

We are so excited that you have joined OneShare Health!
In this resource kit, you will find the tools you need
to get started and reach your earning potential.



Who is OneShare Health?



Resources

What resources are available to you?



Training Tips

Success starts here!

Therefore encourage one another and build one another up, just as you are doing.

Thessalonians 5:11 (FSV)

www.onesharehealth.com

1-833-546-4477

producersupport@onesharehealth.com

PRODUCER WELCOME KIT

All information included in the Producer Welcome Kit, is subject to change and proprietary to OneShare Health.

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About OneShare Health, LLC

OneShare Health is a medical cost-sharing ministry providing a unique, affordable, ACA-exempt path to healthcare. OneShare Health is not insurance. With origins in the Anabaptist faith and a Chaplain on Staff, we are a Health Care Sharing Ministry that welcomes and unites those who agree with our core biblical principles and Statement of Beliefs relating to life, health, and caring for others.

With industry-leading Membership Programs and an unparalleled Member experience, OneShare Health continues to grow our nationwide family. Daily, our Members, Clients, and Partners are introduced to simple, more rewarding answers to health care. Our core values can be summed up in related biblical commands. The first is to thoroughly love both God and neighbor (e.g., Matt. 22:36-40; Mark 12:28-34; Luke 10:25-28), the "greatest commandments" in all of Scripture. The second is to carry the burdens of others (e.g., Galatians 6:2) and care for them as one would oneself, often called the Golden Rule and epitomized in the Parable of the Good Samaritan (Luke 10:25-37).

This was the ministry of Jesus, and OneShare Health is passionate about finding creative and inspiring ways to facilitate such ministry to and among Members, staff, and other charitable organizations.



Our Mission is to inspire healthier, joyful communities on the path of life, using Scriptural principles to connect people of similar faiths in a quality Health Care Sharing Ministry. "You make known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand."

Psalm 16:11



Our Vision is to help others discover a life overflowing with hope, peace, and joy as part of a community that trusts God, loves sharing, and embraces compassionate care.

"May the God of hope fill you with all joy and peace as you trust in Him, so that you may overflow with hope by the power of the Holy Spirit." Romans 15:13



Our Scriptural foundation is to carry one another's physical and spiritual burdens through prayer, encouragement, and sharing the cost of medical needs.

"Carry each other's burdens, and in this way you will fulfill the law of Christ." Galatians
6:2

Our Values

OneShare Health's Values reflect who we are and what we stand for as a company.

Flexibility

We listen to our Members and endeavor to create services that are tailored to their needs.

Accountability We strive to uphold the highest standards of integrity and ethics in all of our actions.

Innovation We continually innovate ground-breaking strategies to develop superior, cost-effective services that are easy to understand and use.

Teamwork We work together, and we are stronger as ONE.

Honesty

We value the simplicity of cost sharing and strive to keep all Member communications transparent and simple.

Our 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. Il Timothy 3:16; Psalm 139:13-14

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, healthy 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 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



OneShare Health Contact Guide

"Carry each other's burdens, and in this way you will fulfill the law of Christ." Galatians 6:2

