



Welcome To Our Quarterly Webinar

We're happy you are here!

Quarterly Updates & Reminders

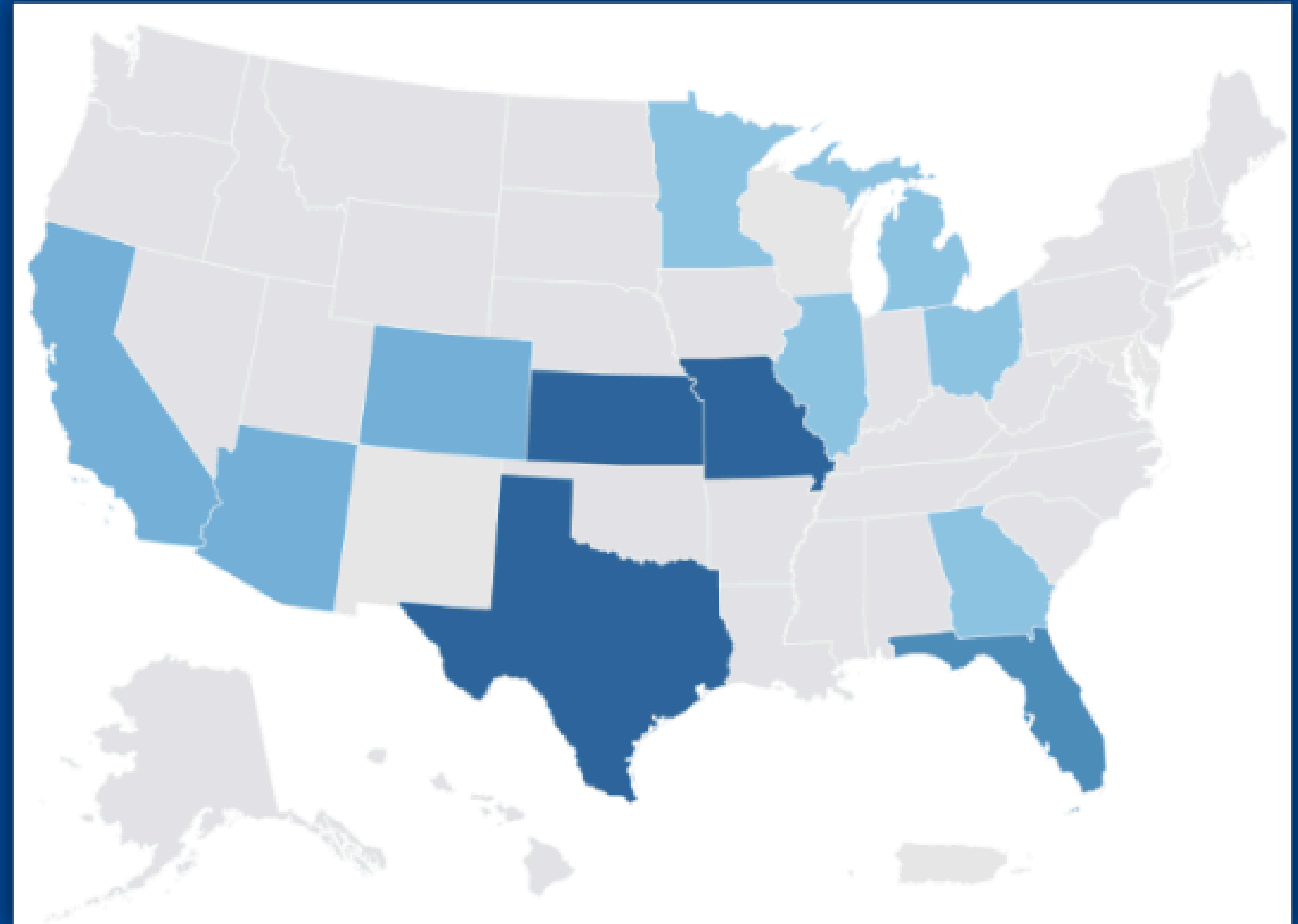
- ✓ \$265 Million Shared in Medical Bills
- ✓ OSHXpress Enrollment Platform is Live
- ✓ Child-Only Memberships are Now Available
- ✓ Congratulations on 7 Years OneShare Health
- ✓ Alliance of Health Care Sharing Ministries





Top 12 States

- | | |
|---------------|--------------|
| 1. Texas | 7. Arizona |
| 2. Kansas | 8. Minnesota |
| 3. Missouri | 9. Illinois |
| 4. Florida | 10. Ohio |
| 5. California | 11. Georgia |
| 6. Colorado | 12. Michigan |

