# OneShare<sup>™</sup> Classic



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



# Health Care Sharing Membership Comprehensive Care with Three Tier Options

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



www.HSAforAmerica.com 800-913-0172 info@colohealth.com

# OneShare<sup>™</sup>

# Your health is our mission!

Oneshare Health is committed to providing you the most comprehensive, affordable, and flexible Membership 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 are designated for Sharing Requests



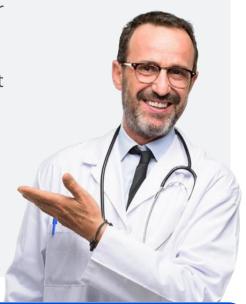
# **Stretch your Healthcare Dollar**

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>





**BETTER TOGETHER** 

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

#### OneShare Health Classic Q4 2024

# **Program Overview**

Waiting Periods Apply



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Eligible for Sharing <sup>1</sup>	OneShare <sup>™</sup> Classic Basic	OneShare <sup>™</sup> Classic Enhanced	oneShare <sup>™</sup> Classic Crown
Individual Sharing Amount (ISA)	\$5,000 / \$7,500 / \$10,000	\$5,000 / \$7,500 / \$10,000	\$5,000 / \$7,500 / \$10,000
Maximum Limit Per Incident	\$150,000	\$250,000	\$500,000
Lifetime Sharing Maximum	\$1,000,000	\$1,000,000	\$1,000,000
Physician Visits <sup>2</sup>			
Smart Virtual Care / Telemedicine <sup>3</sup>	\$0 Visit Fee / 100% Shared	\$0 Visit Fee / 100% Shared	\$0 Visit Fee / 100% Shared
Preventive Services and 1 Wellness Visit <sup>4</sup>	100% Shared Up to \$1,000	100% Shared Up to \$1,000	100% Shared Up to \$1,000
Primary Care Physician	1 Per Program Year \$40 Visit Fee	3 Per Program Year \$40 Visit Fee	5 Per Program Year \$40 Visit Fee
Specialist	NOT ELIGIBLE	NOT ELIGIBLE	\$75 Visit Fee
Facility Services			
Urgent Care Facility	1 Per Program Year \$75 Visit Fee	1 Per Program Year \$75 Visit Fee	2 Per Program Year \$75 Visit Fee
Emergency Room⁵	\$500 Visit Fee	\$500 Visit Fee	\$500 Visit Fee
All Other Services <sup>2</sup>			
X-Rays / Labs / Diagnostics	ELIGIBLE	ELIGIBLE	ELIGIBLE
In/Outpatient Surgery <sup>6</sup>	ELIGIBLE after ISA	ELIGIBLE after ISA	ELIGIBLE after ISA
Maternity <sup>7</sup>	NOT ELIGIBLE	NOT ELIGIBLE	ELIGIBLE after ISA
Hospitalization <sup>6</sup>	ELIGIBLE after ISA	ELIGIBLE after ISA	ELIGIBLE after ISA
Additional Features			
Prescription, Health, Wellness, and Entertainment Discounts <sup>8</sup>	onesharehealth.com/members	onesharehealth.com/members	onesharehealth.com/members
Mental Health Support <sup>9</sup>	24/7 Intuitive Mental Health Chatbot from Clever Health™	24/7 Intuitive Mental Health Chatbot from Clever Health™	24/7 Intuitive Mental Health Chatbot from Clever Health™
1 Paview Membership Guidelines for full details: Waiting	Pariode Pro Evicting Limitations convice specific limits	SA and Visit Fees for all Fligible Expenses. All ISAs fees	Per Incident Limits and Lifetime Maximums are

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, fees, 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 Smart Virtual Care is immediately available. It is not owned or operated by OneShare Health, LLC. but is made available by Clever Health<sup>™</sup>.

4 Preventive Services and 1 Wellness Visit are Eligible after a 180-day waiting period.

5 After the Visit Fee, Emergency Room services are Eligible for Sharing up to \$10,000 then ISA applies.

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

7 All aggregate prenatal and delivery expenses related to an Eligible pregnancy are subject to the following limits based on the method of delivery - Natural Delivery: \$5,000; C-Section: \$8,000; Complications of delivery: \$50,000.

8 Discount Services 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.

 ${\bf 9}$  Clever Health^m is not owned or operated by OneShare Health, LLC.

## **BETTER TOGETHER**

# **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<sup>™</sup>, 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!



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 for 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.

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 Members by Clever Health™.

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# With our origins in the Anabaptist faith:

... 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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## **BETTER TOGETHER**





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

Notice:

The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. This organization does not guarantee that your medical bills will be paid by the organization or any other individual. 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 or an enrollment in any health insurance plan or a waiver of your responsibility to pay your own medical expenses. 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.

To review OneShare Health's full disclosures and disclaimers, including all state-specific notices, please check www.onesharehealth.com/legal-notices.