Department	Helpful Information	Contact Information
Billing	 Effective Date/Post Date Changes Payment Method/Processing Add/Remove Dependent Member Refunds 	Billing@OneShareHealth.com 682-200-6665 Hours:8AM-5PM CST / Monday-Friday
Client Management	Internal Liaison for Call Centers Unres olved Escalation Concerns	Client@OneShareHealth.com 844-903-0006 Hours: 8AM-5PM CST / Monday-Friday
Concierge Team	Find a Quality Provider Assist with Appointment Scheduling Cost Estimates for Upcoming Medical Treatment	Concierge@OneShareHealth.com 866-284-4286 Hours:8AM-5PM CST / Monday-Friday
Contracting	 Contracting Videos/Assessment Professional Liability Insurance/W-9 Welcome Letter Enrollment Website Link Producer Management Portal Link 	Contracting@OneShareHealth.com 833-382-0701 Hours:8AM-5PM CST / Monday-Friday
Expense Sharing	Liaison to TPA, LoomisExpense Sharing SubmissionsExpense Sharing Es calations	ExpenseSharing@OneShareHealth.com Hours: 8AM-5PM CST / Monday-Friday
Expense Sharing Support	Status of Medical Bill Program Sharing Services Eligibility	Sharing@OneShareHealth.com 682-651-7434 Hours: 8AM-5PM CST / Monday-Friday
Marketing	Marketing Request/ApprovalMarketing CenterCharitable Campaign Nominations	Marketing@OneShareHealth.com Hours:8AM-5PM CST / Monday-Friday
MemberLoyalty	Member Retention Cancellations	Retention@OneShareHealth.com 833-617-4273 Hours: 8AM-5PM CST / Monday-Friday
Member Support	Program QuestionsProgram Change FormMember Portal Navigation	MemberSupport@OneShareHealth.com 833-546-4478 Hours: 7AM-7PM CST / Monday-Saturday
Pra yer Partners	Prayer Line for Members and Producers Spiritual and Emotional Support	Pra yer@One ShareHealth.com 877-293-7481 Hours: 8AM-5PM CST / Monda y-Friday
Producer Support	Program Questions Producer Portal Navigation	ProducerSupport@OneShareHealth.com 833-546-4477 Hours: 8AM-5PM CST / Monday-Friday

Producer Benefits

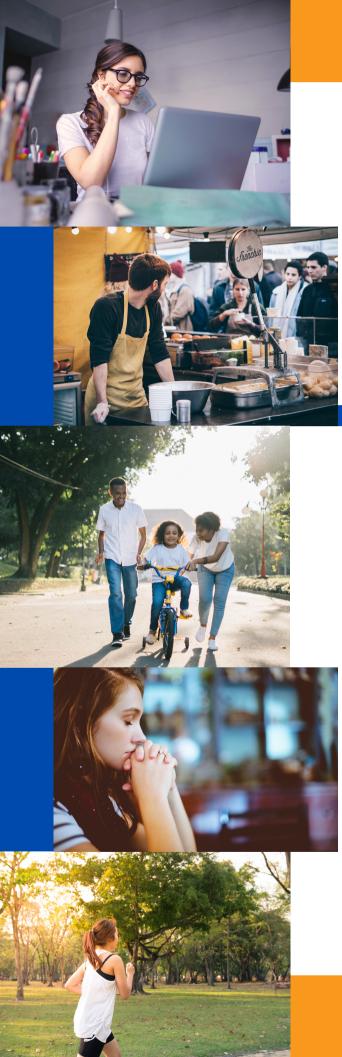
- 1. Industry-Competitive Commissions Paid Weekly
- 2. Market OneShare Programs 365 Days per Year
- 3. Next-Day Effective Dates Available (1st 28th of the Month)
- 4. Available in Most Major Markets
- 5. Simple Electronic Enrollment & Approved Marketing Materials

Member Benefits

- 1. Affordable Health Care Sharing Options for Your Family
- 2. Next-Day Effective Dates Available (1st 28th of the month)
- 3. Contributions as Low as* \$115 Individual, \$185 Individual + One, \$277 Family
- 4. First Health® Network Which Enables 96% of the U.S. Population to Have Access to a Provider
- OneShare Health Concierge Services Provides Personalized Assistance to Members in Understanding and Using Their Chosen Program

^{*}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.

^{*}Monthly Contributions vary according to the OneShare Health programs selected by Member. See OneShare Health marketing materials for full details.