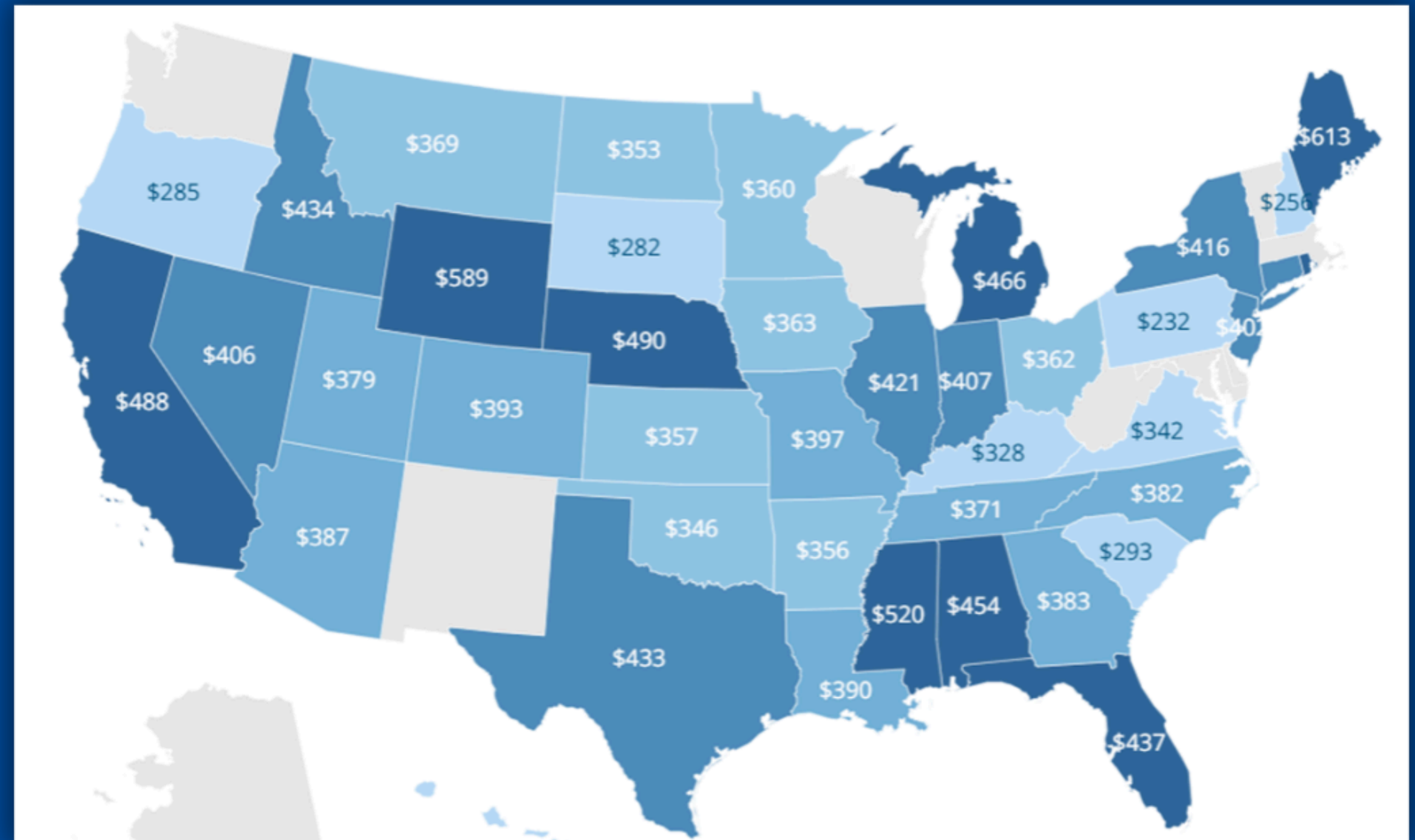


Not available in MA, WA, PA, VT, NM, MD, WI & MT.



Average Contribution By State

- Classic - \$502.52
- Catastrophic - \$279.47
- Catastrophic365 - \$247.40





We know how important it is for members to see doctors they trust. Therefore, OneShare Health has partnered with First Health Network! Both members and producers can search for Providers using this link which can also be found on our website: <https://providerlocator.firsthealth.com>

First Health is one of the largest provider networks in the country with **more than 5,300 hospitals, over 55,000 ancillary facilities, and over 982,000 professional providers** in the network.

Members can access some of the top hospitals in the country, including Johns Hopkins Hospital, Stanford Health Care-Stanford Hospital, UCLA Medical Center, and Yale New Haven Hospital.

BETTERTOGETHER





Easy as 1, 2, 3!

