



OneShare Health: *Better Together*

Catastrophic



Health Care Sharing Memberships for Individuals & Families

Our most affordable program. Ideal for individuals
in good health with minimal medical needs.

OneShare Membership is not health insurance. It is an opportunity to share each member's
medical expenses and demonstrate the love of God to the entire community.

"Carry each other's burdens, and in this
way you will fulfill the law of Christ."

Galatians 6:2 (NIV)

OneShare Health is committed to providing the most comprehensive, affordable, and flexible program to best fit your needs.

We, at OneShare Health, understand that not everyone is looking for an everyday health care sharing program. Some people are looking for a program that focuses on the catastrophically high, devastating medical bills. OneShare Health sharing community is here to help.

“God is our refuge and strength, an ever-present help in trouble.”

Psalm 46:1 (NIV)

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Hospitalization - These events strike unexpectedly. Our members can have the peace of mind knowing they are part of one of the largest Provider Networks in the nation.

Provider Network - Members have access to the First Health® Provider Network with more than 5,900 hospitals, 124,000 ancillary facilities, and over 800,000 professional providers at more than 1.5 million health care service locations, across all 50 states.

Emergency Services - \$300 ER Visit Fee - When an emergency arises, there is not time to ask questions. OneShare Health is there for the sudden and serious injuries or illnesses that arise on a moment's notice. Emergency services provide expert care to save lives!

Telemedicine – Consult Fee 100% Shared - Available Immediately¹

Members have direct access to a doctor 24/7 via phone or video consultations. DialCare treats conditions such as allergies, flu, sinus infections, sports injuries, ear infections, fever, urinary tract infections and more!

Behavioral Health / Member Assistance Program (MAP) - Available Immediately²

Behavioral Health / Member Assistance Program (MAP) Counseling, Coaching and Work-Life Services available to Members when they need assistance.

Prescriptions – 15% - 80% Savings - Available Immediately³

Members will have access to prescription drug savings on generic and brand name drugs at over 60,000 participating pharmacies nationwide including CVS, Walgreens, Rite Aid, Walmart, and Kroger.

Sharing Services ¹	
Provider Network (First Health®)	In Network / Out-of-Network ²
Individual Sharing Amount (ISA) Options	\$5,000 / \$10,000
Sharing for Eligible Expenses	
Labs / Diagnostic / X-Rays	After ISA is met shared at 100% up to Maximum Limit per Incident Outpatient: Pre and Post Admission for Hospitalization/Outpatient Surgery
Specialists	\$75 Visit Fee Hospitalization or Outpatient Surgery
Emergency Room	\$300 Visit Fee
In/Outpatient Surgery	Eligible Expenses are Shared at 100% after ISA is met,
Hospitalization	Shared at 100% after ISA is met, up to Maximum Limit Per Incident.
Maximum Limit Per Incident ³	\$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	\$300,000 / \$500,000 / \$1,000,000
Telemedicine / DialCare ⁴	Consult Fee 100% Shared
Additional Member Services Available	
Prescription Discount Program ⁵	EnvisionRX
Membership Discount Programs ⁵	Diabetic Care and Supplies Hearing Discount / Lab Discount
Behavioral Health / Member Assistance Program (MAP) ⁶	24/7 Crisis Management 4 Counseling Sessions and More.
<p>¹ Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitations, and applicable ISA for all Sharing Services. *24/24 Pre-Existing limitation applies to Sharing Services. Unless stated otherwise, there is a 90-day waiting period for any medical expenses, other than accidents, injuries and acute illnesses.</p> <p>² Out-of-Network sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or Maximum Reasonable Guidelines for Eligible Services provided.</p> <p>³ Review the Maximum Sharing Guidelines in the Eligible Sharing Descriptions and Limits section of the Guidebook.</p> <p>⁴ Telemedicine is not owned or operated by OneShare Health, LLC but is provided by DialCare.</p> <p>⁵ The Prescription Discount and Membership Discount Programs are not sharing services and are not owned or operated by OneShare Health, LLC. These are made available to OneShare Members by Careington.</p> <p>⁶ Behavioral Health / Member Assistance Program (MAP) is not owned or operated by OneShare Health, LLC but is provided by IBH.</p>	

Membership Discount Services



OneShare Health

Members enjoy additional savings for services designed to keep you healthy!

