



General Wellness Sharing Guide



Knew Health is not an insurance company nor is the membership offered through an insurance company. Knew Health Membership does not satisfy state or federal requirements for healthcare coverage or minimum essential coverage. This is not a legally binding agreement to reimburse or indemnify you for medical expenses you incur. There is no guarantee of payment of medical expenses you incur.

The Knew Health Community is proud to share in the general wellness of our Members. We value the health of our community and are dedicated to optimizing health and happiness.

For the following general wellness categories, Members are not limited in their choice of licensed healthcare practitioner and general wellness is not subject to Initial Unshareable Amounts (IUAs). These allowances are based on a Membership Year (*EX: if your Membership became effective on May 1st, 05/01/XXXX through 04/30/XXXX*).

Visits that are solely used to address specific medical conditions will be subject to a Member's Initial Unshareable Amount (IUA) before being eligible to share and will not be shareable as a well-visit.

If a general wellness visit or service results in the need for additional diagnostic testing, these costs and all others associated with this medical condition will be subject to a Member's Initial Unshareable Amount (IUA) before being eligible to share.

Shareable General Wellness

- Adult annual well-visit: one visit shareable up to \$250 per year
- Well-woman visit: one visit shareable up to \$250 per year, additional \$150 for a pap smear
- Well-child visits: shareable up to \$250/visit plus immunization costs based on age:
 - Children Aged 0-12 months: 6 visits per year
 - Children Aged 13-24 months: 3 visits per year
 - Children Aged 24-36 months: 2 visits per year
 - Children Aged 36 months-18 years: 1 visit per year
- Screening Mammogram: Shareable up to \$500 starting at age 40 (*scheduled as recommended by healthcare provider*)*
- Screening Colonoscopy: Shareable up to \$2500 starting at age 45 (*schedule as recommended by healthcare provider*)*
- STD Screenings: shareable up to \$150 per year
- Birth Control: IUDs (intrauterine device) shareable up to \$1000 every 3 years, all other forms of FDA-approved birth control are shareable up to \$200 per year

*The Knew Health Community will share in the cost of alternatives to routine breast cancer and colorectal cancer screenings, such as thermograms, 3-D ultrasounds, stool tests, and sigmoidoscopies. We encourage Members to work with their licensed healthcare providers to confirm the optimal testing for their health needs and cancer screenings. If a Member proceeds with alternatives to mammograms or colonoscopies and requires additional testing, these costs will be subject to the Member's IUA before being eligible to share. *Please note that this does not extend to full body thermograms or scans.*

Adult Immunization Allowances

- Chickenpox (Varicella): shareable up to \$185/dose
- Diphtheria, Whooping Cough (Pertussis), and Tetanus (TDAP): shareable up to \$75/dose
- Flu (influenza): shareable up to \$50/dose
- Hepatitis A: shareable up to \$105/dose
- Hepatitis B: shareable up to \$155/dose
- Human Papillomavirus (HPV): shareable up to \$295/dose
- Measles, Mumps, and Rubella (MMR): shareable up to \$115/dose
- Meningococcal: shareable up to \$225/dose
- Pneumococcal: shareable up to \$275/dose
- Shingles: shareable up to \$225/dose
- COVID-19 Vaccine (annual): \$100/dose (annual max)
- Respiratory Syncytial Virus (RSV): \$250/dose

**This maximum shareable cost includes a \$25 administrative cost for self-pay patients.*

Pediatric Immunization Allowances

The Knew Health Community will share in pediatric immunization administrative fees and the cost of the vaccinations, which are shareable up to 110% of the Private Sector Cost/Dose as published by the Center for Disease Control (CDC): [View here](#).

General Lab Work

Lab work is an area where prices can vary drastically. To ensure that Members can get fair rates on yearly lab work, Knew Health Members have access to Evexia Diagnostics, whose rates average 90–95% lower than most other lab services. We encourage all Members to use Evexia Diagnostics whenever possible.

Through Evexia Diagnostics, Members have a selection of free tests, as well as individual tests, specialty kits, and panels. You can find detailed information on Evexia Diagnostics in the Lab Work Tool in your Knew Health Member Portal.

The Knew Health Community will share up to \$80 per Member per year on general lab work. This allowance is based on a Membership Year (*EX: if your Membership became effective on May 1st, 05/01/XXXX through 04/30/XXXX*).

Please note that the lab allowance is applicable to blood work only (this does not include specialty kits).

Self-Care Credit

- Knew Health Members go above and beyond routine preventive care to stay as healthy as possible. To help manage the cost of additional wellness care, each Membership receives \$200 per year. This allowance renews based on a Membership Year (*EX: if your Membership became effective on May 1st, 05/01/XXXX through 04/30/XXXX, then your allowance will renew each year in May*).

Examples of what your Self-Care Credit can apply to include:

- maintenance chiropractic
- acupuncture care
- massage therapy
- counseling/therapy (mental/behavioral health)
- gym memberships
- nutritional supplement costs
- additional lab work

This allowance is in addition to general wellness sharing and cannot be used for expenses that would go towards your Initial Unshareable Amount for injury, illness, or pregnancy expenses.

Direct Primary Care

Members of Knew Health can receive a 10% discount on their monthly contribution when they combine their membership with a direct primary care (DPC) membership that meets the following criteria:

- A minimum 50% of the household is active with a direct primary care provider
- The direct primary care provider's website must clearly demonstrate that they are a direct primary care practice
- The practice cannot accept insurance payments
- Virtual direct primary care may qualify if it meets all other criteria
- The membership must include routine primary care services

Please note that this discount is in lieu of sharing costs that are included with their direct primary care (DPC) membership. For any other general wellness services that are billed separately and not included in the direct primary care (DPC) membership, these costs can still be shared under the applicable allowance, i.e. immunizations, mammograms, etc.

To provide proof of DPC participation, Members must provide a statement of participation from their practitioner or proof of payment. This needs to be emailed to hello@knewhealth.com. Proof of participation must be provided to Knew Health for every month of DPC Membership.