Step 1 - Telemedicine

Remember that Smart Virtual Care (Telemedicine) is always a \$0 Visit Fee at OneShare Health. Make this your first line of defense for common ailments!

Step 2 - Check Your Program Features

For conditions more serious than those that could be resolved with Telemedicine 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.

Step 3 - Find a Provider

Our Members have access to an easy-to-use Provider Locator tool to search for doctors. Members are not required to use First Health but could end up with additional sharing responsibility if they choose an out-of-network Provider.

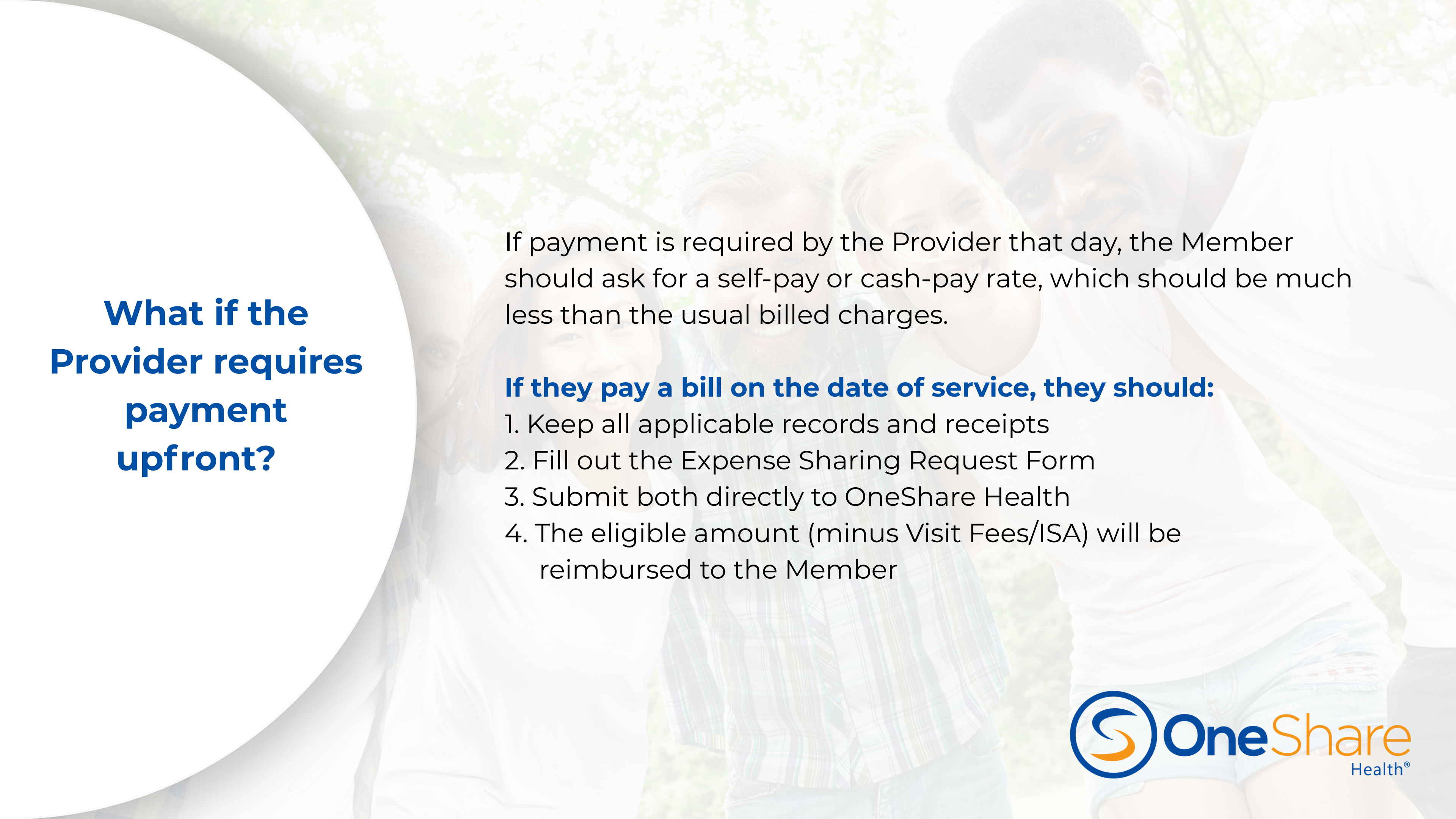


**What if
the Provider is
Out-Of-Network
and the Member
receives a
balance bill?**

Medical bills from Out-Of-Network Providers will be processed and OneShare Health will work with Providers to find an appropriate reimbursement amount. If a Member receives a balance bill, they should first contact OneShare Health before paying anything and email the balance bill to Correspondence@OneShareHealth.com.

