

# OneShare Health Summit Program

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”  
**Galatians 6:2 (NIV)**



SUMMIT 2020 OneShare Health, LLC is not an insurance company, but a religious Health Care Sharing Ministry.

**BETTER TOGETHER**

# Sharing Services Highlights

“Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.”  
**Hebrews 13:16 (ESV)**

You can select from a wide range of ISAs and Lifetime Sharing Maximums to tailor a plan to fit your lifestyle needs and budget!

## FEATURES INCLUDE:

- Choice of ISAs: \$500, \$1,000, \$2,500, \$5,000
- Selectable Lifetime Sharing Maximum from \$25,000 up to \$1,000,000
- After the ISA is met; 80% of eligible medical expenses are shared by the OneShare Health Membership, 20% shared by the Member, up to the Member's Individual Share Responsibility Maximum.
- First Health® Network enables 96% of the U.S. population to have access to a Network Provider.

## GREAT FOR:

- Between jobs or laid off
- Waiting for employer benefits
- Part-time or temporary employees
- Recently graduated

**Contributions vary based on the options chosen.**

## WHERE TO START:

- Select Your ISA: \$500, \$1,000, \$2,500, \$5,000<sup>1</sup>
- Select Your Lifetime Sharing Maximum

Lifetime Sharing Maximum	\$25,000	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
ISA Options <sup>1</sup> (Choose One) Separate ISA Applies <sup>2</sup>	\$500, \$1,000, \$2,500, or \$5,000	\$500, \$1,000, \$2,500, or \$5,000	\$500, \$1,000, \$2,500, or \$5,000	\$500, \$1,000, \$2,500, or \$5,000	\$500, \$1,000, \$2,500, or \$5,000	\$500, \$1,000, \$2,500, or \$5,000
Individual Shared Responsibility Maximum (ISR) <sup>3</sup>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
In Network Office Visit Fee	\$25 Primary Care \$45 Specialist	\$25 Primary Care \$45 Specialist	\$25 Primary Care \$45 Specialist	\$25 Primary Care \$45 Specialist	\$25 Primary Care \$45 Specialist	\$25 Primary Care \$45 Specialist

Pre-Existing Conditions and waiting periods may apply.

<sup>1</sup> ISA per Program Year per Member. Family: Three (3) times the Member's ISA.

<sup>2</sup> Separate ISA applies to In Network services and Out-of-Network Services.

<sup>3</sup> Individual Shared Responsibility per Program Year per Member. Family: Three (3) times the Member's ISR.

\*Once the Lifetime Sharing Maximum is met, Medical Expenses are no longer Eligible for Sharing.



First Health® is a brand name of First Health Group Corp., an indirect wholly owned subsidiary of Aetna, Inc.



SUMMIT 2020 OneShare Health, LLC is not an insurance company, but a religious Health Care Sharing Ministry.

**BETTER TOGETHER**

# Sharing Services Highlights\*

"This is my commandment, that you love one another as I have loved you."  
**John 15:12 (ESV)**

Inpatient Services		
	In Network	Out-of-Network*
Inpatient Hospital Confinement	80% after ISA is met	80% after ISA is met
Pre-admission testing related to treatment of a Bodily Injury or Sickness that immediately precedes Hospital Confinement	80% after ISA is met	80% after ISA is met
Inpatient Surgery <sup>1</sup>	80% after ISA is met	80% after ISA is met
Skilled Nursing Facility	\$100 per day, for up to ten (10) days, during any Program Year is Eligible for Sharing. Must be confined immediately following a 3 day minimum Inpatient Hospital Stay.	

\*Out-of-Network Member sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or Maximum Reasonable Guidelines for the eligible services provided.

<sup>1</sup>60-day wait for Inpatient Surgery and Outpatient Surgery.

Whenever possible, Members should use Network Providers and facilities. When you are thoughtful and responsible with the providers you choose and the medical costs you incur, you are caring for the entire Sharing Community consistent with the Statement of Beliefs.

In fairness to all Members, each Member needs to abide by all terms of the Guidelines, Membership application, and related materials. Any failures in this regard may result in sharing ineligibility or Membership termination.

We are better together when each Member is conscientious about the providers they select. Using an Out-of-Network Provider or Facility may result in increased Member sharing responsibility.



First Health® is a brand name of First Health Group Corp., an indirect wholly owned subsidiary of Aetna, Inc.



SUMMIT 2020 OneShare Health, LLC is not an insurance company, but a religious Health Care Sharing Ministry.

