

OneShare Health: Better Together



Health Care Sharing Memberships for Individuals & Families

Our most comprehensive Program. Ideal for families or for individuals wanting access to a broad range of services.

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."

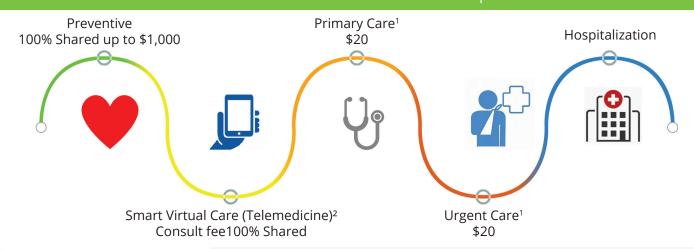
Galatians 6:2 (NIV)



Your health is our mission!

Oneshare Health is committed to providing you the most comprehensive, affordable, and flexible Membership to best fit your needs. "God is our refuge and strength, an everpresent help in trouble."

Psalm 46:1 (NIV)



✓ 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.

✓ Health Care Sharing Eligibility

Your sharing includes services such as primary care, specialists, urgent care, hospitals **and more!**

✓ Smart Virtual Care (Telemedicine) ²

Clever Health™ makes Smart Virtual Care better, faster, and easier. At your fingertips Clever Health™ can more efficiently and accurately take care of non-emergent health care needs. Via an Al-driven smart questionnaire you and your family have access 24 hours a day, 7 days a week, 365 days a year to state-licensed and fully credentialed providers in the most convenient and efficient way.

✓ Mental Health Support³

Bella, the Intuitive Mental Health Chatbot, connects 24/7 via the Clever Health[™] App to provide self-help and coping techniques for anxiety and depression.

Membership Discount Services⁴

Prescription Discount Services⁴

You have access to over 60,000 pharmacies. Show them your card and receive **15% to 80%** savings on generic drugs and **15% - 25%** on brand name drugs.

✓ Vision Discount Services

Save **20% - 40%** off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program. Discounts on exams, eyewear, and contact lenses from more than 65,000 providers nationwide. Save 40%-50% on LASIK.

✓ Dental Discount Services⁵

Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns. 20% savings on orthodontics. 20% reduction on specialist's normal fees.

✓ Diabetic Discount Supplies

Save 20% - 40% off retail price for disposable medical supplies.

'Number of visits vary by Program selection. ²Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC but made available to OneShare Members by Clever Health™. ³Bella, the Intuitive Mental Health Chatbot, connects 24/7 via the Clever Health™ App to provide self-help and coping techniques for anxiety and depression. ⁴Prescription Discount Programs are not owned or operated by OneShare Health, but made available to Members by Careington and/or Clever Health™, depending on the Program or state in which the Member is enrolled. Members in Washington state are eligible for the state's WPDP Discount Card through the Washington State HCA. Other Discount Programs for Services like Vision, Dental, Diabetic Supplies, Labs, or Hearing are not owned or operated by OneShare Health, but made available to Members by Careington in most states and in most Programs. ⁵Specialties include: Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics where available.



Complete Basic

Sharing Services ¹				
Provider Network: First Health®	In Network	Out-of-Network²		
Individual Sharing Amount (ISA) Individual +1 ISA Family ISA	\$5,000 / \$10,000 \$10,000 / \$20,000 \$15,000 / \$30,000			
Individual Out of Pocket Max Individual +1 Out of Pocket Max Family Out of Pocket Max	\$15,000 / \$30,000 \$30,000 / \$60,000 \$45,000 / \$90,000			
	Sharing for Eligible Expenses			
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	50% Shared after ISA Up to \$1,000		
Primary Care Physician	\$50 Visit Fee per Visit	50% Shared after ISA		
Specialists	\$125 Visit Fee per Visit	50% Shared after ISA		
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency		
Urgent Care Facility	\$100 Visit Fee per Visit	50% Shared after ISA		
X-rays / Labs / Diagnostic	60% Shared after ISA	50% Shared after ISA		
Emergency Room	\$500 Visit Fee per Visit	\$500 Visit Fee per Visit		
Hospitalization	60% Shared after ISA	50% Shared after ISA		
In/Outpatient Surgery	60% Shared after ISA	50% Shared after ISA		
Lifetime Sharing Maximum	\$1,000,000			
Smart Virtual Care (Telemedicine) ⁴	Consult Fee 100% Shared			
A	dditional Member Services Available			
Prescription Discount Program⁵	Elixir and Clever Health™ RX Savings Program			
Membership Discount Programs⁵	Dental Discount / Diabetic Care and Supplies / Hearing Discount / Lab Discount / Vision / Lasik Discount / Vitamins and Supplements Discounts LifeLine Screening Discounts / Vision			
Mental Health Support ⁶	24/7 Intuitive Mental Health Chatbot from Clever Health™			

Unless stated otherwise in the Eligible Sharing Descriptions and Limits, there is a 90-Day Waiting Period for any medical expenses other than for Accidents, Injuries, Acute Illnesses or Immunizations. Pre-Existing Condition Limitations and Program Guidelines will apply. After the ISA is met and Out of Pocket Maximum is reached, Eligible Expenses are 100% Shared for the remainder of the Program Year, up to Maximum Limits. Visit Fees continue to apply after the ISA and Out of Pocket Maximum have been met.