Our team of Specialists will work with the Provider and advocate on the Member's behalf to significantly reduce their charges, keeping the cost of services as affordable as possible.





What if the Provider requires payment upfront?

If payment is required by the Provider that day, the Member should ask for a self-pay or cash-pay rate, which should be much less than the usual billed charges.

If they pay a bill on the date of service, they should:

1. Keep all applicable records and receipts
2. Fill out the Expense Sharing Request Form
3. Submit both directly to OneShare Health
4. The eligible amount (minus Visit Fees/ISA) will be reimbursed to the Member



Let's do a search!

New Partnership with CareGuide!



CareGuide helps OneShare Health Members make informed, cost-effective healthcare choices by guiding Members to low-cost Providers and services.



BETTER TOGETHER



EXAMPLE



Recently, a OneShare Health Member had over **1 million dollars** in medical expenses. The Member Support team at OneShare Health sent multiple sharing requests to CareGuide to review the Members' case for the possibility of Financial Assistance. CareGuide assisted the Member with completing the Financial Assistance paperwork and submitted it to the Provider. The Member qualified for Financial Assistance, **resulting in a \$0 balance.**



Jadan Sorenson

Local Guide · 46 reviews · 4 photos

★★★★★ 3 months ago

We were having a tough time this year with work slowing down and then our baby arrived 2 months early. After a long stay in the hospital the bills got out of control. CareGuide swooped in and saved us. Our lives have been changed forever with their generosity.



BETTER TOGETHER



Introducing Our New Enrollment Platform!



Now
Live!

[Home](#) [New Quote](#) [Reports](#) [Resources](#) [Contact](#)

[Logout](#) AL

OneShare Health Producer Portal Preview

Welcome to the OneShare Health Producer Portal Preview. We welcome your feedback as we continue developing the features and experience for you. Please send an email to oshxpress@onesharehealth.com with any feedback.

Producer Assist Link

Member Self Enroll Link: <https://enroll.onesharehealth.com/home?context=U2FsdGVkX18lpH5dPgRRkH2...>

Member	Email	Phone	Type	Enrollment Progress	
[REDACTED]	[REDACTED]	[REDACTED]	ENROLLME... exp: 4 days	75%	Payment Info \$
[REDACTED]	[REDACTED]	[REDACTED]	ENROLLME... exp: 17 days	0%	Started \$
[REDACTED]	[REDACTED]	[REDACTED]	ENROLLME... exp: 17 days	38%	Qualification \$
[REDACTED]	[REDACTED]	[REDACTED]	QUOTE exp: 17 days	0%	Not Started \$
[REDACTED]	[REDACTED]	[REDACTED]	ENROLLME... exp: 21 days	75%	Payment Info \$



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OSH EXPRESS

[Home](#) [Quotes & Enrollments](#) [Reports](#) [Resources](#) [Contact](#)

[Logout](#)

Quick Quote

State of residence

of family members

Age (oldest family member)

California

2

46

Submit

No programs selected

	OneShare Catastrophic365	OneShare Catastrophic	OneShare Classic Basic	OneShare Classic Enhanced	OneShare Classic Crown
Individual Sharing Amount (ISA)	☒ \$10,000 ☐ \$5,000	☒ \$10,000 ☐ \$5,000	☒ \$10,000 ☐ \$7,500 ☐ \$5,000	☒ \$10,000 ☐ \$7,500 ☐ \$5,000	☒ \$10,000 ☐ \$7,500 ☐ \$5,000
Per Incident Sharing Maximum	☒ \$150,000 ☐ \$250,000 ☐ \$500,000	☒ \$150,000 ☐ \$250,000 ☐ \$500,000	☒ \$150,000	☒ \$250,000	☒ \$500,000
Lifetime Sharing Maximum	\$300,000	\$300,000	\$1,000,000	\$1,000,000	\$1,000,000
Monthly Cost	\$254.49/mo Add to quote	\$309.36/mo Add to quote	\$641.96/mo Add to quote	\$803.43/mo Add to quote	\$815.77/mo Add to quote
Physician Visits					
Virtual Urgent Care (Telemedicine)	✓	✓	✓	✓	✓
Primary Care	N/A	N/A	1 per Program Year (\$40 Visit Fee)	3 per Program Year (\$40 Visit Fee)	5 per Program Year (\$40 Visit Fee)
Preventive Services	N/A	N/A	100% Shared up to \$1,000 per Program Year	100% Shared up to \$1,000 per Program Year	100% Shared up to \$1,000 per Program Year
Specialist Visit	Due to eligible hospitalization or outpatient surgery (\$75)	Due to eligible hospitalization or outpatient surgery (\$75)	N/A	N/A	\$75 Visit Fee



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Live!

