

OneShare Health

Member Welcome Kit



*"Share with the Lord's people who are in need.
Practice hospitality." **Romans 12:13 (NIV)***

OneShare Health, LLC

A recognized Health Care Sharing Ministry

*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.*



Welcome to OneShare Health!

Dear Valued Member,

Welcome to OneShare Health's Health Care Sharing Ministry! At our core, we believe that we are Better Together, and this is especially true when it comes to your health care needs. By becoming a Member of OneShare Health, you are joining other believers to support communities worldwide. We engage in charitable giving and strategic partnerships that broaden the reach of our Mission so we can share the joy of Jesus and spread health and happiness to all people.

Your Program is specifically designed for Members who want to live healthy, active, and fulfilling lives, and we encourage our Members to take advantage of the many perks included in their OneShare Health Membership.

Please take a few minutes to review this Member Welcome Kit, as it contains important information about your selected Program as well as valuable resources and references.

Again, welcome to our vibrant community! If you have questions about your Program or Membership perks, please contact **Member Support** for assistance, Monday through Friday, 8 a.m. to 6 p.m. CST at **(855) 699-1274** or visit us online at [OneShareHealth.com](https://www.OnShareHealth.com).

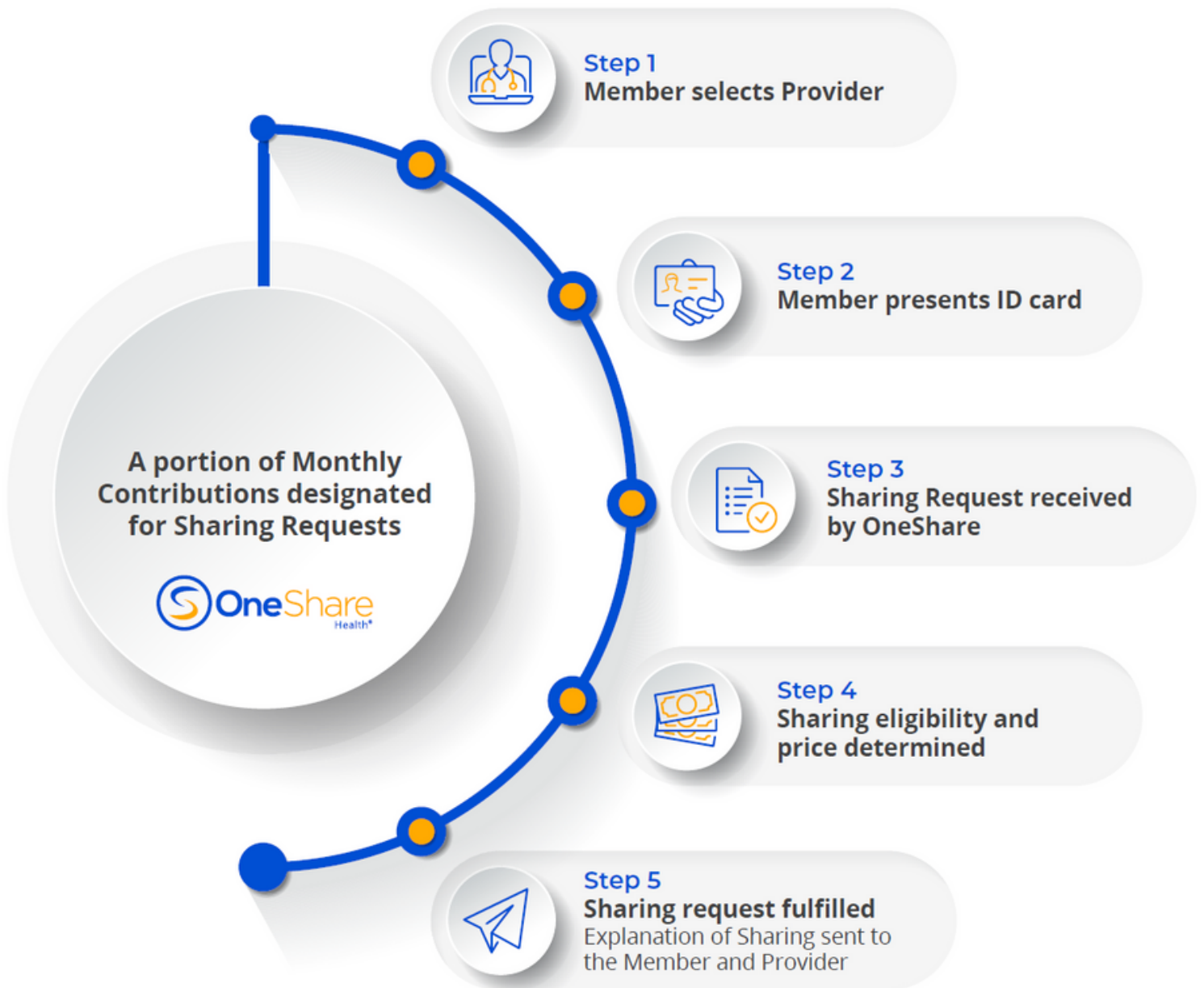
Blessings,
OneShare Health



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.

