



Welcome to OneShare Health

A background image showing a young couple sitting at a table, looking at a document together. The woman is wearing glasses and a pink cardigan, and the man is wearing a red shirt. They appear to be in a home setting, possibly a kitchen or dining area, with a white mug visible on the table.

“Health Care” Issues for Consumers

- Rising Insurance Premiums
- Increasing Deductibles and Out-of-Pocket Costs
- Limited Health Care Choices Outside of Open Enrollment
 - Employer Group Insurance (*Expensive*)
 - Short-Term Medical (*Proposal to shorten to 3 months*)
 - Fixed Indemnity (*Not Comprehensive*)

For those who do not qualify for a subsidy, OneShare programs are up to 50% less than traditional health insurance. Outside of Open Enrollment (10 ½ months), typically up to 85% of consumers don't qualify for ObamaCare. **That's where we become one of the only comprehensive and permanent solutions available!**

How Sharing Works

1

A portion of the Monthly Contribution is designated to the Sharing account.



2

Member selects First Health Network Provider.



3

Member shows their ID card.



4

Sharing Request is received by OneShare Health.



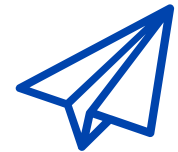
5

Eligibility and price are determined.



6

Sharing Request is fulfilled, and EOS is sent to the Member and Provider.



Why Are We Different

Member Features

- Up to **50% less** than traditional healthcare plans
- **Ease of access** – new enrollments accepted all year long
- It's what people want – no expiration date and comprehensive
- Members now have access to the **First Health Network**
- **Virtual Primary Care** available for pre-existing conditions

Producer Features

- Enjoy the benefits of a **lifetime** residual income
- **Level commission** for first year AND all renewal years
- Sell nationwide* with just your resident license **365 days a year**
- **PERFECT TO BUNDLE** with ancillary products such as:
 - Accident / Critical Illness / Hospital Indemnity / Limited Med

*Not available in MA, PA, WA, MT, NM, VT, WI or MD.

Statement of Beliefs

1. **We Believe** in the authority of Scripture and the sanctity and dignity of every human life created by God with special meaning and purpose.
II Timothy 3:16; Psalm 139:13-14
2. **We Believe** 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
3. **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*
4. **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.
I Corinthians 6:19-20
5. **We Believe** 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

Failure to agree with the five Statement of Beliefs will result in **disqualification** on the application.



Substance Abuse Disqualifying Question

To be Eligible for Membership, applicants must attest that within the last **12 months prior** to application:

1. They have **abstained from the use of illegal drugs or tobacco in any form**, including the use of e-cigarettes or vaping. The legal use of marijuana prescribed by or taken under the direction of a Physician, or an occasional celebratory cigar or pipe (for example, at the birth of a child), are allowed; and
2. They have **abstained from abusing alcohol or any legal drugs**, such as prescriptions or over-the-counter medication.

NOTE: There is another medical question (not disqualifying) on the application regarding tobacco usage that reads:

“Have you or any of your family members, **prior to 12 months ago**, ever used tobacco in any form, including e-cigarettes or vaping?”

If the Member answers “Yes”, they should be aware that any illness, injury, or condition which is the result of tobacco use (including e-cigarettes or vaping) is Not Eligible for Sharing.

OneShare Health Terminology

OneShare Health is not insurance, but a Health Care Sharing Ministry (HCSM) that facilitates the sharing of medical bills among its Membership. It is important you understand our terminology.

Approved OneShare Terms	Not Approved Insurance Terms
Individual Sharing Amount (ISA)	Deductible
Visit Fee	Copay
Monthly Contribution	Premium
Program Year	Calendar Year
Eligible for Sharing	Covered
Sharing Services	Benefits

OneShare Health Classic Program			
Sharing Services	Basic Tier	Enhanced Tier	Crown Tier
Smart Virtual Care / Telemedicine	\$0 Consult Fee Available 24/7 from Active Date		
Preventive Services	100% Shared / 180-Day Waiting Period Up to \$1,000 per Member per Program Year		
Primary Care Physician	\$40 Visit Fee 1 Per Program Year	\$40 Visit Fee 3 Per Program Year	\$40 Visit Fee 5 Per Program Year
Specialist	Not Eligible	Not Eligible	\$75 Visit Fee
Urgent Care Facility	\$75 Visit Fee 1 Per Program Year	\$75 Visit Fee 1 Per Program Year	\$75 Visit Fee 2 Per Program Year
Emergency Room	\$500 Visit Fee Shared up to \$10,000, then ISA applies		
Individual Sharing Amount (ISA)	\$5,000 / \$7,500 / \$10,000		
X-Rays / Labs / Diagnostics	100% Eligible after Visit Fee or ISA		
In/Outpatient Surgery	100% Eligible after ISA Up to Maximum Limit Per Incident		
Hospitalization	100% Eligible after ISA Up to Maximum Limit Per Incident		
Maternity	Not Eligible	Not Eligible	Eligible after ISA Must be conceived after Active Date
Maximum Limit Per Incident	\$150,000	\$250,000	\$500,000
Lifetime Sharing Maximum	\$1,000,000 per Member		