OSH EXPRESS Home Quotes & Enrollments Reports Resources Contact Logout

[← Back to Programs](#)

Quick Quote

California family of 2, oldest family member is 46

Classic Basic, 10000	Classic Enhanced, 10000	Classic Crown, 10000
\$641.96_{/mo}	\$803.43_{/mo}	\$815.77_{/mo}
\$641.96 _{1st month} + \$125.00 _{Application fee}	\$803.43 _{1st month} + \$125.00 _{Application fee}	\$815.77 _{1st month} + \$125.00 _{Application fee}
Enroll for \$766.96	Enroll for \$928.43	Enroll for \$940.77

This quote expires in 30 days.
(May 23, 2025)

Save this quote for later

Member name

Member email address

Email this quote



Introducing Our New Enrollment Platform!



Now
Live!

Catastrophic \$150k, 10000

Your Monthly Payment: \$181.86

Program Details

Individual Sharing Amount (ISA)	\$10,000
Per Incident Sharing Maximum	\$150,000
Lifetime Sharing Maximum	\$300,000
Family Size	1
Oldest Member Age	46
State	CA

Enrollment Cost Breakdown

Application Fee	\$125
Total First Month Payment	\$306.86
Recurring Monthly Payment (Months 2+)	\$181.86

Enroll Now →



Introducing Our New Enrollment Platform!



Now
Live!

The screenshot displays the "New Enrollment" interface on a laptop screen. The top navigation bar includes links for Home, Quotes & Enrollments, Reports, Resources, and Contact, along with a "Log in" button. The main content area is titled "New Enrollment" and shows a "Classic Basic, 10000" plan with a monthly cost of "\$641.96/mo". A yellow box highlights the user information: "California family of 2, oldest family member is 46". A progress bar indicates the steps: Summary (1), Qualifications (2), Family (3), Start Date (4), Payment (5), and E-Sign (6). The "Status" is marked as "SAVED". Below the progress bar, a "Summary" section shows the "Monthly Cost" of "\$641.96" plus an "Application Fee" of "\$125.00". A yellow box at the bottom summarizes the costs: "\$766.96 1st month" and "\$641.96/mo thereafter", with a "Continue" button. A note at the bottom states: "NOTE: There is a \$45 annual administration fee".



Introducing Our New Enrollment Platform!



Now
Live!

A screenshot of the OSH XPRESS New Enrollment platform interface displayed on a laptop screen. The interface includes a navigation bar with links for Home, Quotes & Enrollments, Reports, Resources, and Contact, along with a Logout button and a user profile icon labeled "AL". The main content area is titled "New Enrollment" and shows a progress bar with six steps: Summary, Qualifications, Family, Start Date, Payment, and E-Sign. The current step is Qualifications, which is highlighted with a blue circle and a checkmark. To the left of the progress bar, the plan is listed as "Classic Basic, 10000" with a monthly premium of "\$641.96/mo". Below this, there are links for "View program features" and "Edit this quote". To the right of the progress bar, the status is shown as "SAVED" in a green box. The Qualifications section includes a "Statement of Beliefs" with a link to view the full statement, followed by a series of belief statements and a "No Tobacco Use or Substance Abuse in the Last 12 Months" declaration.

Introducing Our New Enrollment Platform!



Now
Live!

OSH
XPRESS

Home Quotes & Enrollments Reports Resources Contact

Logout

Classic Basic, 10000

\$641.96/mo

[View program features](#)

Edit this quote

New Enrollment

California family of 2, oldest family member is 46

Summary

Qualifications

Family

Start Date

Payment

E-Sign

Status

SAVED

Primary Member

First name

Last name

Gender

Date of birth

Phone number

John

Johnson

☒ Male ☐ Female

05/25/1978

555-123-4567

Street address

I have an unlisted address

Email address

Confirm Email address

1234 California St, San Jose, CA 95128

john.johnson@gmail.com

john.johnson@gmail.com

Dependents

Child 1 Name

☐ Male ☒ Female

Spouse

Date of birth

Child 1 Name

☐ Male ☒ Female

Spouse

05/25/1978

Save & continue



Introducing Our New Enrollment Platform!



Now
Live!