Individuals

- **Self-Employed**
- Part-Time Employees Independent
- **Contractors**
- **Currently No Health Coverage**
- Spouse Not Eligible for Medicare Not Eligible for Healthcare Subsidies

Dependents

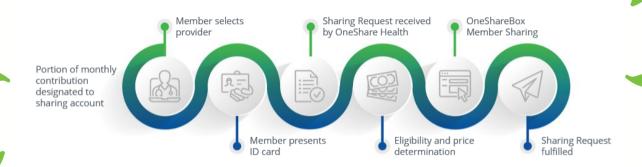
- **Recently Graduated**
- **Aging Off Parent's Program at 27**

List Bill

Small Businesses: 5-49 Employees

How Sharing Works

Example of how OneShare Health Facilitates Sharing





Personalized Enrollment Website

Step 1

Open the link to your Personalized Enrollment Website.

Step 2

Search for Provider, pick appropriate Program, and add to Cart.

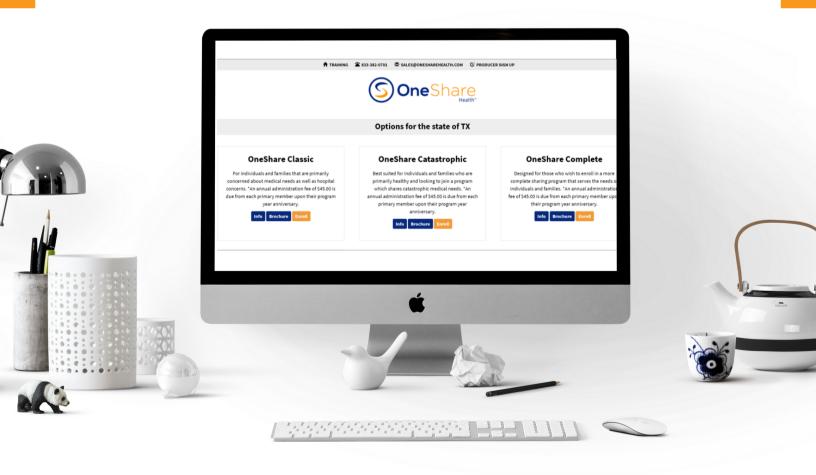
Step 3

Complete Family demographics, check pricing, and continue.

Step 4

Enter personal information, answer medical questions, and submit.

- **▼Each Producer MUST have their own link.**
- $\overline{iggriance}$ Primary Member MUST be the oldest member.
- Email and address are required please double check!
- 'How to Enroll a Member' document in your back office.
- **E-Signature via text/email is required before application is submitted.**





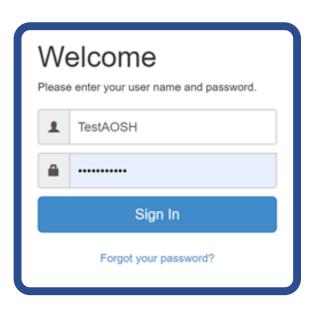
PRODUCER MANAGEMENT PORTAL



1enrollment.com/manage/index.cfm

LINK

Use the link provided in your welcome letter in order to access your Producer Management Portal.

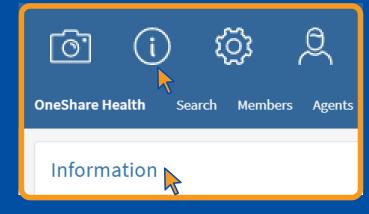


LOGIN

Using your own username and password login to Admin123.

INFORMATION

By clicking the information icon or scrolling down to the "Information," section you will be directed to where updated documents are located.





RESOURCES

Under the "Information" section you will find the most up-to-date, approved materials such as Brochures, Membership Guides, Forms, FAQ's, Provider Network Search, Glossary of Terms, and much more!

Always make sure to access these documents directly through Admin123.





It's easy to find a First Health® doctor or hospital.

You can quickly find a provider with our online search tool. You can also create a listing of your results to save or print for future reference.

To get started: Go to providerlocator.firsthealth.com/OneShare and click the "Start now" button.

