

# ClearShare Member Guidelines

Holistic Savings

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ClearShare

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The Holistic Savings Plan offers low-cost functional medicine and holistic options to anyone interested in alternatives to Western medicine. This Holistic Savings Plan is available to members by itself or as an add-on to a ClearShare 1000, ClearShare 2500, or ClearShare 5000 membership.

## Services & Costs

Service	Shareable Amounts	Limits/Details
<b>Office Visit</b>	Member responsible for first \$20 per visit	<p>Includes traditional care through licensed medical providers, as well as functional care, including licensed Naturopathic Doctors (ND), Naturopathic Doctors with a degree from a CNME-accredited Naturopathic Medical School, Doctors of Chiropractic (DC) with a DABCI certification, or Doctors of Medicine (MD) or Doctors of Osteopathic Medicine (DO) specializing in functional medicine.</p> <p>\$150 benefit limit per visit. Limited to 3 visits per plan year, per person. Included only when services are provided in a non-hospital setting. Services provided at hospital outpatient departments are not included.</p>
<b>Chiropractic</b>	Member responsible for first \$35 per visit	<p>Including any licensed Doctor of Chiropractor (DC). Limited to 12 visits per plan year, combined with acupuncture. \$175 benefit limit per visit. Extra services can be included if serviced on the same date and in conjunction with the visit, and if the provider is acting within the scope of their license.</p>
<b>Acupuncture</b>	Member responsible for first \$35 per visit	<p>Including any licensed acupuncturist (LAc). Limited to 12 visits per plan year, combined with chiropractic. \$175 benefit limit per visit. Extra services can be included if serviced on the same date and in conjunction with the visit, and if the provider is acting within the scope of their license.</p>
<b>Wellness Reimbursement</b>	Shareable up to \$50 for individuals, \$75 for couples or families	<p>ClearShare will reimburse select wellness expenses up to \$50 per month for individuals and \$75 per month for members with more than one person on the plan. Visit your enrollment website to see what wellness expenses qualify.</p>

## Annual Maximum Does Not Apply

For members who are also part of a ClearShare 1000, ClearShare 2500, or ClearShare 5000 membership, all Holistic Savings Plan services are available for sharing even before you pay your Annual Maximum associated with your other ClearShare plan. Expenses for the services listed above do not accumulate towards your Annual Maximum. The shareable amounts listed do not change even after you have paid your Annual Maximum for other services.

## Pre-Membership Conditions Do Not Apply

The Holistic Savings Plan services listed above are eligible for sharing with the ClearShare community regardless of the pre-membership conditions and waiting periods outlined in the ClearShare Member Guidelines.

## How to Access Care

Most holistic providers will only accept cash payments at the time of service. Please tell your provider you are a cash-pay patient, and request an itemized superbill with each service or procedure listed, as well as the cost of each. If you expect multiple treatments, ask your provider for a bundled price or package for services. You can submit your bill(s) and proof of payment directly to ClearShare at [ClearShareHealth.org/holistic-need-request](https://ClearShareHealth.org/holistic-need-request).

## Submission of Needs

ClearShare strives to process medical need requests in a timely, accurate manner. To do this, members must submit medical needs correctly and include all required documentation.

Holistic Savings Plan Need Requests should be submitted through ClearShare's website: [ClearShareHealth.org/holistic-need-request](https://ClearShareHealth.org/holistic-need-request). To be shared, Holistic Savings Plan Need Requests must be submitted within 30 days of the date of service or date of sale.

To expedite your monthly reimbursement for qualifying wellness expenses, submit all your receipts together.

## Location Restrictions

The Holistic Savings membership add-on services listed above are not eligible for sharing if performed at a hospital. Seeking proper non-emergent care at offices, clinics, or independent labs reduces the financial strain on the entire community.

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## Other Services

Other services not listed above may be available to members with another ClearShare membership, such as ClearShare 1000, ClearShare 2500, or ClearShare 5000. See the [ClearShare Member Guidelines](#) for information about sharing eligibility for other services not listed here.

## Disclaimer

NOTICE: ClearShare is not insurance or an insurance policy nor is it offered through an insurance company. Neither is ClearShare a discount healthcare program nor a discount health card program. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as neither ClearShare nor any other member is liable for or may be compelled to make the payment of your medical bill. As such, ClearShare should never be considered as insurance. Whether you receive any amounts for medical expenses and whether or not ClearShare continues to operate, you are always personally responsible for the payment of your own medical bills. ClearShare is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes.