OneShare Health: Better Together

Classic

Health Care Sharing Memberships for Individuals & Families

Our most popular program. A wide range of services designed to enhance wellness while sharing the essentials.

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.

www.HSAforAmerica.com/oneshare-health
800.913.0172

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

Galatians 6:2 (NIV)
OneShare Health is committed to providing you the most comprehensive, affordable, and flexible Membership to best fit your needs.

Your health is our mission!

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

Provider Network

Members have access to the First Health® Provider Network with more than 5,900 hospitals, 124,000 ancillary facilities, and over 800,000 professional providers at more than 1.5 million health care service locations, across all 50 states.

Health Care Sharing Eligibility

Your sharing includes services such as primary care, specialists, urgent care, hospitals and more!

Telemedicine²

Talk to a Provider 24/7 for your acute care needs.

Behavioral Health/Member Assistance Program (MAP)³

Offers confidential advice, support and practical solutions to real life issues. 24/7 Crisis Management available.

Membership Discount Services⁴

Prescription Discount Services

You have access to over 60,000 pharmacies. Show them your card and receive 15% to 80% savings on generic drugs and 15% - 25% on brand name drugs.

Vision Discount Services

Save 20% - 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program. Discounts on exams, eyewear, and contact lenses from more than 65,000 providers nationwide. Save 40%-50% on LASIK.

Dental Discount Services

Save 20% - 60% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as root canals, crowns and dentures. 20% savings on orthodontics and more!

Diabetic Discount Supplies

Save 20% - 40% off retail price for disposable medical supplies.

¹Number of visits vary by Program selection. ²Telemedicine is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by DialCare. ³Behavioral Health / MAP is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Integrated Behavioral Health (IBH). ⁴THE CAREINGTON DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L.d.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The Membership Discount Programs are made immediately available to OneShare Members by Careington.

OneShare Health, LLC
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.
<table>
<thead>
<tr>
<th>Provider Network (First Health®)</th>
<th>In Network / Out-of-Network²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tiers</strong></td>
<td><strong>BASIC</strong></td>
</tr>
<tr>
<td>Individual Sharing Amount (ISA)</td>
<td>$5,000 / $7,500 / $10,000</td>
</tr>
</tbody>
</table>

### Sharing for Eligible Expenses

<table>
<thead>
<tr>
<th>Service Description</th>
<th>BASIC</th>
<th>ENHANCED</th>
<th>CROWN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services and 1 Wellness Visit Per Program Year</td>
<td>100% Shared up to $1000</td>
<td>100% Shared up to $1000</td>
<td>100% Shared up to $1000</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>1 Per Program Year $20 Visit Fee</td>
<td>3 Per Program Year $20 Visit Fee</td>
<td>5 Per Program Year $20 Visit Fee</td>
</tr>
<tr>
<td>Specialist</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>$75 Visit Fee</td>
</tr>
<tr>
<td>Maternity³</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Urgent Care Facility</td>
<td>1 Per Program Year $20 Visit Fee</td>
<td>1 Per Program Year $20 Visit Fee</td>
<td>2 Per Program Year $20 Visit Fee</td>
</tr>
<tr>
<td>Labs / Diagnostic / X-Rays</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$500 Visit Fee</td>
<td>$500 Visit Fee</td>
<td>$300 Visit Fee</td>
</tr>
<tr>
<td>In/Outpatient Surgery</td>
<td>180-day waiting period</td>
<td>180-day waiting period</td>
<td>90-day waiting period</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Maximum Limit Per Incident</td>
<td>$150,000</td>
<td>$250,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Lifetime Sharing Maximum</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Telemedicine / DialCare⁴</td>
<td>Consult Fee 100% Shared</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Additional Member Services Available

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Discount Program⁵</td>
<td>EnvisionRX</td>
</tr>
<tr>
<td>Membership Discount Programs⁵</td>
<td>Dental Discount / Diabetic Care and Supplies / Hearing Discount / Lab Discount / LifeLine Screening Discounts Vision / Lasik Discount / Vitamins and Supplements Discounts</td>
</tr>
<tr>
<td>Behavioral Health / Member Assistance Program⁶</td>
<td>24/7 Crisis Management 4 Counseling Sessions and More</td>
</tr>
</tbody>
</table>

¹ Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitations, and applicable ISA for all Sharing Services. 24/24 Pre-Existing limitation applies to Sharing Services. Unless stated otherwise, there is a 90-day waiting period for any medical expenses, other than accidents, injuries and acute illnesses.

² 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.

³ $5,000 natural delivery, C-section $8,000, Complications $50,000.

⁴ Telemedicine is not owned or operated by OneShare Health, LLC, but is provided by DialCare.

⁵ The Prescription Discount and Membership Discount Programs are not sharing services and are not owned or operated by OneShare Health, LLC. These are made available to OneShare Members by Careington.

⁶ Behavioral Health / Member Assistance Program (MAP) is not owned or operated by OneShare Health, LLC but is provided by IBH.
Preventive Services: Eligible Expenses 100% Shared
up to $1,000 after a 90-day Wait*

AGE AND GENDER APPROPRIATE - ADULTS

- Alcohol Abuse Counseling
- Anemia Screening
- Bacteriuria Screening
- Blood Pressure Screening
- BRCA Counseling
- Breast Cancer Chemoprevention Counseling
- Breast Cancer Mammography
- Breast Feeding Counseling
- Cervical Cancer Screening
- Chlamydia Infection Screening
- Cholesterol Screening
- Colorectal Cancer Screening
- Contraception Counseling
- Depression Screening
- Diet Counseling
- Domestic Violence Screening
- Folic Acid
- Gestational Diabetes Screening
- Gonorrhea Screening
- Hematocrit/Hemoglobin
- Hepatitis B Screening
- HIV Screening
- HPV Testing, every 3 years
- Obesity Counseling
- Prostate Exam
- PSA Test
- Sexually Transmitted Infection Counseling
- Type II Diabetes Screening
- Well Woman Visit

CHILDREN

- Alcohol, Tobacco and Drug Use Assessment
- Autism Screening
- Behavioral Assessment
- Blood Pressure Screening
- Cervical Dysplasia Screening
- Congenital Hypothyroidism Screening
- Depression Screening
- Dyslipidemia Screening
- Height, Weight, and BMI
- Hematocrit/Hemoglobin
- Hemoglobinopathies/Sickle Cell
- HIV Screening
- Iron Screening
- Lead Screening
- Obesity Counseling
- Phenylketonuria Screening
- Sexually Transmitted Infection Counseling
- Tuberculin Screening
- Vision Screening (Lazy Eye)

IMMUNIZATIONS*

- DtaP
- Hemophilus
- Hepatitis A, B
- Herpes Zoster (Shingles)
- Human Papillomavirus
- Inactivated Poliovirus
- Influenza, Influenza Type B
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Tetanus
- Varicella (Chicken Pox)

* Childhood Immunizations from birth to 24 months, as recommended by the American Academy of Pediatrics are Eligible for Sharing. There is no waiting period for immunizations.
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 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 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