-day copays; the additional 365 hospital days after reserve days; SNF cost-sharing at age 75+; and amounts excluded by member or pre-existing-condition limitations.

Included Member Resources

netWell™ PLATINUM DENTAL INCLUDED

Access to netWell Platinum Dental membership, subject to the applicable dental membership terms, waiting periods, cost-sharing, and sharing maximums.

revive TELEHEALTH + RX

Telehealth and prescription resources are separate from SilverShield medical sharing and are not Medicare Part D.

Monthly contribution varies by selected ACSA and geographic area. Program unavailable in CA, MD, VT, and WA; certain counties may also be closed to new enrollment.

Mission, Beliefs & Important Disclosures

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.

"Anyone who loves God must also love their brother and sister." — 1 John 4:21, NIV

"Carry each other's burdens..." — Galatians 6:2, NIV

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*
2. **We believe it is our duty to love and accept one another.** *John 13:34, NIV*
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*
4. **We believe it is our ethical and moral responsibility to carry each other's burdens.** *Galatians 6:2, NIV*

IMPORTANT SILVERSHIELD DISCLOSURE

NETWELL™ IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL REQUESTS AMONG MEMBERS.

SilverShield is not Medicare Supplement insurance, Medigap insurance, health insurance, a Medicare Advantage plan, Medicare Part D, or a substitute for Medicare. Members must remain enrolled in Original Medicare Part A and Part B. Medicare is the primary payer and determines whether a service is Medicare-approved, the Medicare Approved Amount, and the amount Medicare will pay.

Sharing is voluntary among members and is subject to the SilverShield Membership Guidelines, eligibility and medical underwriting requirements, applicable pre-existing-condition and member limitations, the selected Annual Cost-Sharing Amount, annual and lifetime sharing maximums, active membership status, and available sharing funds. Neither netWell™, nor its members, guarantees or promises that any medical expense will be shared or paid. Members remain personally responsible for their medical expenses.

ELIGIBILITY + UNDERWRITING

Enrollment is subject to eligibility and medical underwriting. Pre-existing-condition and member-specific limitations may apply. Membership ends at the end of the month in which the member turns age 85.

STATE AVAILABILITY + LEGAL NOTICES

Program availability varies by residence. SilverShield is not currently available in California, Maryland, Vermont, or Washington; certain counties may also be unavailable.

netwell.com/legal-notices