

**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.

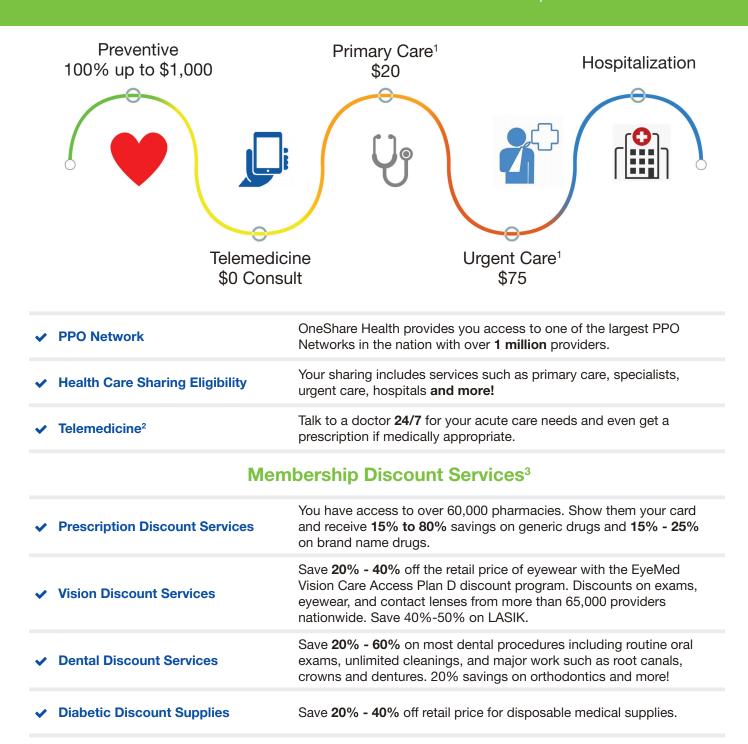
"Carry each other's burdens, and in this way you will fulfill the law of Christ."



OneShare Health, LLC. V.022020 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. www.OneShareHealth.com 833.546.4478



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 everpresent help in trouble." **Psalm 46:1 (NIV)** 



<sup>1</sup>Visit Fees vary based on Program selection. <sup>2</sup>Telemedicine is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution. <sup>3</sup>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. This is not a Medicare prescription drug plan. The Membership Discount Programs are made immediately available by Careington to OneShare Members for a fee paid from the Member's monthly contribution.

OneShare Health, LLC

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## **Complete** Basic

### **Eligible Sharing Services\***

	BASIC In Network	BASIC Out of Network			
Individual ISA Individual +1 ISA Family ISA	\$1,000 \$2,500 \$2,000 \$5,000 \$3,000 \$7,500	\$5,000 \$10,000 \$10,000 \$20,000 \$15,000 \$30,000			
Individual Out of Pocket Max Individual +1 Out of Pocket Family Out of Pocket Max	\$3,000 \$7,500 \$6,000 \$15,000 \$9,000 \$22,500	\$15,000 \$30,000 \$30,000 \$60,000 \$45,000 \$90,000			
Preventive Services and Wellness Visit	100% Up to \$1,000	50% after ISA Up to \$1,000			
Primary Care Physician, Pediatric, OB/GYN <sup>1</sup>	\$50 Visit Fee	50% after ISA			
Urgent Care Facility	\$100 Visit Fee	50% after ISA			
Specialists	\$125 Visit Fee	50% after ISA			
Emergency Room	\$500 Visit Fee	\$500 Visit Fee			
Diagnostic/X-Ray/Labs	60% after ISA	50% after ISA			
Hospitalization In/Outpatient Surgery <sup>2</sup>	60% after ISA	50% after ISA			
Maternity/Natural Delivery	\$5,000 Maximum	Not eligible unless life threatening emergency.			
Lifetime Sharing Maximum	\$1,000,000	\$1,000,000			
End of Life Sharing	Primary Member \$10,000   Spouse \$6,000   Dependent \$2,000 Primary Member/dependents must be enrolled in the program for 12 continuous months.				
Available Immediately Upon Enrollment					
Prescription Discount Program <sup>3</sup>	EnvisionRX	EnvisionRX			
Telemedicine <sup>4</sup>	\$0 Consult Fee	\$0 Consult Fee			

\*Unless stated otherwise, there is a 90 day waiting period for any medical expenses, other than accidents, injuries, acute illnesses and immunizations. 24/24 Pre-Existing limitation applies to Sharing Services. Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitations, and applicable ISA for all Sharing Services. <sup>1</sup>OB/GYN for PCP visits only. <sup>2</sup>Life threatening emergency immediately available. <sup>3</sup>50% Eligible sharing when the member has a minimum of \$1,200 in prescription expenses within the program year. Sharing Maximum limit of \$3,000. The Prescription Discount Program is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution. Telemedicine is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution.



**DneShare Complete Enhanced** 

### **Eligible Sharing Services\***

	ENHANCED In Network		ENHANCED Out of Netwo		
Individual ISA Individual +1 ISA Family ISA	\$1,000 \$2,000 \$3,000	\$2,500 \$5,000 \$7,500	\$5,000 \$10,000 \$15,000	\$10,000 \$20,000 \$30,000	
Individual Out of Pocket Max Individual +1 Out of Pocket Family Out of Pocket Max	\$3,000 \$6,000 \$9,000	\$7,500 \$15,000 \$22,500	\$15,000 \$30,000 \$45,000	\$30,000 \$60,000 \$90,000	
Preventive Services and Wellness Visit	100% Up to \$1,000		60% after ISA Up to \$1,000		
Primary Care Physician, Pediatric, OB/GYN <sup>1</sup>	\$35 Visit Fee		60% after ISA		
Urgent Care Facility	\$75 Visit Fee		60% after ISA		
Specialists	\$75 Vis	it Fee	60% after ISA		
Emergency Room	\$300 Vis	sit Fee	\$500 Visit Fee		
Diagnostic/X-Ray/Labs	70% after ISA		60% after ISA		
Hospitalization In/Outpatient Surgery <sup>2</sup>	70% after ISA		60% after ISA		
Maternity/Natural Delivery	\$5,000 Maximum		Not Included unless life threatening emergency.		
Lifetime Sharing Maximum	\$1,000	),000	\$1,000,000		
End of Life Sharing	Primary Member \$10,000   Spouse \$6,000   Dependent \$2,000 Primary Member/dependents must be enrolled in the program for 12 continuous months.				
Available Immediately Lipon Enrollment					

Available Immediately Upon Enrollment					
Prescription Discount Program <sup>3</sup>	EnvisionRX	EnvisionRX			
Telemedicine <sup>4</sup>	\$0 Consult Fee	\$0 Consult Fee			

\*Unless stated otherwise, there is a 90 day waiting period for any medical expenses, other than accidents, injuries, acute illnesses and immunizations. 24/24 Pre-Existing limitation applies to Sharing Services. Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitations, and applicable ISA for all Sharing Services. <sup>1</sup>OB/GYN for PCP visits only. <sup>2</sup>Life threatening emergency immediately available. <sup>3</sup>50% Eligible sharing when the member has a minimum of \$1,200 in prescription expenses within the program year. Sharing Maximum limit of \$3,000. The Prescription Discount Program is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution. Telemedicine is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution.



