



**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)**

[www.OneShareHealth.com](http://www.OneShareHealth.com)  
833.546.4478



# CATASTROPHIC

Your health is our mission!

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)**

**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 nations.

**Provider Network** - Members have access to the First Health® Provider Network with more than 5,900 hospitals, 124,00 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 per Visit** - 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.

**Smart Virtual Care (Telemedicine) - Consult Fee 100% Shared - Available Immediately<sup>1</sup>**  
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 AI-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 Support - Available Immediately<sup>2</sup>**  
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.

**Prescriptions - 15% - 80% Savings - Available Immediately<sup>3</sup>**  
Members will have access to prescription drug savings on generic and brand name drugs at over 60,000 participating pharmacies nationwide including CVS, Walgreen's, Rite Aid, Walmart, and Kroger.

<sup>1</sup>Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC but made available to OneShare Members by Clever Health™. <sup>2</sup>Mental Health Support is not owned or operated by OneShare Health. <sup>3</sup>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<sup>1</sup>

Provider Network (First Health <sup>®</sup> )	In Network / Out-of-Network <sup>2</sup>
Individual Sharing Amount (ISA) Options	\$5,000 / \$10,000
<b>Sharing for Eligible Expenses</b>	
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 per Visit Hospitalization or Outpatient Surgery
Emergency Room	\$300 Visit Fee per Visit
In/Outpatient Surgery	Eligible Expenses are Shared at 100% after ISA is met, up to Maximum Limit Per Incident. Outpatient: Pre-Admission / Post-Admission
Hospitalization	Shared at 100% after ISA is met, up to Maximum Limit Per Incident. Outpatient: Pre-Admission / Post-Admission
Maximum Limit Per Incident <sup>3</sup>	\$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	\$300,000 / \$500,000 / \$1,000,000
Smart Virtual Care (Telemedicine) <sup>4</sup>	Consult Fee 100% Shared

### Additional Member Services Available

Prescription Discount Program <sup>5</sup>	Elixir and Clever Health <sup>™</sup> RX Savings Program
Membership Discount Programs <sup>5</sup>	Diabetic Care and Supplies Hearing Discount / Lab Discount Vitamins and Supplements Discounts
Mental Health Support <sup>6</sup>	24/7 Intuitive Mental Health Chatbot from Clever Health <sup>™</sup>

<sup>1</sup>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.

<sup>2</sup> 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.

<sup>3</sup> Review the Maximum Sharing Guidelines in the Eligible Sharing Descriptions and Limits section of the Guidebook.

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

<sup>5</sup> Prescription Discount Programs are not owned or operated by OneShare Health, but made available to Members by Careington and/or Clever Health<sup>™</sup>, 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.

<sup>6</sup> Mental Health Support is not owned or operated by OneShare Health.

## 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.

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

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**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 **10% discount** off the normal retail price.

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**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 disposable medical supplies.



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.**

**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

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**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

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**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

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**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

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**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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