This illustration represents an Eligible Expense that is shared by the Members.





Need to see a doctor? Know before you go!

VIRTUAL URGENT CARE (TELEMEDICINE)¹

- \$0 Visit Fee / Unlimited Visits
- Available 24/7, 365 days a year via Clever Health
- Quick questionnaire with a diagnosis in under 7 minutes
- For acute illnesses such as colds, flu, rashes, sore throat and more
- Members are encouraged to make Telemedicine their first choice for non-emergency medical concerns

PRIMARY CARE PHYSICIAN

- \$40 Visit Fee (Classic Program only)
- Allotted visits determined by Program tier



URGENT CARE

- \$75 Visit Fee (Classic Program only)
- When Telemedicine and Primary Care are not an option, Urgent Care should be used prior to going to the Emergency Room

EMERGENCY ROOM²

- \$500 Visit Fee
- Treatment of a life threatening or life altering condition

¹ Virtual Urgent Care (Telemedicine) is immediately available. It is not owned or operated by OneShare Health, LLC. but is made available by Clever Health.

² Emergency Room expenses under \$10,000 are subject to a Visit Fee. Emergency Room expenses \$10,000 or over are subject to ISA.

Choosing A Provider

with OneShare Health's Care Selection Guide

Members of OneShare Health have access to a robust network of Providers through First Health.

Go to mychoice.onesharehealth.com to search for a Provider in the network. Seeking healthcare can be a daunting task that poses many questions – Is my Provider In Network? How much is it going to cost? Are my Provider charges reasonable? Will I be balance billed? We will help you be a good steward of your healthcare experience.



Step 1

Virtual Urgent Care (Telemedicine)

For the Common Cold, Allergies, and Much More

Virtual Urgent Care (Telemedicine) visits are always 100% shared at OneShare Health, meaning this is at \$0 additional cost to you.

Through the Clever Health app, you'll experience greater convenience, faster visit times, more accurate diagnoses, and additional Prescription Discounts. It's your go-to for common ailments such as:

- Allergies
- Cold & Flu
- Digestive Conditions
- Ear Infection
- Fever
- Insect Bites
- Joint Aches & Pains
- Rashes
- Sinus Infections
- Skin Inflammation
- Urinary Tract Infections
- Asthma

For conditions more serious than those that could be resolved with a Virtual Urgent Care (Telemedicine) visit through Clever Health, but which are not Life-Threatening or Life-Altering, your next line of defense is your Primary Care Physician or an Urgent Care Facility. But, keep in mind that not all OneShare Programs provide sharing eligibility for these visits and, even when Eligible, sharing is limited to a certain number of visits per Program Year.

If your medical condition is a Life-Threatening or Life-Altering emergency, seek Emergency Care immediately. All OneShare Programs provide sharing eligibility for Emergency Care (for Eligible conditions only).

If your Program does not provide eligibility for Primary Care Physician visits, if you have exceeded your Program's maximum visits for Primary Care, or if you simply want a streamlined and easy way to access a Primary Care Physician, Virtual Primary Care visits are available through the Clever Health app for a very reasonable cost. Virtual Primary Care visits are Not Eligible for Sharing.

Step 2

Check Your Program Features



Step 3

Finding a Provider

We know how important it is to see the doctors you trust. Our 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 you could end up with additional sharing responsibility if you choose an out-of-network Provider. To search for a Provider, go to mychoice.onesharehealth.com. If you need any help finding a Provider, contact OneShare Health Member Support at (855) 699-1274.

If you choose to go to an out-of-network Provider, contact OneShare Health so we can assist as you navigate the scheduling and pricing of your care. We want to help you avoid receiving a balance bill from your out-of-network Provider. If you do receive a balance bill from a Provider, contact OneShare Health immediately via email at correspondence@onesharehealth.com - be sure to attach the bill from your Provider in your email. Some Providers may refuse to negotiate the bill after services are rendered, which is why contacting OneShare Health before scheduling services is so important. Obtaining a discount from the Provider is much more likely before services are provided. If a Member chooses to see an out-of-network Provider, and the Provider refuses to negotiate the charged amount, the Member may be responsible for the balance remaining after the bill has been shared.

