# oneShare<sup>™</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.

# OneShare<sup>®</sup> Catastrophic

### 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 is designated for Sharing Requests



## **Stretch your Healthcare Dollar**

Members have access to an easy-to-use Provider Locator tool from First Health to find network Providers.

Members are not required to use a network Provider but could end up with additional sharing responsibility if they choose an out-of-network Provider.

To search for a Provider, go to <u>www.mychoice.onesharehealth.com</u>



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## Program Overview

Waiting Periods Apply

Eligible for Sharing <sup>1</sup>	OneShare <sup>™</sup> Catastrophic			
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			
Physician Visits <sup>2</sup>				
Virtual Urgent Care (Telemedicine) <sup>3</sup>	\$0 Visit Fee / 100% Shared			
Preventive Services and 1 Wellness Visit	NOT ELIGIBLE			
Primary Care Physician	NOT ELIGIBLE			
Specialists <sup>4</sup>	\$75 Visit Fee			
Facility Services				
Urgent Care Facility	NOT ELIGIBLE			
Emergency Room <sup>5</sup>	\$500 Visit Fee			
All Other Services <sup>2</sup>				
X-Rays / Labs / Diagnostics	ELIGIBLE after ISA			
In/Outpatient Surgery <sup>6</sup>	ELIGIBLE after ISA			
Maternity	NOT ELIGIBLE			
Hospitalization <sup>6</sup>	ELIGIBLE after ISA			

#### **Additional Features**

Prescription, Health, Wellness and Entertainment Discounts <sup>7</sup>	onesharehealth.com/members	
Mental Health Support <sup>8</sup>	24/7 Mental Health Chatbot	

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

**2** OneShare Members have access to a broad range of Providers through the First Health Network. Choosing an in-network Provider will result in faster sharing request processing and ensure that Members do not face additional sharing responsibility for Eligible expenses.

3 Virtual Urgent Care (Telemedicine) is immediately available. It is not owned or operated by OneShare Health, LLC. but is made available by Clever Health.

**4** Specialist Visits due to Eligible Hospitalization or Outpatient Surgery.

5 Emergency Room expenses under \$10,000 are subject to a Visit Fee. Emergency Room expenses \$10,000 or over are subject to ISA.

6 Eligible after ISA is met up to Maximum Limit Per Incident.

**7** Discount Programs will 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.

8 Mental Health Support is not owned or operated by OneShare Health, LLC, but made available by Clever Health. If you are in a crisis situation, please call or text the 988 Suicide & Crisis Lifeline or visit <u>988lifeline.org</u> for help.

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## **Services Overview**

At OneShare Health, we believe in giving you the freedom to choose the lowest price prescriptions that meet your needs. Here's how you can take control of your prescription costs:

**Step 1:** Before you fill your prescription, make sure you're registered for Rx Valet, Clever Health, and WellCard Savings. This trio of options opens the door to your savings journey.



Step 2: Next, search for your prescription based on your preferences.

	Rx Valet	Clever Rx	WellCard Savings
Local Pickup: Find a pharmacy near you.	$\checkmark$	$\checkmark$	$\checkmark$
<b>Pre-Pay Select:</b> This option offers the guaranteed lowest price at a SPECIFIC PHARMACY.	$\checkmark$		
<b>Mail Order:</b> Enjoy the convenience of home delivery. When you use a mail order pharmacy, you often pay a much smaller cost and receive a longer supply of medication.	<b>√</b>		$\checkmark$

**Step 3:** Now, it's time to select the prescription discount that fits your unique needs. Whether you prioritize price, the specific pharmacy you prefer, or the convenience of mail order delivery with its cost-saving advantages, the choice is yours!



Rx Valet is not available to Members in South Dakota or Washington. This is a Pharmacy Subscription Program. THIS IS NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of discounts will vary depending on the type of prescription and the pharmacy chosen. This part of the program does not make payments directly to pharmacies. Cannot be used in conjunction with insurance. Rx Valet is not owned or operated by OneShare Health.

Clever Rx is not owned or operated by OneShare Health, LLC, but made available to OneShare Health Members by Clever Health.

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. This plan is NOT insurance. This program is powered through the discount medical plan organization, Access One Consumer Health, Inc. (not affiliated with AccessOne Medcard), 84 Villa Rd, Greenville, SC 29615 www.accessonedmpo.com. This plan and the plan administrators have no liability for providing or guaranteeing service or any liability of 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 for full disclosure. 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**



... 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

... 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

Made with 🌍 in Texas

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#### **OneShare Health Legal Notice**

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. 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.

Missouri and Virginia Residents: Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

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