

# OneShare<sup>sm</sup> Catastrophic

**Our most affordable Program.**

Ideal for individuals in good health with minimal medical needs.



## Health Care Sharing Membership

Affordable Monthly Contributions to Fit Your Budget

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”

**Galatians 6:2 (NIV)**

**OneShare Health, LLC**

A recognized Health Care Sharing Ministry

OneShare Health, LLC is not an insurance company, but a religious Health Care Sharing Ministry.



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Your health is our mission!

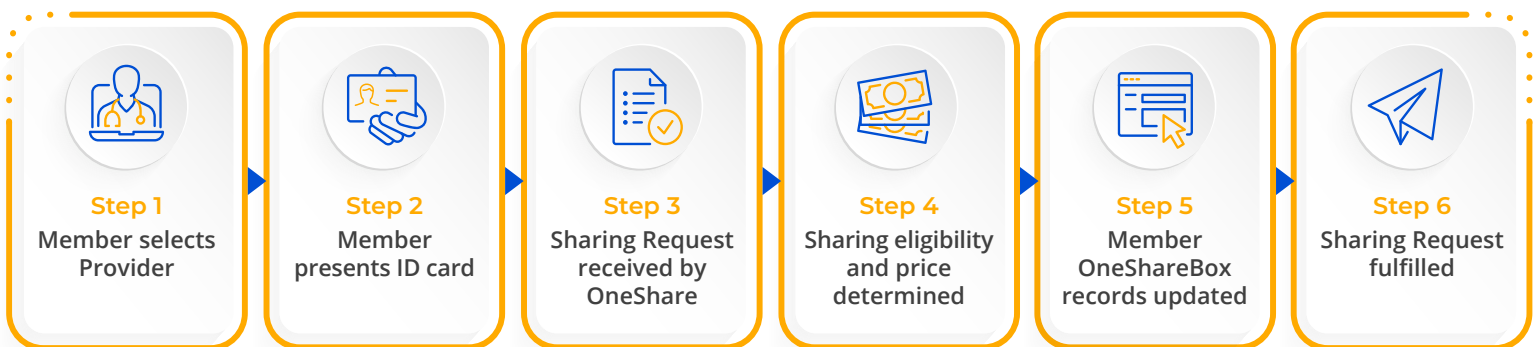
Oneshare Health is committed to providing you the most comprehensive, affordable, and flexible Memberships to best fit your needs.

"God is our refuge and strength,  
an ever-present help in trouble."  
Psalm 46:1 (NIV)

## How Sharing Works

OneShare Health acts as the facilitator, bringing together first-class processes and providers for the sake of our Members. We strive to provide a superior experience.

A portion of Monthly Contributions are designated for Sharing Requests



## Stretch your Healthcare Dollar with Oneshare Health's Freedom of Choice

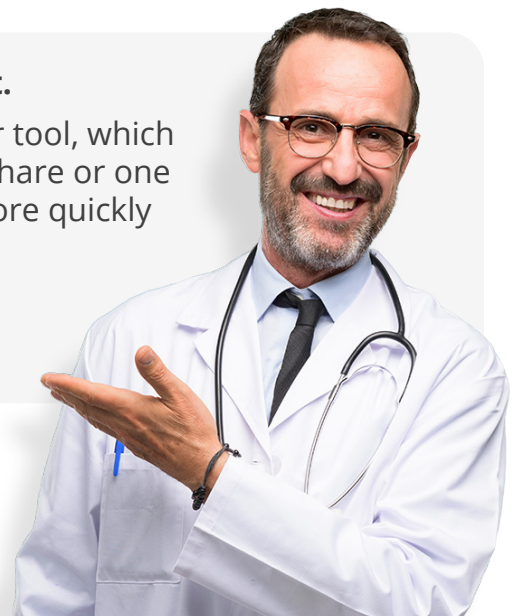
At OneShare Health, our Members are not restricted to an in-network/out-of-network Provider requirement when it comes to Physician and Facility locations. We offer the Freedom of Choice to visit wherever you wish.

### We know how important it is to see the doctors you trust.

Our Members have access to an easy-to-use Provider Locator tool, which lists the doctors who have an existing relationship with OneShare or one of our partners, and whose bills are likely to be processed more quickly and efficiently.

**My Choice Provider Locator Tool**  
[MyChoice.OneShareHealth.com](https://MyChoice.OneShareHealth.com)

OneShare Members are not limited to those doctors listed in the Provider Locator – we accept any accommodating Provider and will work to ensure you are billed at a fair price. If you don't find the doctor you're looking for, our team is ready to help!



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# Program Overview

Waiting Periods Apply

## Eligible for Sharing<sup>1</sup>

Individual Sharing Amount (ISA)	\$5,000 / \$10,000
Maximum Limit Per Incident	\$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	\$300,000 / \$500,000 / \$1,000,000

## OneShare<sup>SM</sup> Catastrophic

## Provider Choice<sup>2</sup>

Smart Virtual Care / Telemedicine <sup>3</sup>	\$0 Visit Fee / 100% Shared
Preventive Services and 1 Wellness Visit	NOT ELIGIBLE
Primary Care Physician	NOT ELIGIBLE
Specialist <sup>4</sup>	\$75 Visit Fee

## Facility Services

Urgent Care Facility	NOT ELIGIBLE
Emergency Room <sup>5</sup>	\$500 Visit Fee

## All Other Services

X-Rays / Labs / Diagnostics	ELIGIBLE
In/Outpatient Surgery <sup>6</sup>	ELIGIBLE after ISA
Maternity	NOT ELIGIBLE
Hospitalization <sup>6</sup>	ELIGIBLE after ISA

## Membership Services

Prescription Discount Program / Health, Wellness, Entertainment Discounts <sup>7</sup>	<a href="https://onesharehealth.com/members">onesharehealth.com/members</a>
Mental Health Support <sup>8</sup>	24/7 Intuitive Mental Health Chatbot from Clever Health™

<sup>1</sup> Review Membership Guidelines for full details: Waiting Periods, Pre-Existing Limitations, service-specific limits, ISA, Fair and Reasonable Amount, and Visit Fees for all Eligible Expenses. All ISAs, fees, Per Incident Limits and Lifetime Maximums are per Member.