## **Complete** Crown

### **Eligible Sharing Services\***

	<b>CROWN In Network</b>	CROWN Out of Network			
Individual ISA Individual +1 ISA Family ISA	\$1,000 \$2,500 \$2,000 \$5,000 \$3,000 \$7,500	\$5,000 \$10,000 \$10,000 \$20,000 \$15,000 \$30,000			
Individual Out of Pocket Max Individual +1 Out of Pocket Family Out of Pocket Max	\$3,000 \$7,500 \$6,000 \$15,000 \$9,000 \$22,500	\$15,000 \$30,000 \$30,000 \$60,000 \$45,000 \$90,000			
Preventive Services and Wellness Visit	100% Up to \$1,000	70% after ISA Up to \$1,000			
Primary Care Physician, Pediatric, OB/GYN <sup>1</sup>	\$20 Visit Fee	70% after ISA			
Urgent Care Facility	\$75 Visit Fee	70% after ISA			
Specialists	\$75 Visit Fee	70% after ISA			
Emergency Room	\$150 Visit Fee	\$300 Visit Fee			
Diagnostic/X-Ray/Labs	80% after ISA	70% after ISA			
Hospitalization In/Outpatient Surgery <sup>2</sup>	80% after ISA	70% after ISA			
Maternity/Natural Delivery	\$5,000 Maximum	Not eligible unless life threatening emergency.			
Lifetime Sharing Maximum	\$1,000,000	\$1,000,000			
End of Life Sharing	Primary Member \$10,000   Spouse \$6,000   Dependent \$2,000 Primary Member/dependents must be enrolled in the program for 12 continuous months.				
Available Immediately Upon Enrollment					
Prescription Discount Program <sup>3</sup>	EnvisionRX EnvisionRX				
Telemedicine <sup>4</sup>	\$0 Consult Fee	\$0 Consult Fee			

\*Unless stated otherwise, there is a 90 day waiting period for any medical expenses, other than accidents, injuries, acute illnesses and immunizations. 24/24 Pre-Existing limitation applies to Sharing Services. Review Membership Guide for full details such as, waiting periods, limitations, pre-existing condition limitations, and applicable ISA for all Sharing Services. <sup>1</sup>OB/GYN for PCP visits only. <sup>2</sup>Life threatening emergency immediately available. <sup>3</sup>50% Eligible sharing when the member has a minimum of \$1,200 in prescription expenses within the program year. Sharing Maximum limit of \$3,000. The Prescription Discount Program is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution. Telemedicine is not owned or operated by OneShare Health, LLC, but made available to OneShare Members by Careington for a fee paid from the Member's monthly contribution.