**BETTER TOGETHER**

# Sharing Services Highlights

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”  
Galatians 6:2 (NIV)

Outpatient Services		
	In Network <sup>1</sup>	Out-of-Network*
Physician Office Visits	\$25 Visit Fee Primary Care \$45 Visit Fee Specialist	80% after ISA is met
Urgent Care Facility	\$50 Facility Fee then 80% after ISA is met	\$50 Facility Fee then 80% after ISA is met
Outpatient Diagnostic X-ray Labs	80% after ISA is met	80% after ISA is met
Home Health Care	80% after ISA is met	80% after ISA is met
Hospice Care	80% after ISA is met	80% after ISA is met
Smart Virtual Care (Telemedicine) <sup>2</sup>	\$0 Consult Fee	\$0 Consult Fee
Prosthesis	10% after ISA is met	10% after ISA is met
Emergency Room	\$200 Facility Fee, then 80% after ISA is met	\$200 Facility Fee, then 80% after ISA is met
Outpatient Surgery <sup>3</sup>	80% after ISA is met	80% after ISA is met

\*Out-of-Network Member sharing reimbursement is based on the lesser of the Out-of-Network provider actual billed amount or fair value for the eligible services provided.

<sup>1</sup> In Network Visit Fee is in lieu of ISA and Sharing Percentages

<sup>2</sup> Smart Virtual Care (Telemedicine) is not owned or operated by OneShare Health, LLC, but is provided by Clever Health™

<sup>3</sup> 60-day wait for Outpatient Surgery and Inpatient Surgery.



First Health® is a brand name of First Health Group Corp., an indirect wholly owned subsidiary of Aetna, Inc.



SUMMIT 2020 OneShare Health, LLC is not an insurance company, but a religious Health Care Sharing Ministry.

BETTER TOGETHER

# Limitations and Exclusions

“Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.”  
Hebrews 13:16 (ESV)

## NOT ELIGIBLE FOR SHARING

If a medical need is related to a diagnosis, treatment, or procedure that is Ineligible for Sharing in any way, that medical need is Not Eligible For Sharing.

### This list includes, but is not limited to, the following:

- Abortion.
- Any condition suffered as a result of any act of war or while on active or reserve military duty.
- Any condition, disease, illness, or injury that occurs in the course of employment. If the employee, employer, or carrier is liable or responsible for the specific medical charge. This list includes, but is not limited to, the following:
  - (1) According to a final adjudication of the bill under a state's workers' compensation laws, or
  - (2) By an order of a state Industrial Commission or other applicable regulatory agency approving a settlement agreement.
- Any services that would not be necessary if an Ineligible service had not been received.
- Any condition, disease, illness, or injury that arises from volunteer activities.
- Birth control.
- Chronic fatigue or pain disorders; Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or related immunodeficiency disorders.
- Chiropractic services.
- Cosmetic Surgery and any treatment for ensuing complications.
- Civil Unrest/Crime: Any conditions resulting from participation in a riot or civil disturbance or while committing or attempting to commit an assault or felony.
- Custodial or Convalescence Care.
- Dental services, except for emergency services due to an injury.
- Diabetic insulin supplies and syringes.
- Durable medical equipment.
- Elective Surgery, treatment, drugs, or devices for sexual dysfunction; birth control or treatment of infertility, including sterilization, reversal of sterilization, penile implant, artificial insemination, in vitro fertilization of an ovum and/or development of an embryo in a laboratory, or use of fertility drugs.
- Eye care, except for Medical Necessity and accident. Excludes cosmetic, frames, lenses, and contacts. Extensive eye exams are subject to Pre-Existing limitations.
- Expenses incurred for preventive services which are not directly related to treatment of a Bodily Injury or Sickness including, but not limited to, periodic physical examinations and tests; child supervision services; developmental assessment for children; immunizations; laboratory tests; X-rays; blood pressure checks; mammography; cervical, colon, prostate, and rectal Cancer screening exams; bone density testing and other services for the early detection of diseases; and charges for routine well baby care, including Hospital Newborn nursery charges, or charges for genetic testing and counseling, including when related to a current or planned Pregnancy.
- Experimental or investigational drugs, treatments, or procedures.
- Experimental drugs or any drugs not approved by the Food and Drug Administration (FDA) for the applicable diagnosis or treatment.
- Experimental services including services whose efficacy has not been established by controlled clinical trials (all phases).
- Gender Dysphoria.
- Genetic testing.
- Hernia, hysterectomy, or treatment or removal of tonsils, adenoids, or gall bladder, except in an Emergency.
- Home Infusion Services.
- Infertility diagnostic, treatment, or services.
- International care and services received, or supplies purchased outside the United States, its territories or possessions, or Canada; including travel, transportation or living expenses.
- Kidney or end-stage renal disease, but not including renal or ureteral stones/calculi.
- Long-Term Care.
- Medical Expenses for marijuana are not eligible for sharing; nor are complications related to their use, regardless of the substance's legal status where consumed or utilized.
- Motor vehicles use including, but not limited to: ATVs, go-karts, motorcycles, motor scooters, Segways, snowmobiles, tractors, farm implements, and construction equipment, whether as an operator or passenger.
- Non-Emergency Transportation: Expenses resulting from transportation by ambulance for conditions that are not life threatening or life altering are not eligible for sharing.
- Outpatient Prescription drugs.
- Podiatry services.
- Pregnancy, except that Complications of Pregnancy shall be considered a Sickness under the Program.