<sup>2</sup> Eligible Program Members can seek treatment from any medical Provider. All medical service Providers are reimbursed by the Membership in accordance with the terms of the Membership Guidelines at a Fair and Reasonable Amount.

<sup>3</sup> Smart Virtual Care is immediately available. It is not owned or operated by OneShare Health, LLC. but is made available by Clever Health™.

<sup>4</sup> Specialist Visits due to Eligible Hospitalization or Outpatient Surgery.

<sup>5</sup> Emergency Room services are shared up to \$10,000, then ISA applies.

<sup>6</sup> After ISA is met, Eligible up to Maximum Limit Per Incident. Outpatient, Pre and Post Admission for Hospitalization/Outpatient Surgery.

<sup>7</sup> Discount Services vary by state and are not owned or operated by OneShare Health, LLC. Members in Washington state are eligible for the state's WPDP Discount Card through the Washington State HCA.

<sup>8</sup> Mental Health Support is not owned or operated by OneShare Health, LLC.

# Discount Services Overview

WellCard Savings, which is made available by OneShare Health, LLC, is a free health discount card. There is no cost or obligation to use WellCard Savings. You may use it any time and are never obligated or required to use it. You may continue to use your WellCard even after your relationship with OneShare Health, LLC terminates.

Through WellCard, Members gain access to value-added programs that can save you money in more than one way. To view and use all your WellCard Savings value-added programs, please log in at [www.WellCardSavings.com](http://www.WellCardSavings.com).

## Diabetic Care – Save Up to 75%

Order a full line of diabetes testing supplies and get them delivered directly to your home at a discounted rate.

## Labs – Save up to 70%

Save on over 300 blood tests from nationally accredited labs near you.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

## Dental Care – Save up to 50%

Accepted nationwide with no limitation on services or use, covering all dental services and specialists, including orthodontia.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

## Vision – Save up to 50%

Accepted nationwide. Save up to 50% on lenses, frames, and other vision needs. Save up to 15% on Laser Vision Correction.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

## TeleDentist

Video chat with a dentist! Follow-up visits with brick & mortar dentists can be scheduled, when necessary.

## TeleVet

Consult with an expert 24/7 with pet-related questions and concerns. We are here for those “what-if” scenarios of pet parenting.

## Emotional Wellness

Hundreds of self-help videos led by mental health professionals on a variety of wellness topics.

## Vitamins – Save up to 15%

Order a wide range of vitamins and supplements and get them delivered directly to your home.

## MRI & Imaging – Save up to 60%

Receive concierge appointment services on MRI, PET, CT scans, and more at over 2,900 locations nationwide.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

## Entertainment Discounts

Earn cash back online with 4,000+ retailers. Save on entertainment including Disney® theme parks, movie tickets, hotels, rental cars, and more such as the Calm app and Sam’s Club!

## Fitness

Exclusive discounts on gym memberships, virtual coaches, wearables, nutrition programs, and much more.

## Medical Supplies

Order medical supplies, safety equipment, and health products directly and conveniently delivered to your home.

## Hearing – Save up to 70%

Receive a free hearing test and up to a 70% discount on hearing aids at 2,200 providers nationwide.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

## Prescriptions – Save up to 65%

Accepted at over 59,000 pharmacies nationwide. Use anytime with no annual limit.

This plan is not available in the following states: AK, MA, MT, VT, and WA.

Videos, frequently asked questions, and additional valuable information are all available for each product and service.

This is not insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Savings is FREE. WellCard Savings will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc. (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, <https://www.accessonedmpo.com/>. This plan and the plan administrators have no liability for providing or guaranteeing service or any liability for the quality of service rendered. This program is not available to residents of Montana but may be used at participating Montana providers. Other state residents: visit [www.WellCardSavings.com](http://www.WellCardSavings.com) for full disclosure.

Discount Services vary by state and are not owned or operated by OneShare Health, LLC. WellCard Savings programs will vary by state and are not owned or operated by OneShare Health, LLC. Discount Medical Plan Organization benefits are not available to AK, MA, MT, VT, and WA Members.

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# 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**

... 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**

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

**Galatians 6:2**

... 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**

... in the power of prayer to save lives, to heal lives, and to unite our Members in 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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**Made with ♥ in Texas**

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1125 Executive Circle, Suite 130  
Irving, TX 75032

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## OneShare Health Legal Notices

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.onsharehealth.com/legal-notices](http://www.onsharehealth.com/legal-notices) for the most up to date state availability listing.

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 Section 550.1867, **Mississippi** Code Title 83-77-1, **Nebraska** Revised Statute Chapter 44-311, **New Hampshire** Section 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, 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 States' Department of Insurance, though complaints concerning this Health Care Sharing Ministry may be reported to the office of the States' 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 Section 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."**

Montana SB 149: Montana Code Annotated 50-4-111(2):

### NOTICE:

The health care sharing ministry facilitating the sharing of medical expenses is not an insurance company and does not use insurance agents or pay commissions to insurance agents. The health care sharing ministry's guidelines and plan of operation are not an insurance policy. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to the health care sharing ministry agreement will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether the health care sharing ministry terminates, withdraws from the faith-based agreement, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in the health care sharing ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

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