Sharing Example

OneShare Health Members share the cost of Eligible Medical Expenses. Depending on the Program and ISA amount, Members will pay a portion of the full Medical Expenses. Here’s an example referencing the Classic Basic Program.

OneSharesm Classic Basic



According to her Classic Basic ISA, Mary is responsible to pay the first \$5,000 of the bill. Once her ISA is paid, Mary then submits the remaining Eligible Medical Expenses for sharing by the OneShare Health Member Community. Here is a breakdown of her expenses:

ER, Inpatient Surgery, and Hospital Stay

Emergency Room Visit.....	\$7,500
Hospital Stay (four days).....	\$26,700
Surgeon.....	\$9,000
Anesthesiologist.....	\$3,000

Total Eligible Medical Expenses Submitted for Sharing.....\$46,200

Because Mary's visit became an Inpatient Hospitalization, her paid \$500 ER Visit Fee is credited towards her ISA.

The remaining expenses after Mary's \$5,000 ISA is met.....\$41,200
This amount is shared by all OneShare Health Members.

Mary's Responsible Amount.....\$5,000

Remember that for common ailments such as Cold, Flu, Infections, and Aches and Pains, Virtual Urgent Care (Telemedicine) via Clever Health is always 100% shared at a \$0 additional cost to you. This is always your first line of defense as a OneShare Health Member.

Through Clever Health You Can:

- Effortlessly schedule appointments
- Consultations with Board Certified Physicians
- Maintain overall health and wellness
- Get referred for screening and labs
- Receive follow up care
- Request prescriptions

Get Quality Care For:

- Diabetes
- High Blood Pressure
- High Cholesterol
- Routine Maintenance
- Gastroesophageal Reflux
- Musculoskeletal Management
- Screenings
- Skin Conditions
- Mental Wellness
- Asthma
- and More!

Virtual Urgent Care (Telemedicine) Clever Health is here to take care of non-emergent health care needs. As a Member of OneShare Health, you and your family have access to board certified providers 24/7, 365 days a year. Telemedicine is our Member's first line of defense! | \$0 Visit Fee

Virtual Primary Care Get care for high blood pressure, diabetes, high cholesterol, routine health maintenance, screenings, asthma, skin conditions and more. Virtual Primary Care is not eligible for sharing and does not apply to your ISA. | \$115 initial visit | \$80 follow up visit

Bella, the interactive ChatBot 24/7 AI technology built by psychologists, specializing in anxiety and depression. 89% user satisfaction score! | No Cost

Clever Connections gives you immediate access to trained empathetic listeners, who provide peer-to-peer support based on shared experiences | \$30 Consult

Mental Wellness appointments available 7 days a week, 7am-10pm with licensed mental health professionals (therapists, counselors, psychologists) | \$97 per visit



If you haven't downloaded the Clever Health App, now is a great time. Scan QR code to access Clever Health.

Virtual Vet | \$39 per visit

- Available 24/7/365
- For Advice & Guidance
- Behavioral Questions
- As Often As Needed
- Licensed Veterinary Professionals for Cats & Dogs
- Guidance on Emergent Situations
- Preventive Medicine Guidance
- Quality of Life Questions
- Ongoing Illness
- General Questions
- and More!

Clever Health Smart Virtual Care™

Clever Health, Inc. and Clever RX companies are not owned or operated by OneShare Health, LLC, but made available to OneShare Health Members by Clever Health. Clever Health Smart Virtual Care™ is not insurance and is not intended to replace health insurance.

Virtual Urgent Care (Telemedicine), Virtual Primary Care: Access to Board-certified doctors licensed to practice medicine in your state. Doctors diagnose, treat, and prescribe medication if medically necessary. Doctors do not prescribe for substances controlled by any federal (DEA) or state agency or other drugs that may be harmful because of their potential for abuse.

Mental Health Support: If you are in a crisis situation, please call or text the 988 Suicide & Crisis Lifeline or visit 988lifeline.org for help.

Clever RX: Prescription Discount Card. This is not an insurance plan.

As a Member of Rx Valet, you don't need to worry about the high prices of medications because Rx Valet has created an Acute Medication Program that provides 37 commonly prescribed drugs at no charge, plus incredible discounts on all other medications. Consider Rx Valet as a reliable pharmacy savings advocate. The Rx Valet website and live Customer Care team are always actively helping Members find the lowest price available on medications.

The Rx Valet Program Covers:

- Bronchitis/Asthma
- Cough
- Ear Infection
- Eye Infection/Pink Eye
- Fever
- Headache/Migraine
- Pain Management
- Poison Ivy
- Sore Throat/Strep
- and More!