To find a provider:

- 1 Pick a provider type
- Choose to search by ZIP code or State
- You can also pick specific counties or cities with a state search
- To include more search options, click "Show more options"
- You can even search by provider name, specialty or condition
- 3 Click the "Search now" button



From your search results, you can:

- · Sort by distance, name or specialty
- Compare providers side by side
- Refine your search by location or results
- · See more details about each provider
- Text or email the results
- Add providers to list for a custom directory
- Create a directory with all your search results

To create a directory:

- · Click the "Create Directory" icon
- Pick a directory type
- Add a name for your directory
- Include a table of contents and/or index
- · Choose a delivery option
- · Click the "Create Directory" icon



Still have questions? We can help!

If you've followed the steps outlined and still need assistance, call Concierge Services at 1-866-284-4286 or email at Concierge@OneShareHealth.com.



Want to learn more about our programs? We encourage continuing education!



Join us by clicking below! REGISTER NOW



These webinars cover a range of topics including Program features,
Program updates, selling points and Producer and Member Features!
There is a live Q&A at the end of each presentation to ensure you get the
answers you are looking for!

Topics Include the following:

- Cancer
- Maternity
- Pre-Existing Conditions
- Preventive Services
- 90 Day Waiting Period
- Key Enrollment Questions



At OneShare Health, we must remain compliant and use only approved health share terminology.

Next, you will find our Glossary of Terms just in case you are not sure what a term may mean.

Hold strictly to this verbiage, as we are not permitted to use insurance terms.

Glossary of Terms



In this glossary you will find a comprehensive list of terms along with their definitions which all Producers and employees should utilize. Please hold strictly to this verbiage as we are not permitted to use insurance terms.

Administration Fee: An annual administration fee of \$45 is due from each primary member upon their program year anniversary.

Application Fee: A one-time \$125 application fee is assessed at time of the first Monthly Contribution.

Bill Submission: Member's medical bill is submitted to the administrator who determines eligibility and negotiates prices.

Coordination of Payment (COP): A process which determines the primary and secondary payers in situations where a member holds an insurance policy or other HealthShare program. All medical expenses must be first submitted to the other payers. Once a decision has been made by the other party, you may then submit the expenses for an eligibility determination under your sharing membership.

Dependent: An individual must be either the Primary Member's spouse or unmarried child; including a natural child (from the moment of birth if born after the program Effective Date), a stepchild, adopted child, eligible foster child, grandchild (residing with Primary Member). The Dependent child must be defined as a legal dependent of the Primary Member for maintenance, support, and must be under the age of twenty-seven (27) at the beginning of the program year. Disabled dependent children over age 27 and who are financially dependent upon the Primary Member are eligible to continue the program as a dependent.

Eligible for Sharing: The charge for a medical service or supply provided according to the terms in the Membership Guidelines, approved for sharing and whose sharing need amount does not exceed the program limits.

Explanation of Sharing (EOS): A statement sent to the Member and Provider with an explanation of OneShare Health's assignment to member sharing of medical expenses submitted.

Health Care Sharing Ministry (HCSM): A ministry that facilitates the sharing of medical expenses among its members. These members must hold to a common set of religious and ethical beliefs. A Health Care Sharing Ministry is not insurance and does not assume risk or guarantee payment.

Individual Sharing Amount (ISA): The amount that a member is responsible for paying before medical expenses are eligible for sharing under the program. ISA applies to Program Year.

Lifetime Sharing Maximum: The maximum amount of sharing per Member for the life of the program. Once the Member's limit is met, the Member is no longer eligible to submit medical expenses for sharing under the program.

Maximum Limit Per Incident: The maximum amount eligible that OneShare will pay. This amount goes towards the Lifetime Sharing Maximum.