² Out-of-Network Member sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or Maximum Reasonable Guidelines for Eligible Services provided.

Natural Delivery \$5,000; C-Section \$8,000; Complications \$50,000.

⁴Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC but made available to OneShare Members by Clever Health™

Share virtual Care (reteriled in the low of the late o



Complete Enhanced

Sharing Services ¹				
Provider Network: First Health®	In Network	Out-of-Network ²		
Individual Sharing Amount (ISA) Individual +1 ISA Family ISA	\$5,000 / \$10,000 \$10,000 / \$20,000 \$15,000 / \$30,000			
Individual Out of Pocket Max Individual +1 Out of Pocket Max Family Out of Pocket Max	\$15,000 / \$30,000 \$30,000 / \$60,000 \$45,000 / \$90,000			
	Sharing for Eligible Expenses			
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	60% Shared after ISA Up to \$1,000		
Primary Care Physician	\$35 Visit Fee per Visit	60% Shared after ISA		
Specialists	\$75 Visit Fee per Visit	60% Shared after ISA		
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency		
Urgent Care Facility	\$75 Visit Fee per Visit	60% Shared after ISA		
X-rays / Labs / Diagnostic	70% Shared after ISA	60% Shared after ISA		
Emergency Room	\$300 Visit Fee per Visit	\$500 Visit Fee per Visit		
Hospitalization	70% Shared after ISA	60% Shared after ISA		
In/Outpatient Surgery	70% Shared after ISA	60% Shared after ISA		
Lifetime Sharing Maximum	\$1,000,000			
Smart Virtual Care (Telemedicine) ⁴	Consult Fee 100% Shared			
Additional Member Services Available				
Prescription Discount Program ⁵	Elixir and Clever Health™ RX Savings Program			
Membership Discount Programs⁵	Dental Discount / Diabetic Care and Supplies / Hearing Discount / Lab Discount / Vision / Lasik Discount / Vitamins and Supplements Discounts LifeLine Screening Discounts / Vision			
Mental Health Support ⁶	24/7 Intuitive Mental Health Chatbot from Clever Health™			

Unless stated otherwise in the Eligible Sharing Descriptions and Limits, there is a 90-Day Waiting Period for any medical expenses other than for Accidents, Injuries, Acute Illnesses or Immunizations. Pre-Existing Condition Limitations and Program Guidelines will apply. After the ISA is met and Out of Pocket Maximum is reached, Eligible Expenses are 100% Shared for the remainder of the Program Year, up to Maximum Limits. Visit Fees continue to apply after the ISA and Out of Pocket Maximum have been met.

Out-of-Network Member sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or Maximum Reasonable Guidelines for Eligible Services

³ Natural Delivery \$5,000; C-Section \$8,000; Complications \$50,000.

^{**}Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC but made available to OneShare Members by Clever Health™.

*Prescription Discount Programs are not owned or operated by OneShare Health, but made available to Members by Careington and/or Clever Health™, depending on the Program or state in which the Member is enrolled. Members in Washington state are eligible for the state's WPDP Discount Card through the Washington State HCA. Other Discount Programs for Services like Vision, Dental, Diabetic Supplies, Labs, or Hearing are not owned or operated by OneShare Health, but made available to Members by Careington in most states and in most Programs.

⁶ Mental Health Support is not owned or operated by OneShare Health.



