

Health Care Sharing Memberships for Individuals & Families

Our most popular Program. A wide range of services designed to enhance wellness while sharing the essentials.

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)

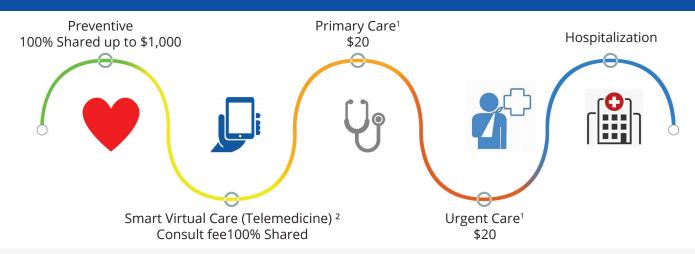




Your health is our mission!

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 Services⁵

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 Services⁶

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.

¹Number of visits vary by Program selection. ² Smart 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. ⁴THE 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.111M 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. The Membership Discount Programs are made immediately available to OneShare Members by Careington. 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.



Sharing Services ¹			
Provider Network (First Health®)	In Network / Out-of-Network ²		
Tiers	BASIC	ENHANCED	CROWN
Individual Sharing Amount (ISA) Options	\$5,000 / \$7,500 / \$10,000		
Sharing for Eligible Expenses			
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1000	100% Shared up to \$1000	100% Shared up to \$1000
Primary Care Physician	1 Per Program Year \$20 Visit Fee per Visit	3 Per Program Year \$20 Visit Fee per Visit	5 Per Program Year \$20 Visit Fee per Visit
Specialist	Not Eligible	Not Eligible	\$75 Visit Fee per Visit
Maternity³	Not Eligible	Not Eligible	Eligible
Urgent Care Facility	1 Per Program Year \$20 Visit Fee per Visit	1 Per Program Year \$20 Visit Fee per Visit	2 Per Program Year \$20 Visit Fee per Visit
Labs / Diagnostic / X-Rays	Eligible	Eligible	Eligible
Emergency Room	\$500 Visit Fee per Visit	\$500 Visit Fee per Visit	\$300 Visit Fee per Visit
In/Outpatient Surgery Life threatening emergency immediately available	180-day waiting period	180-day waiting period	90-day waiting period
Hospitalization	Eligible	Eligible	Eligible
Maximum Limit Per Incident	\$150,000	\$250,000	\$500,000
Lifetime Sharing Maximum	\$1,000,000	\$1,000,000	\$1,000,000
Smart Virtual Care (Telemedicine) ⁴	Consult Fee 100% Shared		
Additional 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 / LifeLine Screening Discounts Vision / Lasik Discount / Vitamins and Supplements Discounts		
Mental Health Support ⁶	24/7 Intuitive Mental Health Chatbot from Clever Health™		

¹ 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. Visit Fees continue to apply after the ISA is met.

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.

³\$5,000 natural delivery, C-section \$8,000, Complications \$50,000.

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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 ScreeningGonorrhea ScreeningBlood Pressure ScreeningHematocrit/HemoglobinBRCA CounselingHepatitis 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 Tobacco Cessation Counseling
Depression Screening Type II Diabetes Screening

Diet Counseling Well Woman Visit

Domestic Violence Screening



Alcohol, Tobacco and Drug Use Assessment Hemoglobinopathies/Sickle Cell

Autism Screening

Behavioral Assessment

Blood Pressure Screening

Cervical Dysplasia Screening

Desity 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

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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.

* 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. Il 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

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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.