



OneShare Health: *Better Together*

Complete

Health Care Sharing Memberships for Individuals & Families

Our most comprehensive program. Ideal for families or for individuals wanting access to a broad range of services.

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

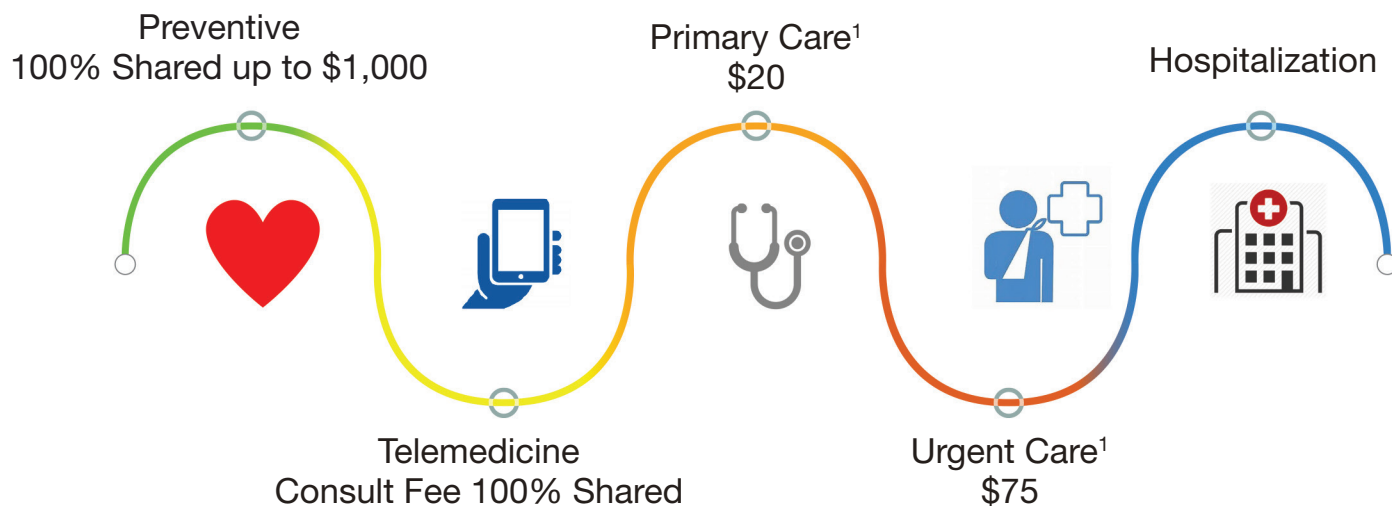
800.913.0172

"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 program to best fit your needs.

“God is our refuge and strength, an ever-present help in trouble.”
Psalms 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 doctor **24/7** for your acute care needs and even get a prescription if medically appropriate.

✓ **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.

Sharing Services ¹		
Provider Network: First Health®	In Network	Out-of-Network ²
Individual Sharing Amount (ISA) Individual +1 ISA Family ISA	\$5,000 / \$10,000 \$10,000 / \$20,000 \$15,000 / \$30,000	
Individual Out of Pocket Max Individual +1 Out of Pocket Max Family Out of Pocket Max	\$15,000 / \$30,000 \$30,000 / \$60,000 \$45,000 / \$90,000	
Sharing for Eligible Expenses		
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	50% Shared after ISA Up to \$1,000
Primary Care Physician	\$50 Visit Fee	50% Shared after ISA
Specialists	\$125 Visit Fee	50% Shared after ISA
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency
Urgent Care Facility	\$100 Visit Fee	50% Shared after ISA
X-rays / Labs / Diagnostic	60% Shared after ISA	50% Shared after ISA
Emergency Room	\$500 Visit Fee	\$500 Visit Fee
Hospitalization	60% Shared after ISA	50% Shared after ISA
In/Outpatient Surgery	60% Shared after ISA	50% Shared after ISA
Lifetime Sharing Maximum	\$1,000,000	
Telemedicine / DialCare ⁴	Consult Fee 100% Shared	
Additional Member Services Available		
Prescription Discount Program ⁵	EnvisionRX	
Membership Discount Programs ⁵	Dental Discount / Diabetic Care and Supplies / Hearing Discount / Lab Discount / Vision / Lasik Discount / Vitamins and Supplements Discounts LifeLine Screening Discounts / Vision	
Behavioral Health / Member Assistance Program (MAP) ⁶	24/7 Crisis Management 4 Counseling Sessions and More	
<p>¹ Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitati ons, and appli- cable 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.</p> <p>² 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 Eligible Services provided.</p> <p>³ Natural Delivery \$5,000; C-Section \$8,000; Complications \$50,000.</p> <p>⁴ Telemedicine is not owned or operated by OneShare Health, LLC but is provided by DialCare.</p> <p>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.</p> <p>⁶ Behavioral Health / Member Assistance Program (MAP) is not owned or operated by OneShare Health, LLC but is provided by IBH.</p>		

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Sharing for Eligible Expenses		
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	60% Shared after ISA Up to \$1,000
Primary Care Physician	\$35 Visit Fee	60% Shared after ISA
Specialists	\$75 Visit Fee	60% Shared after ISA
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency
Urgent Care Facility	\$75 Visit Fee	60% Shared after ISA
X-rays / Labs / Diagnostic	70% Shared after ISA	60% Shared after ISA
Emergency Room	\$300 Visit Fee	\$500 Visit Fee
Hospitalization	70% Shared after ISA	60% Shared after ISA
In/Outpatient Surgery	70% Shared after ISA	60% Shared after ISA
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Individual Out of Pocket Max Individual +1 Out of Pocket Max Family Out of Pocket Max	\$15,000 / \$30,000 \$30,000 / \$60,000 \$45,000 / \$90,000	
Sharing for Eligible Expenses		
Preventive Services and 1 Wellness Visit Per Program Year	100% Shared up to \$1,000	70% Shared after ISA Up to \$1,000
Primary Care Physician	\$20 Visit Fee	70% Shared after ISA
Specialists	\$75 Visit Fee	70% Shared after ISA
Maternity ³	Eligible	Not Included unless Life- Threatening Emergency
Urgent Care Facility	\$75 Visit Fee	70% Shared after ISA
X-rays / Labs / Diagnostic	80% Shared after ISA	70% Shared after ISA
Emergency Room	\$150 Visit Fee	\$300 Visit Fee
Hospitalization	80% Shared after ISA	70% Shared after ISA
In/Outpatient Surgery	80% Shared after ISA	70% Shared after ISA
Lifetime Sharing Maximum	\$1,000,000	
Telemedicine / DialCare ⁴	Consult Fee 100% Shared	
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Preventive Services: Eligible Expenses 100% Shared up to \$1,000 after a 90-day Wait*



AGE AND GENDER APPROPRIATE - ADULTS

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



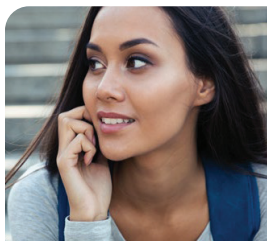
CHILDREN

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



IMMUNIZATIONS*

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



* 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.



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.

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

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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. THE DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance and do not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. The programs are not Qualified Health Plans under the Affordable Care Act. This is not a Medicare prescription drug plan.