



Lelio Health

Healthcare Sharing, Reimagined

Membership Features

Lelio Health is a community of individuals committed to voluntarily share eligible medical expenses and supporting one another in times of need.

Lelio Health membership and its programs are designed for individuals seeking to live healthy, active, and purposeful lives through shared responsibility and stewardship.



Lelio Health is a Health Care Sharing Ministry (HCSM) and not an insurance company. Participation is not insurance.

Program Overviews

Care on your terms

How Lelio Programs Work

Programs are organized into three care categories.

Everyday Care



Routine, direct-access services with NO ISA

Critical Care




ISA-based sharing for higher-cost needs

Go Plus



Access to additional services and discounts

| PROGRAM STRUCTURE | COMPLETE  | CRISIS | PRIMARY |
|--------------------------------|--|--|---|
| Individual Shared Amount (ISA) | Available ISA Options \$2,500 / \$5,000 / \$7,500 / \$10,000 | Available ISA Options \$5,000 / \$10,000 | ISAs N/A N/A |
| Annual Sharing Limit | \$500,000 | \$500,000 | \$500,000 |
| Lifetime Sharing Limit | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Provider Network |  |  |  |

| EVERYDAY CARE | COMPLETE | CRISIS | PRIMARY |
|---|--|--|--|
| Telemedicine ¹ | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Telecounseling ¹ | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Virtual Primary Care ¹ | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Primary Care (PCP) & Urgent Care | ✓ Unlimited Access \$35 PCP / \$55 Urgent Care | — | ✓ Unlimited Access \$35 PCP / \$55 Urgent Care |
| Chronic Maintenance | ✓ Access via PCP, Urgent Care, or Specialist visits (up to \$300 max sharing limit) | — | ✓ Access via PCP, Urgent Care, or Specialist visits (up to \$300 max sharing limit) |
| Preventive Routine Screening | ✓ 1 Eligible Screening Per Year Up to \$1,500 eligible for sharing | — | ✓ 1 Eligible Screening Per Year Up to \$750 eligible for sharing |
| Specialist (Outpatient) | ✓ 4 Visits Per Year \$75 visit fee applies | — | ✓ 1 Visit Per Year \$75 visit fee applies |
| Labs-Diagnostics (Outpatient) | ✓ Unlimited Access Service fee waived when scheduled through Lelio's coordination services | — | ✓ Unlimited Access Service fee waived when scheduled through Lelio's coordination services |
| Imaging-Diagnostic (Outpatient) | ✓ Unlimited Access Service fee waived when scheduled through Lelio's coordination services | — | ✓ Unlimited Access Service fee waived when scheduled through Lelio's coordination services |
| Holistic Care & Chiropractic | ✓ 2 Visits Per Year Up to \$150 sharing limit | — | ✓ 2 Visits Per Year Up to \$150 sharing limit |
| Pharmacy Program ²  | ✓ 1,200+ included prescriptions + brand-name discounts | ✓ 1,200+ included prescriptions + brand-name discounts | ✓ 1,200+ included prescriptions + brand-name discounts |

Program summaries are informational only and subject to Lelio Health Membership Guidelines, as amended from time to time, eligibility review, and the availability of community sharing at the time a request is submitted.

The Individual Shared Amount (ISA) is the portion of eligible medical expenses a participant must satisfy before sharing may occur. It is not insurance, not a deductible, and is separate from any visit or access fees.



Program Overviews

Care that fits your life

| EMERGENCY CARE | COMPLETE | CRISIS | PRIMARY |
|--|---|---|--|
| Emergency Room | ✓ \$500 ER Visit Fee · Up to \$10,000 eligible for sharing | ✓ \$500 ER Visit Fee · Up to \$10,000 eligible for sharing | ✓ \$500 Visit Fee · Up to \$10,000 eligible for sharing (Crisis Care required) ³ |
| Specialists⁴ (Inpatient & Postoperative Care) | ✓ 6 Visits Per Year \$75 visit fee · \$500 sharing limit per visit | ✓ 3 Visits Per Year \$75 visit fee · \$500 sharing limit per visit | — |
| Hospitalization⁶ (Inpatient) | ✓ Eligible for sharing after ISA, up to sharing limit | ✓ Eligible for sharing after ISA, up to sharing limit | — |
| Surgery⁶ (Inpatient / Outpatient) | ✓ Eligible for sharing after ISA, up to sharing limit | ✓ Eligible for sharing after ISA, up to sharing limit | — |
| Critical Illness⁶ | ✓ Cancer · Cardiac · Stroke · More Eligible for sharing after ISA, up to sharing limit | ✓ Cancer · Cardiac · Stroke · More Eligible for sharing after ISA, up to sharing limit | — |
| Physical, Occupational, Speech Therapy⁶ | ✓ 10 Visits Per Year \$50 therapy visit fee per visit** | ✓ 10 Visits Per Year \$50 therapy visit fee per visit** | — |
| Maternity Care⁵ | ✓ Delivery: Up to \$16,500, after the ISA is met | — | — |