## Complete

## **Monthly Contributions**

AGE	BASIC		E	ENHANCED		CROWN			
\$1,000 Individual Sharing Amount per program year									
Age Bands	Member	Member + 1	Family	Member	Member + 1	Family	Member	Member + 1	Family
18-29	\$361.57	\$542.36	\$723.14	\$433.88	\$650.83	\$867.77	\$482.10	\$723.14	\$964.18
30-39	\$451.96	\$677.95	\$903.93	\$542.36	\$813.54	\$1,084.71	\$602.61	\$903.93	\$1,205.23
40-49	\$497.16	\$745.75	\$1,016.92	\$596.60	\$894.89	\$1,220.30	\$662.88	\$994.32	\$1,355.89
50-59	\$610.15	\$1,050.81	\$1,242.90	\$732.18	\$1,260.97	\$1,491.48	\$813.54	\$1,401.08	\$1,657.21
60-64	\$790.94	\$1,378.49	\$1,468.87	\$949.12	\$1,654.18	\$1,762.65	\$1,054.58	\$1,837.98	\$1,958.51
\$2,500	Individ	ual Shari	ng Amo	unt <i>per j</i>	orogram	year			
18-29	\$324.16	\$486.24	\$648.34	\$389.00	\$583.50	\$778.00	\$432.22	\$648.34	\$864.44
30-39	\$405.21	\$607.81	\$810.43	\$486.24	\$729.38	\$972.50	\$540.28	\$810.43	\$1,080.55
40-49	\$445.72	\$668.60	\$911.72	\$534.88	\$802.32	\$1,094.06	\$594.31	\$891.46	\$1,215.62
50-59	\$547.03	\$942.11	\$1,114.32	\$656.44	\$1,130.54	\$1,337.18	\$729.38	\$1,256.15	\$1,485.77
60-64	\$709.12	\$1,235.88	\$1,316.93	\$850.94	\$1,483.06	\$1,580.30	\$945.48	\$1,647.86	\$1,755.90
\$5,000	Individ	ual Shari	ng Amo	unt <i>per j</i>	orogram	year			
18-29	\$299.23	\$448.84	\$598.46	\$359.07	\$538.62	\$718.16	\$398.97	\$598.46	\$797.95
30-39	\$374.03	\$561.06	\$748.08	\$448.84	\$673.28	\$897.70	\$498.72	\$748.08	\$997.44
40-49	\$411.44	\$617.16	\$841.59	\$493.74	\$740.60	\$1,009.91	\$548.58	\$822.89	\$1,122.12
50-59	\$504.94	\$869.64	\$1,028.61	\$605.95	\$1,043.56	\$1,234.32	\$673.28	\$1,159.52	\$1,371.47
60-64	\$654.58	\$1,140.82	\$1,215.62	\$785.49	\$1,368.98	\$1,458.74	\$872.76	\$1,521.09	\$1,620.83
\$10,00	0 Individ	ual Sharii	ng Amou	nt <i>per pr</i>	ogram ye	ear			
18-29	\$239.39	\$359.07	\$478.76	\$287.27	\$430.89	\$574.52	\$319.18	\$478.76	\$638.36
30-39	\$299.23	\$448.84	\$598.46	\$359.07	\$538.62	\$718.16	\$398.97	\$598.46	\$797.95
40-49	\$329.15	\$493.74	\$673.28	\$394.99	\$592.47	\$807.92	\$438.88	\$658.31	\$897.70
50-59	\$403.96	\$695.71	\$822.89	\$484.76	\$834.85	\$987.46	\$538.62	\$927.62	\$1,097.18
60-64	\$523.64	\$912.65	\$972.50	\$628.39	\$1,095.18	\$1,167.00	\$698.21	\$1,216.86	\$1,296.67

\$125 One Time Application Fee applies.

Families of 6 or more, additional contribution amount of \$50 per dependent.

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## 100% Preventive Services-Up to \$1,000 Eligible for Sharing after a 90 Day Wait\*











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#### ADULTS

- ✓ Blood Pressure Screening
- Cholesterol Screening
- Colorectal Cancer Screening
- ✓ Depression Screening

#### CHILDREN

- Alcohol 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 Measurement

#### IMMUNIZATIONS AND INJECTIONS \*(Not subject to 90 Day Wait)

- 🗸 DtaP
- Hemophilus
- Hepatitis A, B
- Herpes Zoster (Shingles)
- Human Papillomavirus
- Inactivated Poliovirus
- Influenza

#### WOMEN

- Anemia Screening
- Bacteriuria & Urinary Tract Infection Screening
- BRCA Counseling
- ✓ Breast Cancer Screening
- Breast Cancer Chemoprevention Counseling
- Cervical Cancer Screening
- Chlamydia Infection Screening

- Prostate Exam
- PSA Screening
- Type II Diabetes Screening
- HIV Screening
- Hematocrit/Hemoglobin Screening
- ✓ Hemoglobinopathies/Sickle Cell Screening
- HIV Screening
- Lead Screening
- Obesity Screening/Counseling
- Phenylketonuria Screening
- STI Counseling/Screening
- Tuberculin Testing
- Influenza Type B
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Tetanus
- Varicella (Chicken Pox)
- Contraception Counseling
- Domestic Violence Screening
- Gestational Diabetes Screening
- Gonorrhea Screening
- ✓ HPV Testing, every 3 years
- Tobacco Screening/Counseling
- STI Counseling
- Syphilis Screening

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

We believe that every individual has the constitutional

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

> 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. 1 Corinthians 6:19-20

We believe in the power of prayer to save lives, to heal lives, and to believe that prayer should be a fundamental practice of daily life.

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#### OneShare Health Complete v.022020

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.

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