Maximum Reasonable Guidelines: For a Member using an Out-of-Network Provider or Facility, the Maximum Reasonable Guideline is the allowed charge made for necessary medical services, drugs, procedures, supplies or treatment generally furnished for cases of comparable severity and nature in the geographical area in which the services, drugs, procedures, supplies or treatment are furnished. Out-of-Network Providers and Facilities may bill the Members for the difference between the billed charges and the program's allowed amount, which may result in increased Member sharing responsibility.

OneShare Health, LLC v.090120

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.

Glossary of Terms



Medical Bill: The medical expense submitted to OneShare Health to be considered for member sharing.

Member: A Sharing Member participating by himself or herself; and/or their spouse, and/or a child(ren) enrolled by a parent or guardian, who certifies that he/she takes financial responsibility for the child(ren)'s sharing membership and who signs the enrollment application on behalf of the child(ren).

Monthly Contribution Amount: The monetary contribution voluntarily given to share in another Member's Medical Expense need as assigned by OneShare Health according to the Sharing Guidelines, and for the administration and charitable initiatives of OneShare Health.

Newborn: Newborn Expenses are eligible for sharing after birth, if enrolled within 31 days and the Membership must be continuously active at time of enrollment. The expenses for initial care and Inpatient Hospital expenses are eligible after the Newborn's ISA is met, subject to In/Out of Network Sharing percentages. If the Newborn is not added to the Primary Member's program within 31 days of birth, the Newborn's medical expenses prior to the Newborn effective date are not eligible for sharing and may be subject to Pre-Existing condition limitations.

Pre-Existing Condition: Any sickness or injury for which a Member received medical treatment, advice, care or services including diagnostic measures, took prescribed drugs or showed signs and symptoms, whether treated or not, within 24 months before the Member's effective date of their program. Eligibility for a Pre-Existing Condition has a 24-month waiting period including emergency care.

Primary Member: The Primary Member is the oldest enrolled and is responsible for payment of monthly contributions. Monthly contributions are based on the Primary Member's age.

Program Year: Membership Program Year is defined as twelve months from the Effective Date. Each additional program year will begin on the anniversary of the Effective Date. Program Year applies to all Sharing Services excluding Lifetime Maximum Sharing and Maximum Limit Per Incident.

Shared Percentage: The fixed percentages that the program and the member share for a medical bill after the ISA has been met.

Shared Services: The types of medical needs shared by Members, and how OneShare Health functions to facilitate that sharing.

Statement of Beliefs: Membership in OneShare Health is open to everyone who agrees with our core biblical principles relating to life, health, and caring for others, as evidenced in our shared Statement of Beliefs. The Statement of Beliefs is our only disqualifying question on our enrollment application.

Visit Fee: A fee paid by the member for specified services as outlined by the Membership Guidelines.





Click or tap here to enter text.

Instructions: Complete the form for approval of any marketing materials that include OSH Products. Materials which may include, among other things, flyers, brochures, newsletters, video, and any other materials in any form that describe the OneShare Health. All marketing materials have a 12-month expiration date unless OneShare, State or Federal regulations require changes prior to expiration date. The Producer or Entity is responsible for all materials distributed by all their sales channel(s); which may include but not limited to; master general agents, call centers, resellers, employees, independent contractors, brokers, individuals, marketers, clients, and any other marketing channels. Producer or Entity must submit their marketing materials to OneShare for written approval prior to distribution and subject to the terms in the Agreement. Please allow a minimum of 3 business days to review. **Email Request To** marketing@onesharehealth.com Date Company Click or tap here to enter text. Click or tap to enter a date. Click or tap here to enter text. Title Click or tap here to enter text. Requestor Phone **Email** Click or tap here to enter text. Click or tap here to enter text. Type of Request \square New ☐ Revised Name of Entity or Individual sponsoring URL if different from Company above. Click or tap here to enter text. Digital Use: Provide URL Completed by OSH v # URL Click or tap here to enter text. Click or tap here to enter text. Click or tap here to enter text. URL Click or tap here to enter text. **Email** Attach a copy of email in word format. Logo ☐ Enrollment Link Lead List. □Yes ☐ No If yes, attach file is csv format. Check all that apply. NDA complete. \square Yes ☐ No Where is the lead request generated from? Enter below. Click or tap here to enter text. Enter type of media and name of document digital, print, video, other, etc. Click or tap here to enter text. **Document Name** Media Type Choose an item. Click or tap here to enter text. Click or tap here to enter text. Choose an item. Click or tap here to enter text. Click or tap here to enter text. Choose an item. Click or tap here to enter text. Click or tap here to enter text. Choose an item. Click or tap here to enter text. Click or tap here to enter text. Department utilizing marketing material ☐ Member Fulfillment \square HR ☐ Sales Marketing ☐ Customer Service ☐ Training ☐ Other Click or tap here to enter text. Comments Click or tap here to enter text. Click or tap here to enter text. Click or tap here to enter text. For OneShare Use Only Click or tap to enter a date. Revisions must be completed before final approval Click or tap to enter a date. Revisions updated Click or tap to enter a date. Final Approval Complete Approved by Click or tap here to enter text. Date Click or tap to enter a date. See attached for required edits Comments Click or tap here to enter text. Click or tap here to enter text.