The screenshot displays the "New Enrollment" page on the OSH XPRESS website. The interface includes a navigation bar with links for Home, Quotes & Enrollments, Reports, Resources, and Contact, along with a Logout button. The main content area is titled "New Enrollment" and shows a quote for "Classic Basic, 10000" at a rate of "\$641.96/mo". A yellow banner indicates "California family of 2, oldest family member is 46". A progress bar shows six steps: Summary, Qualifications, Family, Start Date (current), Payment, and E-Sign. A "Status" box on the right shows "SAVED". Below the progress bar, the "Active Date" section contains three input fields: "Membership active date" (05/01/2025), "Date of 1st contribution" (04/26/2025), and "Day of the month for ongoing contributions" (28). A "Schedule" section lists three items: an initial payment of \$766.96 on 04/26/2025, membership starting on 05/01/2025, and a monthly payment of \$641.96 starting on 05/28/2025. A "Save & continue" button is at the bottom.

OSH XPRESS

Home Quotes & Enrollments Reports Resources Contact Logout

Classic Basic, 10000

\$641.96/mo

[View program features](#)

[← Edit this quote](#)

New Enrollment

California family of 2, oldest family member is 46

Summary Qualifications Family Start Date Payment E-Sign

Status: **SAVED**

Active Date

Membership active date	Date of 1st contribution	Day of the month for ongoing contributions
05/01/2025	04/26/2025	28

Schedule

- 04/26/2025 - Initial payment of \$766.96
(For membership month: 05/01/2025 - 05/31/2025)
- 05/01/2025 - Membership starts
- 05/28/2025 - Monthly payment of \$641.96
(For membership month: 06/01/2025 - 06/30/2025)

[Save & continue →](#)



Introducing Our New Enrollment Platform!



Now
Live!

OSH EXPRESS Home Quotes & Enrollments Reports Resources Contact Logout AL

Classic Basic, 10000

\$641.96 /mo

[View program features](#)

[Edit this quote](#)

New Enrollment

California family of 2, oldest family member is 46

Status: **SAVED**

Summary Qualifications Family Start Date Payment E-Sign

Payment Info

☒ Credit Card ☐ ACH bank draft

Card number: Expiration:

First name: Last name:

Street address: [I have an unlisted address](#)

Read the following disclosure to the member:

- You authorize OneShare Health, LLC to draft the provided checking account or charge the provided credit card for this initial transaction, which includes your first monthly contribution and fee and a one-time application fee.
- You also give authorization to automatically draft your checking account or charge your card each month for all subsequent monthly contributions, fees and the \$45 annual administration fee due on your program year anniversary date.
- You also confirm that you are the owner of or authorized to use the account or credit card you provided in your application for enrollment.
- You understand that OneShare may change monthly contribution amounts at any time and will notify you of any such change.

