



OneShare Health: *Better Together*

# Catastrophic



## Health Care Sharing Memberships for Individuals & Families

Our most affordable program. Ideal for individuals  
in good health with minimal medical needs.

OneShare Membership is not health insurance. It is an opportunity to share each members' medical bills 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."

**Galatians 6:2 (NIV)**

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.

“God is our refuge and strength, an ever-present help in trouble.”

**Psalms 46:1 (NIV)**

## Catastrophic

### Hospitalization

These events strike unexpectedly. Our members can have the peace of mind knowing they are part of one of the largest networks in the nation, PHCS Network.

### 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 injuries or illnesses that arise on a moments notice. Emergency services provide expert care to save lives!

### Telemedicine – \$0 Consult Fee Available Immediately<sup>1</sup>

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% Savings Available Immediately<sup>2</sup>

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.

<sup>1</sup>Not Eligible for Sharing.

<sup>2</sup>Careington Membership Discount Services.

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Individual Sharing Amount (ISA)	✓ \$5,000 / \$10,000
Specialists	✓ \$75 Visit Fee ✓ Hospitalization or Post Outpatient Surgery
Emergency Room	✓ \$300 Visit Fee
Diagnostic/X-Ray/Labs	✓ 100% after ISA is met, up to Maximum Sharing Limit ✓ Outpatient: Pre-Admission and Post In-Patient
In/Outpatient 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

## Membership Discount Services - Careington Discount Plan<sup>1</sup>

✓ Diabetics Supplies	✓ Labs
✓ Hearing Care	✓ Vitamins & Supplements

## MONTHLY CONTRIBUTION AMOUNT

### Per Incident Maximum

\$150,000				\$250,000			\$500,000		
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### \$5,000 Individual Sharing Amount per program year

Age Bands	Member	Member + 1	Family	Member	Member + 1	Family	Member	Member + 1	Family
18-39	\$136.13	\$221.07	\$332.15	\$241.89	\$339.90	\$457.51	\$278.18	\$390.89	\$526.14
40-49	\$154.04	\$238.99	\$350.06	\$273.71	\$371.72	\$489.34	\$314.77	\$427.47	\$562.73
50-59	\$170.46	\$255.40	\$366.48	\$302.90	\$400.91	\$518.52	\$348.33	\$461.04	\$596.29
60-64	\$205.52	\$290.47	\$401.54	\$365.21	\$463.22	\$580.83	\$419.98	\$532.70	\$667.95

### \$10,000 Individual Sharing Amount per program year

18-39	\$113.44	\$184.23	\$276.79	\$201.58	\$283.25	\$381.26	\$231.81	\$325.74	\$438.45
40-49	\$128.36	\$199.14	\$291.71	\$228.10	\$309.77	\$407.78	\$262.30	\$356.22	\$468.93
50-59	\$142.05	\$212.84	\$305.40	\$252.42	\$334.09	\$432.10	\$290.27	\$384.20	\$496.91
60-64	\$171.27	\$242.06	\$334.62	\$304.34	\$386.01	\$484.02	\$349.99	\$443.91	\$556.62

Families of 6 or more, additional contribution amount of \$50 per additional child. <sup>1</sup>Not available for sharing.

Review Membership Guide for full details such as, waiting periods, limitations, pre-existing, 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.

# 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 tests at discounted prices, saving members **10% to 80%** off regular retail pricing at over 3,000 certified labs nationwide.

*Services not available in MD ,NJ, NY, RI.*

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

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**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.

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**Diabetic Care and Supplies.** Better Living Now Inc. (BLN) is a managed care provider of healthcare 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.111 M 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, **Washington** Revised Code 48.43.009, and **Wyoming** Statutes Title 26.1.104(a)(v)(C):

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**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):

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**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.

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**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 sanctity and dignity of every human life, and that God created every life for a special meaning and purpose.

*Psalms 139:13-14*

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

*2 Corinthians 3:17*

**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.

*1 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.

*1 John 5:14; Philippians 4:6-7*

Made with ❤️ in Texas

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### OneShare Health Catastrophic v.102919

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](http://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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