



Introducing OneShare Health

A woman with glasses and a man are looking at a document together. The woman is in the foreground, wearing a pink cardigan over a grey top. The man is behind her, wearing a red shirt. They are both looking down at a white document held by the woman. The background is a bright, slightly blurred indoor setting.

Health Care Issues for Consumers

- Rising Insurance Premiums
- Increasing Deductibles and Out-of-Pocket Costs
- Limited Health Care Choices Outside of Open Enrollment
 - Employer Group Insurance (*Expensive*)
 - Short-Term Medical (*Proposal to shorten to 3 months*)
 - Fixed Indemnity (*Not Comprehensive*)

For those who do not qualify for a subsidy, OneShare programs are up to 50% less than traditional health insurance. Outside of Open Enrollment (10 ½ months), typically up to 85% of consumers don't qualify for ObamaCare. **That's where we become one of the only comprehensive and permanent solutions available!**

OneShare vs ACA (Obamacare)

1. ACA has a limited time to enroll during OEP whereas enrollment with OneShare Health is available 365 days a year.
2. There are very few options outside of OEP but with OneShare, you can enroll members up to 60 days in advance.
3. Major medical can be expensive whereas OneShare is up to 50% less than traditional health insurance.

OneShare vs Short Term Medical

1. STM has an expiration date, whereas OneShare programs do not expire. The membership stays active as long as the member wants.
2. STM is no longer available in CA, CO, NY, NJ, CT, DC, ME, RI, MN and HI but OneShare is!!
3. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas STM does not.
4. The only knockout questions are Tobacco Usage, Substance Abuse, and Statements of Belief whereas STM is more restrictive.
5. We offer comprehensive services such as preventive, maternity, Urgent Care, ER and specialist visits (Classic program) unlike most STM plans.

OneShare vs Fixed Indemnity

1. Fixed Indemnity has limited payouts for medical bills whereas OneShare has comprehensive sharing, more like what people are used to with traditional health insurance.
2. With Fixed Indemnity, your clients pay for services up front and are partially reimbursed based on a fee schedule. At OneShare, our members have first-dollar features like doctor visits, preventive care, urgent care, and ER (Classic program), which will lead to a **better persistency rate and longevity of your residual income**.
3. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas Fixed Indemnity does not.

Did You Know?

Outside of the Open Enrollment Period, our most successful agents and agencies say that over **70% of their sales** come from OneShare Health.

Why? Customers expect their healthcare to include services such as:

Doctor Visits

Emergency Room

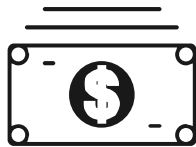
Hospitalization

Preventive Services

Maternity

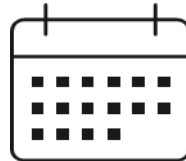
Why are HCSMs growing so fast?

Affordable Cost



**Competitive Pricing
Compared to Traditional
Insurance!**

Ease of Access



**New Enrollments
Accepted All Year!**

It's What People Want



**No Expiration Date and
It's Comprehensive!**

Our Solution...
Health Care Sharing!!



How Sharing Works

1

A portion of the Monthly Contribution is designated to the Sharing account.



2

Member selects a First Health Network Provider.



3

Member shows their ID card.



4

Sharing Request is received by OneShare Health.



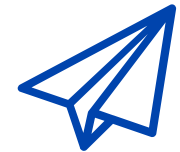
5

Eligibility and price are determined.



6

Sharing Request is fulfilled, and EOS is sent to the Member and Provider.



OneShare Health Classic Crown (Our most popular program!)

Telemedicine	\$0 Visit Fee Available 24/7 from Active Date
Preventive Services	100% Shared Up to \$1,000 Per Program Year
Primary Care Physician (PCP)	\$40 Visit Fee 5 Per Program Year
Specialist	\$75 Visit Fee
Urgent Care Facility	\$75 Visit Fee 2 Per Program Year
Emergency Room	\$500 Visit Fee If the bill exceeds \$10,000, the member must pay their ISA. Visit Fee will be applied.
Individual Sharing Amount (ISA)	
	\$5,000 / \$7,500 / \$10,000
X-Rays / Labs / Diagnostics	100% Eligible after Visit Fee or ISA
In/Outpatient Surgery	100% Eligible after ISA
Hospitalization	100% Eligible after ISA
Maternity	Eligible after ISA
Maximum Limit Per Incident	\$500,000
Lifetime Sharing Maximum	\$1,000,000 per Member

virtual primary care

YOU control when & how you see your primary care physician!

get care for:

- high blood pressure
- diabetes
- high cholesterol
- routine health maintenance
- screenings
- asthma
- gastroesophageal reflux
- skin conditions
- musculoskeletal management
- and more!

get access to:

- schedule appointments via care coordinator teams
- screening and labs
- prescription if appropriate
- specialist referrals
- recommend follow up care
- improve your health based on results
- board certified physicians

you can

initial new member visit: \$115

virtual primary care is not eligible for sharing and does not apply to your ISA

established follow up visit: \$75

start here!



Let's talk Pre-Existing Conditions!

It's important our members know they have options. Virtual Primary Care can be utilized from *day one* for pre-existing conditions during the 24-month waiting period.

Joining OneShare Health

What's in it for YOUR CLIENTS?

- Up to **50% less** than traditional healthcare plans
- Choose from over 982,000 **First Health Network** providers
- Ease of access – new enrollments accepted all year long
- It's what people want – **no expiration date** and comprehensive
- Prescription, Vision and Dental **Discount Programs**



**First Health
Network**

Joining OneShare Health

What's in it for YOU?

- Enjoy the benefits of a **lifetime** residual income
- **Level commission** for first year & all renewal years
- Sell nationwide* with just your resident license
- **PERFECT TO BUNDLE** with ancillary products such as:
 - Accident / Critical Illness / Hospital Indemnity / Limited Med
 - Dental / Vision / Life Insurance



*Not available in MA, PA, WA, MT, NM, VT, WI or MD.

A background image showing two people in business suits shaking hands. The image is slightly faded and serves as a backdrop for the text.

THANK YOU!

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