Complete Crown

Sharing Services ¹				
Provider Network: First Health®	In Network	Out-of-Network ²		
Individual Sharing Amount (ISA) Individual +1 ISA Family ISA	\$5,000 / \$10,000 \$10,000 / \$20,000 \$15,000 / \$30,000			
Individual Out of Pocket Max Individual +1 Out of Pocket Max Family Out of Pocket Max	\$15,000 / \$30,000 \$30,000 / \$60,000 \$45,000 / \$90,000			
	Sharing for Eligible Expenses			
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	70% Shared after ISA Up to \$1,000		
Primary Care Physician	\$20 Visit Fee per Visit	70% Shared after ISA		
Specialists	\$75 Visit Fee per Visit	70% Shared after ISA		
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency		
Urgent Care Facility	\$75 Visit Fee per Visit	70% Shared after ISA		
X-rays / Labs / Diagnostic	80% Shared after ISA	70% Shared after ISA		
Emergency Room	\$150 Visit Fee per Visit	\$300 Visit Fee per Visit		
Hospitalization	80% Shared after ISA	70% Shared after ISA		
In/Outpatient Surgery	80% Shared after ISA	70% Shared after ISA		
Lifetime Sharing Maximum	\$1,000,000			
Smart Virtual Care (Telemedicine) ⁴	Consult Fee 100% Shared			
A	dditional Member Services Available			
Prescription Discount Program ⁵	Elixir and Clever Health™ RX Savings Program			
Membership Discount Programs⁵	Dental Discount / Diabetic Care and Supplies / Hearing Discount / Lab Discount / Vision / Lasik Discount / Vitamins and Supplements Discounts LifeLine Screening Discounts / Vision			
Mental Health Support ⁶	24/7 Intuitive Mental Health Chatbot from Clever Health™			

Unless stated otherwise in the Eligible Sharing Descriptions and Limits, there is a 90-Day Waiting Period for any medical expenses other than for Accidents, Injuries, Acute Illnesses or Immunizations. Pre-Existing Condition Limitations and Program Guidelines will apply. After the ISA is met and Out of Pocket Maximum is reached, Eligible Expenses are 100% Shared for

the remainder of the Program Year, up to Maximum Limits. Visit Fees continue to apply after the ISA and Out of Pocket Maximum have been met.

Out-of-Network Member sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or Maximum Reasonable Guidelines for Eligible Services

³ Natural Delivery \$5,000; C-Section \$8,000; Complications \$50,000.

⁴ Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC but made available to OneShare Members by Clever Health™.

5 Prescription Discount Programs are not owned or operated by OneShare Health, but made available to Members by Careington and/or Clever Health™, depending on the Program or state in which the Member is enrolled. Members in Washington state are eligible for the state's WPDP Discount Card through the Washington State HCA. Other Discount Programs for Services like Vision, Dental, Diabetic Supplies, Labs, or Hearing are not owned or operated by OneShare Health, but made available to Members by Careington in most states and in most Programs.

⁶ Mental Health Support is not owned or operated by OneShare Health.



Preventive Services: Eligible Expenses 100% Shared up to \$1,000 after a 90-day Wait*



AGE AND GENDER APPROPRIATE ADULTS

Alcohol Abuse Counseling Folic Acid

Anemia Screening Gestational Diabetes Screening

Bacteriuria Screening Gonorrhea Screening
Blood Pressure Screening Hematocrit/Hemoglobin
BRCA Counseling Hepatitis B Screening

Breast Cancer Chemoprevention Counseling HIV Screening

Breast Cancer Mammography HPV Testing, every 3 years
Breast Feeding Counseling Obesity Counseling
Cervical Cancer Screening Prostate Exam
Chlamydia Infection Screening PSA Test

Cholesterol Screening Sexually Transmitted Infection Counseling

Colorectal Cancer Screening Syphilis Screening

Contraception Counseling

Depression Screening

Diet Counseling

Tobacco Cessation Counseling

Type II Diabetes Screening

Well Woman Visit

Domestic Violence Screening

CHILDREN

Alcohol, Tobacco and Drug Use Assessment Hemoglobinopathies/Sickle Cell

Autism Screening

Behavioral Assessment

Blood Pressure Screening

Cervical Dysplasia Screening

HIV Screening

Iron Screening

Lead Screening

Obesity Counseling

Congenital Hypothyroidism Screening Phenylketonuria Screening

Depression Screening Sexually Transmitted Infection Counseling

Dyslipidemia Screening Tuburculin Screening

Height, Weight, and BMI Vision Screening (Lazy Eye)

Hematocrit/Hemoglobin

IMMUNIZATIONS*



DtaP Measles, Mumps, Rubella

HemophilusMeningococcalHepatitis A, BPneumococcalHerpes Zoster (Shingles)RotavirusHuman PapillomavirusTetanus

Inactivated Poliovirus Varicella (Chicken Pox)

Influenza, Influenza Type B

* Childhood Immunizations from birth to 24 months, as recommended by the American Academy of Pediatrics are Eligible for Sharing. There is no waiting period for immunizations.



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.



OUR STATEMENT OF BELIEFSWITH 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 136:13-14

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, helathy 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 © 2021 OneShare Health, LLC 3701 Regent Blvd. Suite 150 Irving, TX 75063

OneShare Health Classic 3Q2021

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.