☒ I have read the above payment disclosure to the member

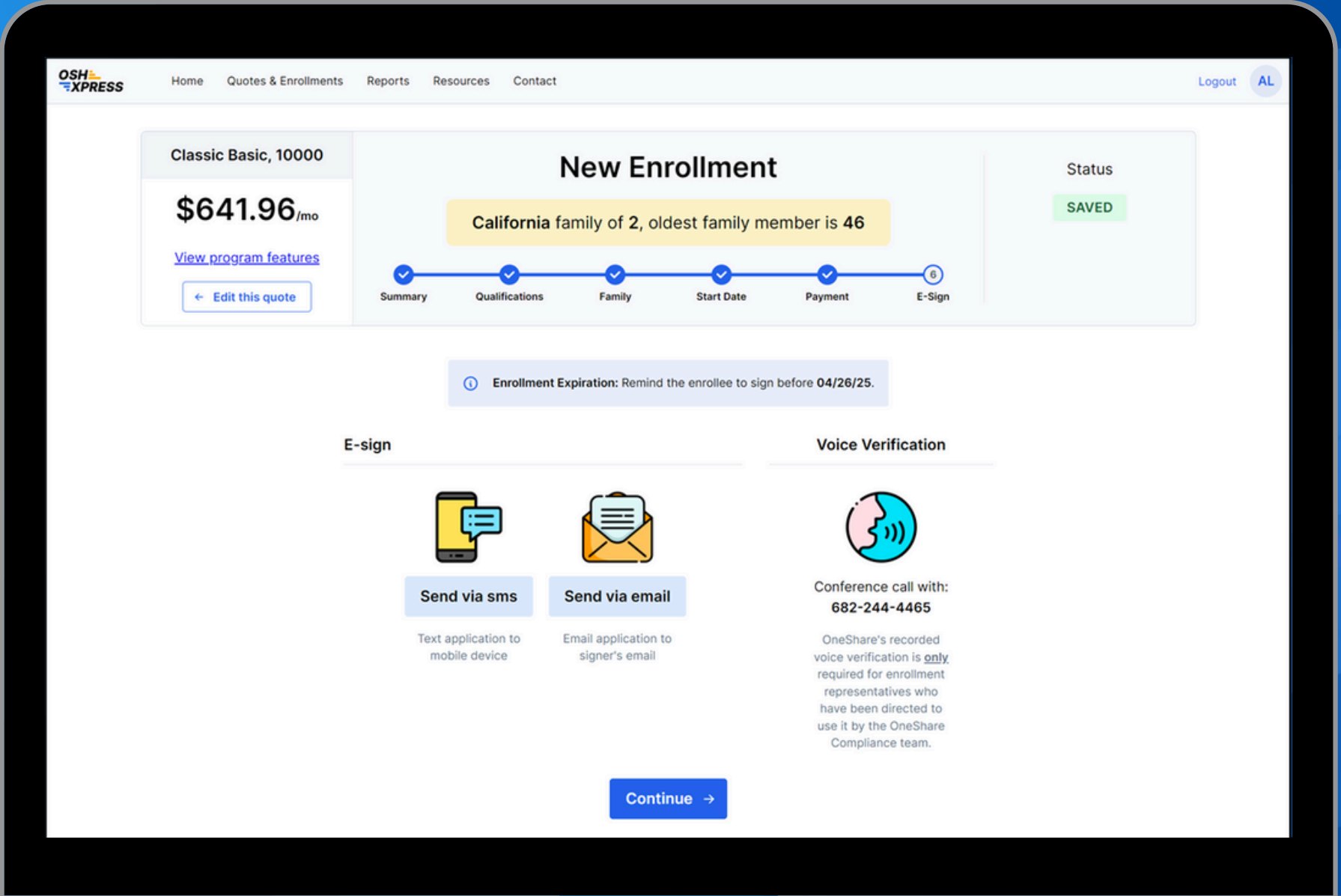
[Save & continue](#) →



Introducing Our New Enrollment Platform!



Now
Live!



Plus...
→



Introducing Our New Enrollment Platform!

OSH
EXPRESS

**Now
Live!**

The screenshot displays the OSH EXPRESS web interface for a 'New Enrollment'. The main content area shows a quote for 'Classic Basic, 10000' at a rate of '\$641.96/mo'. A progress bar indicates the enrollment steps: Summary, Qualifications, Family, Start Date, Payment, and E-Sign. A modal window titled 'E-sign via SMS' is open, prompting the user to enter the 'Signer's mobile phone number'. The modal also states: 'The enrollee may Sign With Mobile Browser and does not need to Download an App.' and provides a 'Text signing link' button. Below the modal, there are options to 'Send via sms' or 'Send via email', with a 'Continue' button at the bottom.

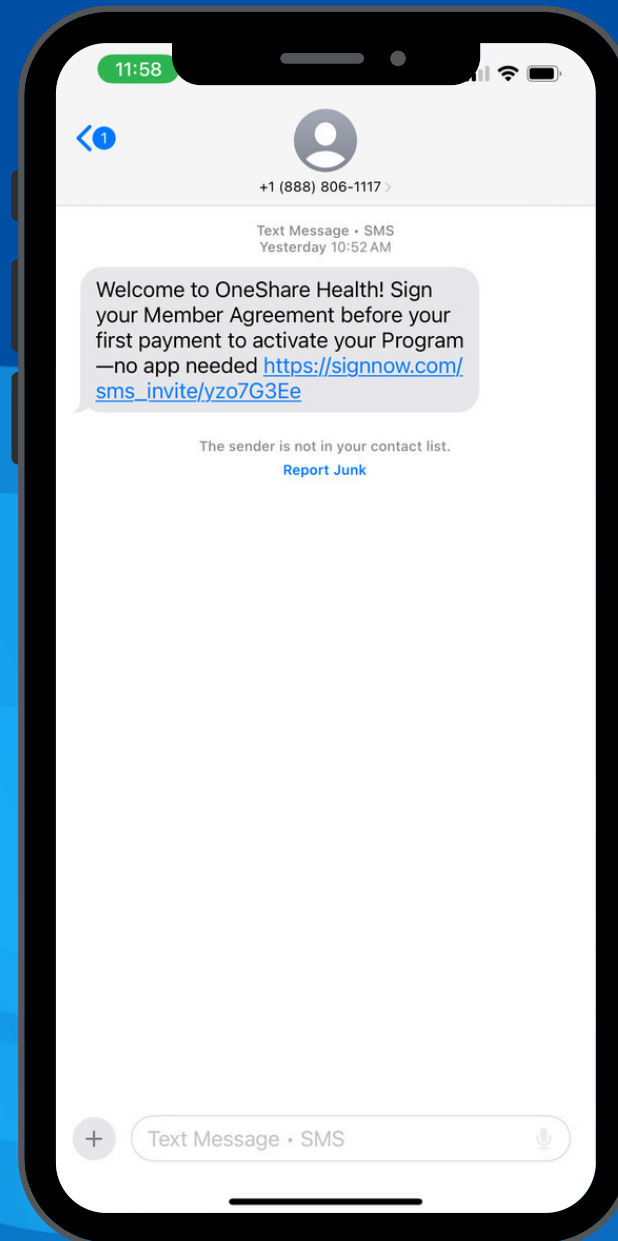
**Members
can now
sign the
agreement
via text!**



