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LiveWell Membership

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2026

Call 972-223-7979 to get a quote today.

Altrua Ministries (dba Caring & Sharing Newsletter) is NOT an Insurance Company nor is the membership offered through an Insurance Company.
Members are self-pay patients. Altrua Ministries is a 501(c)(3) nonprofit corporation.

Altrua ministries

WELCOME TO
ALTRUA MINISTRIES

We're so thankful that you've chosen to walk this journey of faith and care with us. By joining Altrua Ministries, you've become part of a compassionate community, one that glorifies Christ by serving others through prayer, generosity, and purpose-driven action.

My name is Heather Nanni, and I have the honor of serving as the Director of Ministries. More importantly, I'm here to serve you. Our ministry exits to extend God's love through every season of life, offering prayer, encouragement, and community when you need it most. At Altrua Ministries, we believe prayer is our first response, compassion is our calling, and people are our priority. Here's how we live that out together.

Prayer Support
You can request prayer at any time-24 hours a day, 365 days a year-at www.am.family. Our team will life your needs before God and stand in faith with you.

Community Prayer Blasts
When you submit a medical need or a procedure request through Altrua HealthShare, our ministry team is alerted to prayer. With your permission, we share a confidential prayer request with the broader community through our member newsletter, joining hearts and voices in powerful, collective prayers. (Your personal information is never shared.)

Weekly Encouragement: Pulse Check
Ever week, our "Pulse Check" video offers a moment of reflection and encouragement rooted in God's Word. Whether you're celebrating or struggling, it's a reminder that your'e not alone, God is with you, and so are we. You can watch each week's message through our newsletter or at www.am.family.

Personal Welcome
A member of our Ministry Team will be calling soon to personally welcome you. Until then, please don't hesitate to reach out at 1.800.597.1183 if you have a prayer need or simply want someone to listen.

Together, we'll continue to impact communities and strengthen one another through prayer, generosity, and service, bringing hope and healing wherever God leads.

With heartfelt blessings,

Heather Nanni

HEATHER NANNII

Director of Ministries
Altrua Ministries

https://www.am.family

info@altruaministries.org

1.800.597.1183

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And do not forget to do good and to share with others, for with such sacrifices God is pleased.

HEBREWS 13:16

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Contact Information

For general information, help with your membership, monthly contribution, or medical needs, please contact Member Services.

PHONE
1.833.506.0126

EMAIL
memberservices@caringandsharing.org

MAIL
PO BOX 241359
Apple Valley, MN 55124

Privacy Practices
Visit us online: http://caringandsharing.org/privacy

MEMBER FORM SUBMISSION
Email
memberforms@caringandsharing.org
Mail: P.O. Box 241359, Apple Valley, MN 55124

NEGOTIATIONS
Email: negotiations@caringandsharing.org
Phone: 512-535-5366
ADVANCE OPINIONS
Web: https://bit.ly/csprovider

HOW TO SUBMIT TEST RESULTS

Results may be submitted to Caring & Sharing by email:
membersforms@caringandsharing.org

MEMBER PORTAL
https://bit.ly/csmyaccount

Download the HealthWallet App here:
https://caringandsharing.org/app/

~ONLINE
www.caringandsharing.org ~

HEALTHCARE CONCIERGE
concierge@caringandsharing.org

COMPLAINTS
complaint@caringandsharing.org
TELEMEDICINE
Call 1.833.506.0126 then follow the prompts.

HEALTHY LIVING SERVICES

For information visit,
https://caringandsharing.org/healthy-living-services/

ADDITIONAL SERVICES

GRIEVANCES
Members may file a written grievance to complaint@caringandsharing.org. You should receive a return acknowledgement of your grievance within 5 business days. Appropriate action as necessary will be taken.

DISCLAIMER

Caring & Sharing is not insurance. Caring & Sharing is a HealthCare sharing Ministry (HCSM), in which all Members agree to a Statement of Standards, based on a shared set of beliefs. Caring & Sharing Members share in each other's eligible medical needs through a member escrow account.

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Getting Started

In order that you may quickly have the greatest success with your healthcare sharing membership, start with these four easy steps:

1. **Download the HealthWallet App.** With the HealthWallet App, you can earn rewards, import medical records, manage appointments, compare prescription prices, and so much more. Upon logging in for the first time you will also be prompted to complete the Membership Commitment Form which is required to have medical needs processed by Caring & Sharing.

2. **Get to know your Membership**. Review the Membership Guidelines of your new Membership to gain a full understanding of Membership offerings available to you and be sure to review them regularly. You may access the Membership Guidelines online at any time at www.caringandsharing.org or login to your Member Portal.