OneShare Health Marketing Portal

The Marketing team at OneShare Health manages and updates the OSH Marketing Portal.

This portal is setup for our valued Producers to access up-to-date, compliant, and necessary marketing materials for customization and publication.

It is updated regularly with new print ready and downloadable material and a dynamic Quarterly Marketing Kit is included at the start of every quarter.

Inside this portal, you will be able to access and download on-demand:

- **☑** Brand assets such as logos, fonts, and brand guidelines
- **✓** Articles
- **Press Releases**
- **▼**Social Media Materials
- **☑** Digital Ads
- **Video Content**
- **▼ Brochures and other Printed Material** (customization options)
- **▼ Website Assets including Embeddable Code**
- **▼Spanish Language Materials**
- **▼And other much-needed Marketing Materials**





To request access to the portal, click below



Fill out the form, and within 2 business days your process will be requested and your login credentials will be on their way to your email inbox.

https://www.onesharehealth.com/producer-marketing-portal-request

Traditional Programs Voice Verification Process

The recording will be interactive with the Member and will review disclosures, limitations, and the Statement of Beliefs. The Member must agree to their enrollment during the verification process. This new process is to ensure we are remaining compliant and to protect our valued Producers and Members.

OneShare Health Enrollment Process:

- 1. Producer takes a call from a prospective OneShare Health Member
- 2. Producer will communicate the following:
 - Gather information to determine appropriate Program to meet their needs
 - Share the features of OneShare Health Membership Programs
 - After selecting a Program, you must review disclosures, limitations and the Statement of Beliefs. This is important because it will be confirmed during the verification process, and you want your Member to be prepared.
 - Producer completes the Enrollment Application and signature requirement
- **3.** Inform the caller that we are going to connect an automated system to review Program details and disclaimers. The Member should have a thorough understanding of their selected Program.
 - Inform the Member that this call will be recorded.
 - The Producer or appointed individual must remain on the call until verification is complete. If the verification is NOT completed, the Producer will need to call into OSH and have the application withdrawn.
 - Connect the Member to **682-228-2808** to begin the Verification Process, which will take approximately 4-5 minutes.
- 4. Once the verification is complete, the Producer or appointed individual will disconnect the call and answer any remaining questions.

Voice Verification Process:

GreetingVerify MEMBER's Phone Number Record PRODUCER's Full Name Choose Enrolled Program to Verify

Begin Verification

Member say "Begin"
Consent to record call and move forward Member State Name and DOB

OneShare Disclosures Member Yes/No

Program Disclosures & Payment Authorization Member Yes/No

Closing





Thank you for being a valued OneShare Health Producer.

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap.

For with the measure you use, it will be measured to you."

Luke 6:38 (NIV)