



OneShare Health *Catastrophic* Programs



Health Care Sharing Programs for
Individuals & Family

www.OneShareHealth.com

833.546.4478

Why Choose OneShare Health

Your health is our mission!

OneShare Health is committed to providing you the most comprehensive, affordable, flexible program to best fit your needs.

We at OneShare Health HealthShare understand that not everyone is looking for an everyday health care sharing program. Some people are looking for a program that focuses on the catastrophically high, devastating medical bills. OneShare Health sharing community is here to help.

This is OneShare Health Catastrophic.



Hospitalization

The obvious reason for a Catastrophic. These events strike unexpectedly, our members can have the peace of mind knowing they are part of Multiplan PHCS Network, the largest network in the nation to choose from.



Emergency Services \$300 ER Visit Fee

When an emergency arises there is not time to ask questions, OneShare Health is there for the sudden and serious injured or illnesses that arise on a moments notice. Emergency services provide expert care to save lives!



Telemedicine \$0 Consult Fee¹

Members have direct access to a doctor 24/7 via phone or video consultations. DialCare treats conditions such as allergies, flu, sinus infections, sports injuries, ear infections, fever, urinary tract infections and more!



Prescriptions 15% - 80% Savings²

Members will have access to prescription drug savings on generic and brand name drugs at over 60,000 participating pharmacies nationwide including CVS, Walgreens, Rite Aid, Walmart, and Kroger.

¹Not available for sharing. ²Careington Membership Discount Services

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SHARING SERVICES	CATASTROPHIC
Individual Sharing Amount (ISA)	▪ \$5,000 / \$10,000
Diagnostic / X-Ray / Labs	▪ Subject to ISA. 100% up to Maximum Sharing Limit ▪ Out Patient: Pre-Admission and Post In-Patient
Specialists	▪ \$75 Visit Fee ▪ Hospitalization or Out-Patient Surgery
Telemedicine	▪ \$0 Consult Fee. DialCare
Prescription Discount Program	▪ Not Eligible for Sharing ▪ See Discount Services. EnvisionRX
Emergency Room	▪ \$300 Visit Fee
In/Out Patient Surgery Life threatening emergency immediately available.	▪ 100% after ISA up to Maximum Sharing Limit ▪ 2 month waiting period
Hospitalization	▪ 100% after ISA up to Maximum Sharing Limit
Maximum Limit Per Incident	▪ \$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	▪ \$300,000 / \$500,000 / \$1,000,000
Free Membership Discount Services - Careington Discount Plan	
▪ Diabetics Care and Supplies Discounts	▪ Lab Discounts
▪ Hearing Discounts	▪ Vitamins & Supplements Discounts

Monthly Contribution Amount

Per Incident Maximum									
\$150,000			\$250,000			\$500,000			
\$5,000 Individual Sharing Amount <i>per program year</i>									
Age Bands	Member	Member +1	Family	Member	Member +1	Family	Member	Member +1	Family
18-39	123.75	200.97	301.95	219.90	309.00	415.92	252.89	355.35	478.31
40-49	140.04	217.26	318.24	248.83	337.93	444.85	286.15	388.61	511.57
50-59	154.96	232.18	333.16	275.36	364.46	471.38	316.66	419.13	542.08
60-64	186.84	264.06	365.04	332.01	421.11	528.03	381.80	484.27	607.23
\$10,000 Individual Sharing Amount <i>per program year</i>									
18-39	103.13	167.48	251.63	183.25	257.50	346.60	210.74	296.13	398.59
40-49	116.69	181.04	265.19	207.36	281.61	370.71	238.45	323.84	426.30
50-59	129.14	193.49	277.64	229.47	303.72	392.82	263.88	349.27	451.74
60-64	155.70	220.05	304.20	276.67	350.92	440.02	318.17	403.55	506.02

Families of 6 or more, additional contribution amount of \$45 per additional child. Tobacco users, additional \$60 contribution amount per member. See Program Disclosures for full details, limitations and applicable ISA for all Sharing Services.

¹ Not available for sharing

Membership Discount Services



**OneShare Health
Members enjoy
additional savings for
services designed to
keep you healthy!**



DirectLabs is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry test at discounted prices, saving members **10% to 80%** off regular retail pricing at **over 3,000** certified labs nationwide. *Not available in HI, MD, MY, MJ, RI or MA. ND, SD, and VT off Specialty Lab testing only.*



Hearing Aids. Members have access to savings of **30% to 60%** on hearing aids at over 5,000 nationwide network providers.



Free online assessment. Members will receive access to a free thorough and confidential online assessment based on diet, lifestyle and body type. Members will then receive a personalized supplement recommendation, available for purchase at a **10% discount** off the normal retail price.



Diabetic Care and Supplies. Better Living Now Inc. (BLN) is a managed care provider of health care products and services, specializing in the needs of patients with chronic conditions, offering 20%-40% off the retail price for disposable medical supplies.

THE 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.

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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, 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.

Maryland Article 48, §1-202(4):

Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Pennsylvania 40 Penn. Statute §23(b):

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

Statement of Beliefs

We believe in the sanctity and dignity of every human life, and that every life has a special meaning and purpose.

We believe that every individual has the constitutional and religious right to worship God in freedom.

We believe and agree in the religious and ethical principle of sharing with those who are less fortunate and who experience medical needs.

We believe that every person has the fundamental right to make their own choices about healthcare.

We believe and agree that it is our responsibility to God and our fellow members to engage in healthy living, and to avoid habits and behaviors which are harmful to the body.



Made with  in Texas