

ClearShare Member Guidelines

Advanced + ClearShare

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The Advanced membership add-on offers low costs for services including doctor visits, prescriptions, and diagnostic tests – both in-network and out-of-network. This membership is a great fit for anyone who regularly uses their healthcare beyond just preventive check-ups, such as families with young children, people who regularly visit specialists, or people with recurring prescriptions.

Services & Costs

Service	Shareable Amounts		Limits
	In-Network	Out-of-Network*	
Preventive Care Visit	Entire amount shareable	Not shareable	Once per membership year
Primary Care Visit	Any amount over \$20 is shareable	Any amount over \$50 is shareable	None
Specialist Visit	Any amount over \$50 is shareable	Any amount over \$100 is shareable	None
Urgent Care	Any amount over \$50 is shareable	Any amount over \$100 is shareable	None
Lab Work	Any amount over \$10 is shareable	Any amount over \$25 is shareable	None
X-Rays	Any amount over \$50 is shareable	Any amount over \$100 is shareable	None
Imaging (CT Scan, MRI, ultrasound)	Any amount over \$200 is shareable	Any amount over \$400 is shareable	None
Rx Tier 1: Generic	Entire amount shareable	Not shareable	None
Rx Tier 2: Preferred Brand	Any amount over \$20 is shareable	Not shareable	None
Rx Tier 3: Non-Preferred Brand	Any amount over \$40 is shareable	Not shareable	None

*ClearShare will share in out-of-network services up to 150% of usual, customary, and reasonable (UCR) industry rates, or 150% of Medicare.

Annual Maximum Does Not Apply

The Advanced membership add-on services listed in the table above are available for sharing even before you have paid your Annual Maximum. 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. In the event that any of the services listed above are a result of another shareable need, they may be considered for inclusion in your Annual Max or shared without a member cost.

Pre-Membership Conditions Do Not Apply

The Advanced membership add-on services listed above are eligible for sharing with the ClearShare community regardless of the pre-membership conditions and waiting periods outlined in the member guidelines.

Preventive Care Services

This membership add on includes over 74 preventive care services that are completely free. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations. For information on services included [click here](#).

Network

Advanced membership add-on services participate in two nationwide PPO networks. To find a list of providers:

1. Go to the [PHCS Network website](#).
2. Click on "Change Network"
3. Click on "PHCS"
4. Click on "Specific Services"
5. Search for a provider

When selecting a provider, contact the provider's office to verify that they are still in-network with PHCS and that the provider's billing NPI# is contracted through the PHCS/Multiplan network.

If you need to find a provider outside of the PHCS Specific Services network, go to the [PNOAe network website](#). Select the "PNOAe (Exclusive) Network" option.

Prescriptions

To see how prescriptions are categorized, browse the [Drug Formulary](#).

How to Access Care

At the time of service, let your provider know you are part of the PHCS Specific Services and PNOAe networks and show them your member ID card. Because ClearShare is not insurance, you may have a provider who doesn't understand how to bill ClearShare or won't accept your ID card. If that happens, you can call ClearShare for help or request a cash-pay discount from your provider and an itemized bill. You can submit your bill and proof of payment directly to ClearShare at: ClearShareHealth.org/need-request.

Other Services

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.