3. **Familiarize yourself with our healthcare sharing membership terms and definitions.** This is a great way to get the big picture of the terminology we use as a healthcare sharing membership. Refer to the Glossary of Terms for an explanation of the terms used throughout this booklet. This will help you understand our language and how it applies to your health.

4. **Login and navigate your Member Portal.** Visit https://bit.ly/csmyaccount Username and password credentials are needed to enter your credentials. For first-time users, the username is the email associated with your membership. A Member Service Representative can send your login credentials to you by email following confirmation of your identity.

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Why Choose Healthcare Sharing?

Join a community to helping one another with medical expenses

Members give a monthly contribution

Your monthly contribution helps share medical needs with other members.

Contributions are placed in an escrow account

Funds are held securely and used to pay eligible medical needs.

We send funds directly to providers

Eligible medical needs are processed and paid directly to your healthcare provider.

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Using the Membership is easy.

We work directly with the provider of your choice to make sure you have access to the best health care.

Visit your provider for your medical needs

Caring & Sharing Members are part of the First Health Network

Show your Caring & Sharing Virtual Membership ID Card

Your ID card identifies you as a member and provides billing instructions.

Provider may contact us for eligibility

For non-emergency procedures, your provider can request an advance opinion of eligibility.

Provider sends your medical needs to us

Bills are submitted to Caring & Sharing for processing.

We send an Explanation of Sharing

You and your provider receive documentation of how needs were processed.

Funds transferred to your provider

Eligible needs are paid directly from the membership escrow account.

Transparency is key.

Our members' trust is important so we remain open about how we make decisions and answer any questions about how we operate.

How it works is simple.

Individuals, families and organizations rely on each other for their medical needs.

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Feel confident to make the right choice for your family.

We offer a **30 day no-risk** member experience.

If the Caring & Sharing membership does not fit your needs, your first month's contribution will be returned.

Get More from Membership

Members have access to telemedicine, counseling, prescription discounts, great member service and more.

6 Office Visits per Member

Families can share office visits between household members for greater flexibility.

29 Years of Experience

We've been managing medical needs for over two decades with knowledge and expertise.

LiveWell Features

Contributions are based on age and household size. A Family membership is 3+ members.

LiveWell5

$5,000

Member Responsibility Amount (MRA)

Age Band	Member	Member +1	Family
1-39	$328	$424	$504
40-49	$388	$523	$634
50-59	$484	$675	$834
60-64	$575	$821	$1026

LiveWell10

$10,000

Member Responsibility Amount (MRA)

Age Band	Member	Member +1	Family
1-39	$289	$364	$426
40-49	$355	$437	$522
50-59	$414	$563	$688
60-64	$484	$675	$834

Every Membership Includes

Counseling Services, Telemedicine, Discounts on Dental, Vision and Hearing

- Unlimited Virtual Primary Care
- Unlimited Virtual Urgent Care
- Prescription Discounts
- Counseling Services
- Dental Discounts
- Vision Discounts
- Hearing Discounts
- Durable Medical Equipment Discounts

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Dear Valued Member,

Thank you for choosing Caring & Sharing for your Healthcare Sharing needs. Altrua Ministries, Inc. dba Caring & Sharing, a 501(c)(3) organization is a nationally recognized faith-based Healthcare Sharing Ministry through CMS* that consists of individuals and families across the nation. Our Membership is a collaborative community of health-conscious people, providers and members dedicated to honoring God while improving healthcare by "Caring for One Another." Members care for one another through heeding the scriptures that instruct us to bear the burdens of one another. Caring & Sharing is inclusive, a membership developed based on Biblical principles that are established for living a clean, healthy, and honorable lifestyle. We deliver outstanding state-of-the-art member-centered healthcare sharing solutions which allows us to shape the future of healthcare through our unique membership. As a Member of Caring & Sharing, you never have to worry about waiting for checks from other Members or waiting for other Member's bank accounts to distribute share amounts; the unique Caring & Sharing platform and escrow account provides an efficient and timely experience for member-to-member sharing.

We want you to be involved in your own healthcare and encourage you to utilize our HealthWallet App and portal that is designed especially for you. It is very important that you read the Membership Guidelines carefully. Your understanding of them will lead to greater success with your Caring & Sharing Membership. The Membership Guidelines are available through the HealthWallet App.

Again, thank you for joining the thousands of individuals and families across the nation who have made the same decision as you to join the Caring & Sharing Membership.

For any questions or concerns, please call: **833-506-0126**

Ronald Bruno

Ronald Bruno
Executive Director

*The Centers for Medicare & Medicaid Services (CMS), is a federal agency within the United States Department of Health and Human Services (HHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid, the Children's Health Insurance Program (CHIP), and health insurance portability standards.

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