



**A REWARDING OPPORTUNITY
FOR INSURANCE AGENTS**

LiveWell

Membership

Agent Guide

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Caring & Sharing is a healthcare sharing ministry, not insurance. Membership does not guarantee payment of medical expenses.

Monthly contribution amounts shown are starting rates and may vary.

Member Responsibility Amount refers to the portion of eligible expenses a member pays before sharing may begin.

Annual and lifetime maximums are subject to program guidelines and limitations.

Virtual care services are provided through third-party partners and availability may vary.

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INTRODUCING

Caring & Sharing LiveWell Membership

Our Mission

Altrua Ministries exists to provide a faith-based alternative to traditional health insurance, enabling members to share medical needs while maintaining their commitment to biblical principles of generosity and community support.

We believe that healthcare shouldn't be a burden that isolates individuals and families. Instead, we've created a community where members support one another through life's health challenges.

- * Non-profit 501(c)(3) organization
- * Accredited BBB A+ Rating
- * Alliance of Health Care Sharing Ministries Member

Are you looking for a health coverage product that practically sells itself?

Caring & Sharing Health Share gives your clients real, meaningful coverage at an affordable price and it gives YOU a compelling solution to bring to the market.

Why Agents Love Selling Caring & Sharing

Affordable for Your Clients

Monthly contributions based on age & number of dependents
Two MRA options: \$5,000 or \$10,000
No surprise deductibles
predictable cost-sharing model

Comprehensive Benefits Package

Up to \$500,000 annual sharing per member
Telemedicine 24/7 at no extra cost
Robust prescription program
First Health / Aetna provider network

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Plan Overview: Two Options to Fit Every Budget

Both plans share the same benefit structure
the only difference is the Member Responsibility Amount (MRA).

Benefit	\$5,000 MRA Plan	\$10,000 MRA Plan
Member Responsibility Amount	\$5,000 / member / year	\$10,000 / member / year
Annual Maximum Sharing	\$500,000 per member	\$500,000 per member
Telemedicine (24/7)	No consultation fee (available on effective date)	No consultation fee (available on effective date)
Primary Care Visits, Specialist Visits, or Urgent Care	6/member/year — MRA \$35, shared up to \$300/visit	6/member/year — MRA \$35, shared up to \$300/visit
Preventive Care	MRA \$35, shared up to \$300/visit (screenings: females 40+, males 50+)	MRA \$35, shared up to \$300/visit (screenings: females 40+, males 50+)
Annual Wellness Visit	MRA \$35, shared up to \$300/visit	MRA \$35, shared up to \$300/visit
Labs & Basic Imaging	100% shareable after MRA	100% shareable after MRA
Advanced Imaging (MRI/CT)	100% shareable after MRA	100% shareable after MRA
Hospitalization	100% shareable after MRA	100% shareable after MRA
Outpatient Surgery	100% shareable after MRA	100% shareable after MRA
ICU Stays	100% shareable after MRA	100% shareable after MRA
Emergency Room	Up to \$5,000 after \$500 MRA per incident	Up to \$5,000 after \$500 MRA per incident
Maternity	Separate \$5,000 MRA per birth Year 1: up to \$12,000 Year 2+: up to \$25,000	Separate \$5,000 MRA per birth Year 1: up to \$12,000 Year 2+: up to \$25,000
Mental/Behavioral Health	24/7 Virtual Care, no consultation fee (available on effective date)	24/7 Virtual Care, no consultation fee (available on effective date)
Provider Network	First Health / Aetna	First Health / Aetna

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Key Benefits and Details included in the LiveWell Membership

***** Cancer Coverage — A Standout Benefit *****

Cancer Sharing — Separate MRA (does not apply toward annual MRA)

Year 1: \$4,000 MRA | Shareable up to \$10,000
Year 2: \$3,000 MRA | Shareable up to \$500,000
Year 3+: \$2,000 MRA | Shareable up to \$500,000

Cancer sharing does NOT require the annual per-member MRA to be met first.

***** Prescription Program — Real Savings for Your Clients *****

Acute Prescriptions

150 Generic Acute Rx
No cost at pharmacy
Available immediately upon enrollment

Maintenance Prescriptions

800 Generic Maintenance Rx
No cost via home delivery
Name brand discounts available

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Sharing & Waiting Period Guidelines

Understanding what is shareable and when helps your clients feel confident from day one.

Days 1-90 Shareable Immediately

Accidents Sudden, unexpected physical injuries (e.g. broken bone, laceration, burn)
New Injuries Injuries with no prior treatment or diagnosis
Telemedicine (24/7) Virtual care available on effective date
Mental/Behavioral Health 24/7 virtual care available on effective date
Prescription Program Generic acute & maintenance Rx available immediately

Pre-existing conditions tied to hospitalization or ER are NOT shareable during this period

After Day 90 Full Benefits Unlock

Primary Care, Urgent Care & Specialist Visits: Up to 6/member/year, MRA \$35, shared up to \$300/visit
Preventive Care & Wellness Visits: MRA \$35, shared up to \$300/visit
Labs, Imaging & Advanced Imaging (MRI/CT): 100% shareable after annual MRA
Hospitalization, Surgery & ICU: 100% shareable after annual MRA
Emergency Room: Up to \$5,000 after \$500 MRA per incident
Maternity: Separate \$5,000 MRA per birth; up to \$12,000 yr 1 / \$25,000 yr 2+
Cancer: Separate MRA; up to \$500,000 from year 2 onward

Annual sharing maximum: \$500,000 per member

***** Pre-Existing Condition Limitations *****

10-year lookback period applies to hospitalization and emergency room services

Waiting periods of 2-year, 5-year, and Lifetime apply depending on condition severity
Pre-existing conditions do NOT affect telemedicine, mental health, or prescription benefits

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Ready to Add Caring & Sharing to Your Portfolio?

Your clients deserve affordable, reliable health coverage.

Get Started Today

Contact INS Marketing Systems to learn about compensation and contracting.
Ask about the enrollment process and member contribution rate sheets.

Call (800) 843-7253 to learn more
Email clinton@bestgacontracts.com for contracting details