The Rx Valet Program is Easy to Use

Step 1: Visit MyRxValet.com/register.

Step 2: You will use your Member ID and your Group ID to setup your account. You can find your Member ID on the front of your OneShare Member ID Card, and your Group ID is in the Pharmacy Discount section on the back of the card. Haven't received your ID Card yet? You will also receive an email from Rx Valet with a link to your personalized Rx Card, which is ready for immediate use.

Step 3: Enter your Member ID and Group ID then click "Submit" and follow the instructions.

Rx Valet can be used for everyone in your family/household. It is accepted at over 65,000 retail pharmacies in the U.S. and if the medication is on the ACUTE formulary, you pay nothing. If not, then your out-of-pocket cost will be based on a deeply discounted price.

Rx Valet also offers a **Prescription Assistance Program (PAP)** for many medications over \$200. If you are on one of these costly drugs, go to MyRxValet.com and chat with their Customer Care team to get the information you need. You could save hundreds, maybe thousands a year. You can always expect Rx Savings and Rx Value with RX VALET. More than 1,200 prescriptions are eligible.

Program Details

1. The ACUTE Medication Program includes all prescription medications listed on the formulary (on the next page) at no cost to you. If the drug is not on the formulary, your out-of-pocket cost is based on a deeply discounted price.
2. You may pick-up your medication at virtually any retail pharmacy of your choice (over 70,000 in our network).
3. Only certain doses and quantities for each medication are offered through this program.
4. Present your Rx Card to the pharmacy of your choice to utilize benefits.
5. All medications require a prescription.
6. No limit on prescription medication orders.
7. You also get access to the entire suite of products, discounts and services.

Scan to register
for Rx Valet!



Discount Services Overview |



WellCard Savings, which is made available by OneShare Health, is a free health discount card. There is no cost or obligation to use WellCard Savings. You may use it at 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 ends. Through WellCard, Members gain access to value-added programs that can save you money in more than one way. To view and use all your WellCard Savings value-added programs, please log in at www.WellCardSavings.com. You can find the OneShare Health Group Code and Member ID for WellCard in your Member Portal at OneShareMembers.com.

Diabetic Care – Save Up to 75%

Order a full line of diabetes testing supplies and get them delivered directly to your home at a discounted rate.

Vitamins – Save up to 15%

Order a wide range of vitamins and supplements and get them delivered directly to your home.

Labs – Save up to 70%

Save on over 300 blood tests from nationally accredited labs near you. *This plan is not available in AK, WA, MT, and MA.*

MRI & Imaging – Save up to 60%

Receive concierge appointment services on MRI, PET, CT scans, and more at over 2,900 locations nationwide. *This plan is not available in AK, WA, MT, and MA.*

Dental Care – Save up to 50%

Accepted nationwide with no limitation on services or use, covering all dental services and specialists, including orthodontia. *This plan is not available in AK, WA, MT, and MA.*

Entertainment Discounts

Earn cash back online with 4,000+ retailers. Save on entertainment including Disney® theme parks, movie tickets, hotels, rental cars, and more such as the Calm app and Sam's Club!

Vision – Save up to 50%

Save up to 50% on lenses, frames, and other vision needs. Save up to 15% on Laser Vision Correction. *This plan is not available in: AK, WA, MT, & MA.*

Prescriptions – Save up to 65%

Accepted at over 59,000 pharmacies nationwide. Use anytime with no annual limit. *This plan is not available in: AK, WA, MT, and MA.*

TeleDentist

Video chat with a dentist! Follow-up visits with brick & mortar dentists can be scheduled, when necessary.

Medical Supplies

Order medical supplies, safety equipment, and health products directly and conveniently delivered to your home.

TeleVet

Consult with an expert 24/7 with pet-related questions and concerns. We are here for those “what-if” scenarios of pet parenting.

Hearing – Save up to 70%

Receive a free hearing test and up to a 70% discount on hearing aids at 2,200 providers nationwide. *This plan is not available in: AK, WA, MT, and MA.*

Emotional Wellness

Hundreds of self-help videos led by mental health professionals on a variety of wellness topics.

Fitness

Exclusive discounts on gym memberships, virtual coaches, wearables, nutrition programs, and more.

This is not insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Savings is FREE. WellCard Savings will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc. (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615. Videos, frequently asked questions, and additional valuable information are all available for each product and service. This is not insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Savings is FREE. WellCard Savings will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc. (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, <https://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. The 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.



"Therefore encourage one another and build one another up, just as you are doing."

I Thessalonians 5:11 (ESV)



[OneShareHealth.com](https://www.OnShareHealth.com)

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BETTER TOGETHER