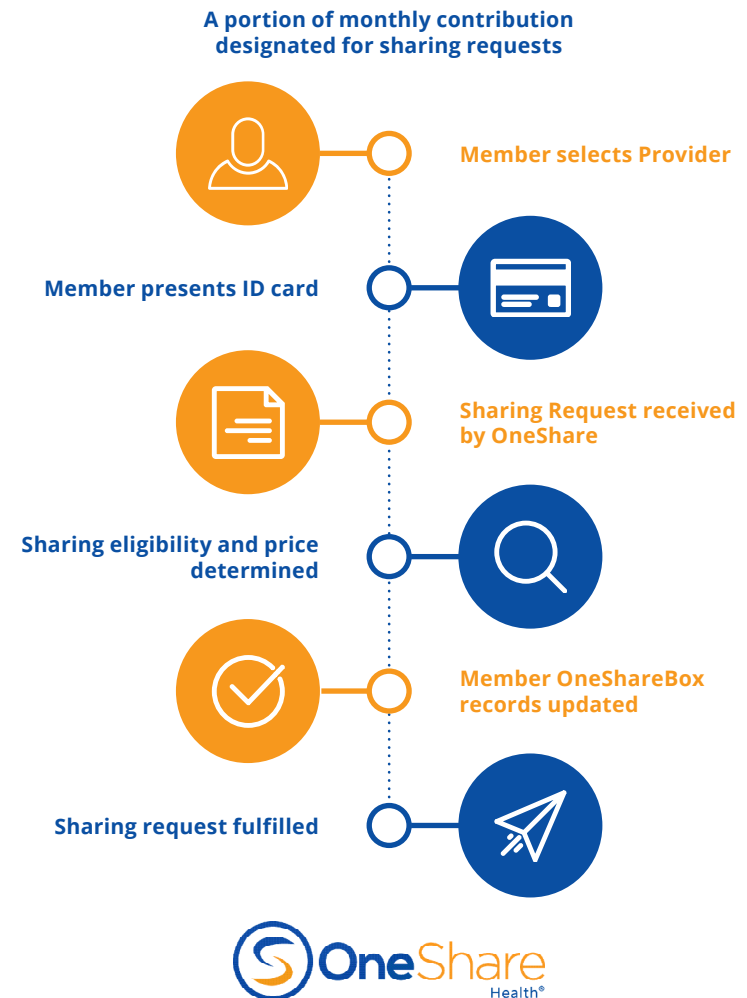
# Limitations and Exclusions

"Share with the Lord's people who are in need. Practice Hospitality."  
**Romans 12:13 (NIV)**

- Private duty nursing services.
- Routine Hearing Exams and Hearing Aids.
- Self-Inflicted Injury.
- Services, supplies, or medical care, or treatment, provided by a Member's Immediate Family Member or relative of the Member by blood or Marriage, who resides in the household of the Member.
- Services or supplies for which no charge is made, or for which the Member is not required to pay, or which are not documented in the Member's medical file; or for expenses arising from the treatment of a Bodily Injury or Sickness for which the Member is not under the regular care of a Doctor; or for expenses which are not authorized or prescribed by a Doctor; or for which a third party (or his insurance coverage) is responsible.
- Services for diagnosis and treatment of allergies, except for emergency care for allergic reactions.
- Services for diagnosis and treatment of Nervous, Emotional, or Mental Disorders.
- Sexual transformation services.
- Sleep studies.
- Sports:
  - Extreme sports, sports that voluntarily put an individual in a Life-Threatening or Life-Altering situation. Sports including, but not limited to, bungee jumping; "free climb" rock climbing; parachuting; fighting; martial arts; cliff diving; air, auto, motorcycle, or powerboat racing; extreme skiing; or wingsuit. Professional sports and semi-professional sports. Practicing for, or participating in, any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the Member receives any compensation or remuneration.
- Substance Abuse: Voluntary ingestion of any narcotic, drug, poison, gas, or fumes, including those prescribed or taken under the direction of a Physician; alcohol abuse.
- Substance abuse. Voluntary ingestion of any narcotic, drug, poison, gas or fumes, including those prescribed or taken under the direction of a Physician that exceeds the prescribed, reasonable, or lawful use; alcohol abuse.
- Temporomandibular Joint Disorder (TMJ Syndrome)
- Weight Loss Surgery

## 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.



This illustration represents an Eligible Expense that is shared by the Members.

# Legal Notices and Disclaimer

"This is my commandment, that you love one another as I have loved you."  
**John 15:12 (ESV)**

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, 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 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:**

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.

OneShare Health Disclaimer - ONESHARE HEALTH, LLC (ONESHARE) IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSSM) THAT FACILITATES THE SHARING OF MEDICAL EXPENSES AMONG MEMBERS. As with all HCSSMs 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](http://www.onesharehealth.com/legal-notices) for the most up to date state availability listing.