DirectLabs is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members **10% to 80%** off regular retail pricing at over 3,000 certified labs nationwide.

Services not available in MD ,NJ, NY, RI.

Hearing Aids. Members have access to savings of **30% to 60%** on hearing aids at over 5,000 nationwide network providers.

Free online assessment. Members will receive access to a free thorough and confidential online assessment based on diet, lifestyle and body type. Members will then receive a personalized supplement recommendation, available for purchase at a **10% discount** off the normal retail price.

Diabetic Care and Supplies. Better Living Now Inc. (BLN) is a managed care provider of healthcare products and services, specializing in the needs of patients with chronic conditions, offering 20%-40% off the retail price for disposable medical supplies.

THE CAREINGTON DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. d.111 M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan.

OneShare Health, LLC

OneShare Health, LLC is not an insurance company but a religious health care sharing ministry. For our full disclosures, see www.OneShareHealth.com/legal-notices.



General Notice for the following states: **Alabama** Code Title 22-6A-2, **Arizona** Statute 20-122, **Arkansas** Code 23-60-104.2, **Florida** Statute 624.1265, **Georgia** Statute 33-1-20, **Idaho** Statute 41-121, **Louisiana** Revised Statute Title 22-318,319, **Maine** Revised Statute Title 24-A, §704, sub-§3, **Michigan** Legislature §550.1867, **Mississippi** Code Title 83-77-1, **Nebraska** Revised Statute Chapter 44-311, **New Hampshire** §126-V:1, **North Carolina** Statute 58-49-12, **South Dakota** Statute Title 58-1-3.3, **Texas** Code Title 8, K, 1681.001, **Virginia** Code 38.2-6300-6301, **Washington** Revised Code 48.43.009, and **Wyoming** Statutes Title 26.1.104(a)(v)(C):

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and its product should never be considered insurance, and neither its guidelines nor plan of operation is an insurance policy. If you join this organization instead of purchasing health insurance, you will be considered uninsured. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the State's Department of Insurance, though complaints concerning this Health Care Sharing Ministry may be reported to the office of the State Attorney General. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

Specific Notice for the following States: **Indiana** Code 27-1-2.1, **Illinois** Statute 215-5/4-Class 1-b, **Missouri** Statute §376.1750 and **Wisconsin** Statute 600.01(1)(b)(9):

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Kentucky Revised Statute 304.1-120(7):

NOTICE: UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION OR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.

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OUR STATEMENT OF BELIEFS

WITH OUR ORIGINS IN THE ANABAPTIST FAITH:

We believe in the authority of Scripture and the sanctity and dignity of every human life created by God with special meaning and purpose.

II Timothy 3:16; Psalm 139:13-14

We believe that every individual has the constitutional and religious right and duty to worship God in freedom.

II Corinthians 3:17; U.S. Const. amend. I

We believe and agree in the biblical and ethical principle of sharing with those who are less fortunate and who experience medical needs.

Galatians 6:2

We believe and agree that it is our responsibility to God and our fellow members to engage in accountable, healthy living, and to avoid habits and behaviors which are harmful to the body.

I Corinthians 6:19-20

We believe in the power of prayer to save lives, to heal lives, and to unite our members in a common purpose and community, and we believe that prayer should be a fundamental practice of daily life.

I John 5:14; Philippians 4:6-7

Made with ♥ in Texas

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ONESHARE HEALTH, LLC (ONESHARE) IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL EXPENSES AMONG MEMBERS. As with all HCSMs under 26 USC § 5000A(d)(2)(B)(ii), OneShare's members are exempt from the ACA individual mandate. OneShare does not assume any legal risk or obligation for payment of member medical expenses. Neither OneShare nor its members guarantee or promise that medical bills will be paid or shared by the membership. Available nationwide, but please check www.onesharehealth.com/legal-notices for the most up to date state availability listing. THE DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance and do not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. The programs are not Qualified Health Plans under the Affordable Care Act. This is not a Medicare prescription drug plan.

www.OneShareHealth.com
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