OneShare Health Catastrophic Program

Smart Virtual Care / Telemedicine	\$0 Consult Fee Available 24/7 from Active Date
Specialist	\$75 Visit Fee Due to Hospitalization or Outpatient Surgery
Emergency Room	\$500 Visit Fee Shared up to \$10,000, then ISA applies
Individual Sharing Amount (ISA)	\$5,000 / \$10,000
X-Rays / Labs / Diagnostics	100% Eligible after ISA Due to Hospitalization or Outpatient Surgery
In/Outpatient Surgery	100% Eligible after ISA Up to Maximum Limit Per Incident
Hospitalization	100% Eligible after ISA Up to Maximum Limit Per Incident
Maximum Limit Per Incident	\$150,000 / \$250,000 / \$500,000
Lifetime Sharing Maximum	\$300,000 / \$500,000 / \$1,000,000 per Member

virtual primary care

YOU control
when & how
you see your
primary care
physician!

get care for:

high blood pressure
diabetes
high cholesterol
routine health maintenance
screenings
asthma
gastroesophageal reflux
skin conditions
musculoskeletal management
and more!

get access to:

schedule appointments
via care coordinator teams

screening and labs

prescription if appropriate

specialist referrals

recommend follow up care

improve your health based on results

board certified physicians

you
can

initial new
member visit: \$115

virtual primary care is not
eligible for sharing and
does not apply to your ISA

established
follow up visit: \$75

start
here!

download the
clever health app
by scanning the qr
code below:



search now

Virtual Primary Care Routine Maintenance Membership Discounts

These services can be utilized
from **day one** for pre-existing
conditions.

Did You Know?

Outside of the Open Enrollment Period, our most successful agents and agencies say that over **70% of their sales** come from OneShare Health.

Why? Customers expect their healthcare to include services such as:

- Doctor Visits
- Emergency Room
- Hospitalization
- Preventive Services
- Maternity

OneShare vs Short Term Medical

1. STM has an expiration date, whereas OneShare programs do not expire. It's guaranteed renewable so you don't have to resubmit applications.
2. STM is no longer available in CA, CO, NY, NJ, CT, DC, ME, RI, MN and HI.
3. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas STM does not.
4. The only knockout questions are Tobacco Usage, Substance Abuse, and Statements of Belief whereas STM is more restrictive.
5. We offer comprehensive services such as preventive, maternity, Urgent Care, ER and specialist visits (Classic program) unlike most STM plans.

OneShare vs Fixed Indemnity

1. Fixed Indemnity has limited payouts for medical bills whereas OneShare has comprehensive sharing, more like what people are used to with traditional health insurance.
2. With Fixed Indemnity, your clients pay for services up front and are partially reimbursed based on a fee schedule. At OneShare, our members have first-dollar features like doctor visits, preventive care, urgent care, and ER (Classic program), which will lead to a **better persistency rate and longevity of your residual income**.
3. OneShare Health accepts those with Pre-Existing Conditions (24-Month Waiting Period), whereas Fixed Indemnity does not.



Bundling OneShare with Ancillary Products

Make the most of each sale and sell them a sundae!

1. Core package (ice cream): OneShare, Accident, Critical Illness, and/or Hospital Indemnity
 - NOTE: Hospital Indemnity can replace your income while in the hospital or can assist with paying medical bills that the Catastrophic Program doesn't share.
2. Addons (toppings): Dental, Vision, Cancer, and/or Term Life Insurance
3. Sell the whole sundae first as a ***total protection package***. Then take off the toppings as needed and keep the core.

Ideal Members

- Cannot afford traditional health insurance
- Independent Contractors / 1099 / Self Employed
- Small Business Owners
- Not employed
- Part-time employees
- Faith based organizations
- Do not qualify for healthcare subsidies



A background image showing two people in business attire shaking hands. The image is faded and serves as a backdrop for the text.

THANK YOU!

Michelle Berndt
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