| GO PLUS | COMPLETE | CRISIS | PRIMARY |
|--|---|---|---|
| Mental Health Coaching¹ (Non-clinical emotional & lifestyle support) | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Behavioral Health¹ (Clinical care for mental & emotional health conditions) | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Integrated Specialty Care¹ (Specialist Consults) | ✓ Unlimited Access | ✓ Unlimited Access | ✓ Unlimited Access |
| Discount Bundle² | ✓ Discounted health & lifestyle services: <ul style="list-style-type: none"> • Dental & Vision • Lab & Imaging • Medical Equipment & Supplies • Alternative & Preventive Care • Hearing & Fitness • Travel & Member Deals | ✓ Discounted health & lifestyle services: <ul style="list-style-type: none"> • Dental & Vision • Lab & Imaging • Medical Equipment & Supplies • Alternative & Preventive Care • Hearing & Fitness • Travel & Member Deals | ✓ Discounted health & lifestyle services: <ul style="list-style-type: none"> • Dental & Vision • Lab & Imaging • Medical Equipment & Supplies • Alternative & Preventive Care • Hearing & Fitness • Travel & Member Deals |

Certain services may be subject to pre-existing condition limitations, as defined in the Lelio Health Membership Guidelines.

- View Member Guide for full details
- 1 Telephonic services are not owned or operated by Lelio Health
- 2 Discount services are not owned or operated by Lelio Health
- 3 Combined max with Crisis Care: \$10,000.
- 4 Eligible after Inpatient Hospitalization or Outpatient Surgery only
- 5 Conception must be 6 months after program effective date
- 6 Pre-notification required.

Program summaries are informational only and subject to Lelio Health Membership Guidelines, as amended from time to time, eligibility review, and the availability of community sharing funds at the time a request is submitted.



Our Mission

We revolutionize health management, empower wise wellness decisions, and deliver responsible medical cost-sharing to build a thriving community.

Statement of Beliefs and Ethical Values

We Believe...

...In the Respect for Life and Compassion

Matthew 22:39

...In Health Stewardship and Self Care

1 Corinthians 6:19

...In Ethical Living and Personal Responsibility

Proverbs 3:5-6

...In Learning, Empowerment, and Sharing

Matthew 25:20

...In Gratitude and Humility

James 1:17

IMPORTANT DISCLOSURES & GOVERNING TERMS

The following disclosures summarize key governing terms. Full details are set forth in the Lelio Health Membership Guidelines and related governing documents.

Health Care Sharing Ministry Notice

Lelio Health is a Health Care Sharing Ministry (HCSM) and is not an insurance company. Participation in Lelio Health is not insurance and does not constitute an insurance policy, contract of insurance, or guarantee of payment for medical expenses.

No Guarantee of Sharing or Payment

Participation in Lelio Health does not create any contractual right, entitlement, or guarantee that medical expenses will be shared or paid. All sharing is voluntary among participants. Neither Lelio Health nor its members assume any legal obligation to pay medical expenses, and no participant is compelled by law to contribute toward another participant's medical bills.

Governing Documents Control

All sharing determinations, eligibility decisions, limitations, and program terms are governed solely by the Lelio Health Membership Guidelines and related governing documents in effect at the time a medical expense is submitted, as amended from time to time. This brochure is provided for informational purposes only and does not modify or replace the Membership Guidelines. References to "Unlimited Access" describe the availability of services, tools, or support and do not eliminate applicable sharing limits, visit fees, eligibility requirements, or program guidelines, nor do they imply coverage, payment, or guaranteed sharing of medical expenses. All medical expense sharing is subject to the Membership Guidelines, eligibility rules, and the availability of community sharing funds.

Program Structure and Limitations

Programs may include eligibility requirements, waiting periods, sharing limits, visit fees, per-incident or annual caps, and service-specific limitations. Certain services may be subject to pre-existing condition limitations as defined in the Membership Guidelines. Not all medical services are eligible for sharing.

Individual Shared Amount (ISA) and Fees

The Individual Shared Amount (ISA) is the portion of eligible medical expenses a participant must satisfy before sharing may occur. The ISA is not insurance, is not a deductible, and is separate from any visit, access, or administrative fees. Visit fees do not count toward satisfaction of the ISA.

Third-Party Services and Providers

Access to provider networks, telemedicine services, pharmacy programs, laboratory services, imaging services, and other third-party offerings is provided through independent vendors. Lelio Health does not control, guarantee, or assume responsibility for the acts, omissions, availability, pricing, clinical decisions or performance of any third-party provider or vendor. Certain access or service fees may apply unless expressly waived when services are coordinated through Lelio Health.

Personal Responsibility for Medical Expenses

Participants remain personally responsible for payment of their own medical expenses regardless of whether a sharing request is approved, partially shared, delayed, or not shared.

Changes to Programs

Programs, sharing guidelines, eligibility criteria, fees, and participation requirements may be modified, amended, or discontinued by Lelio Health in accordance with its governing documents.

You can review the full and most current state-specific legal notices at: www.leliohealth.org/legal-notices