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OSH
XPRESS

**Now
Live!**



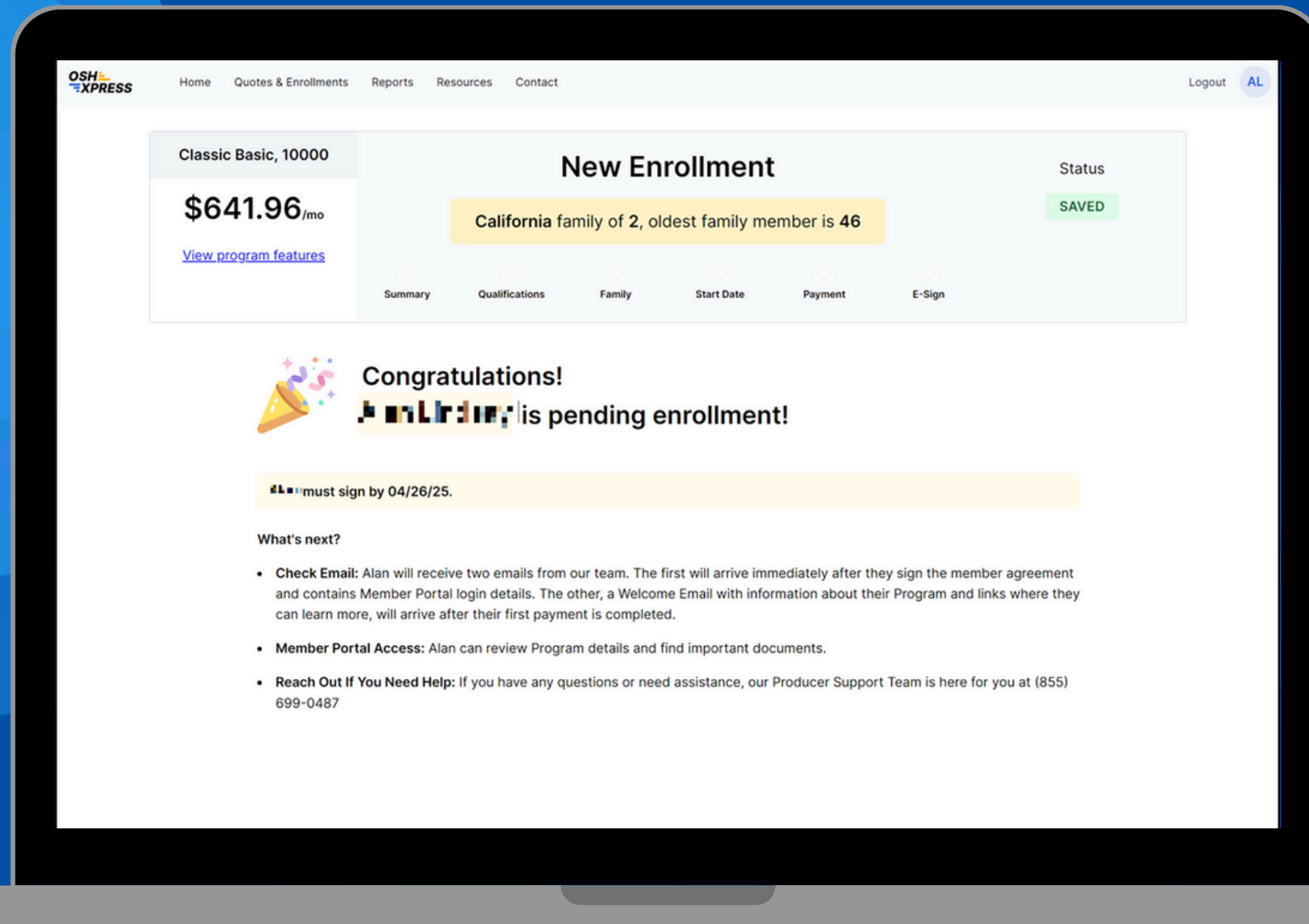
**Members
can now
sign the
agreement
via text!**



Introducing Our New Enrollment Platform!



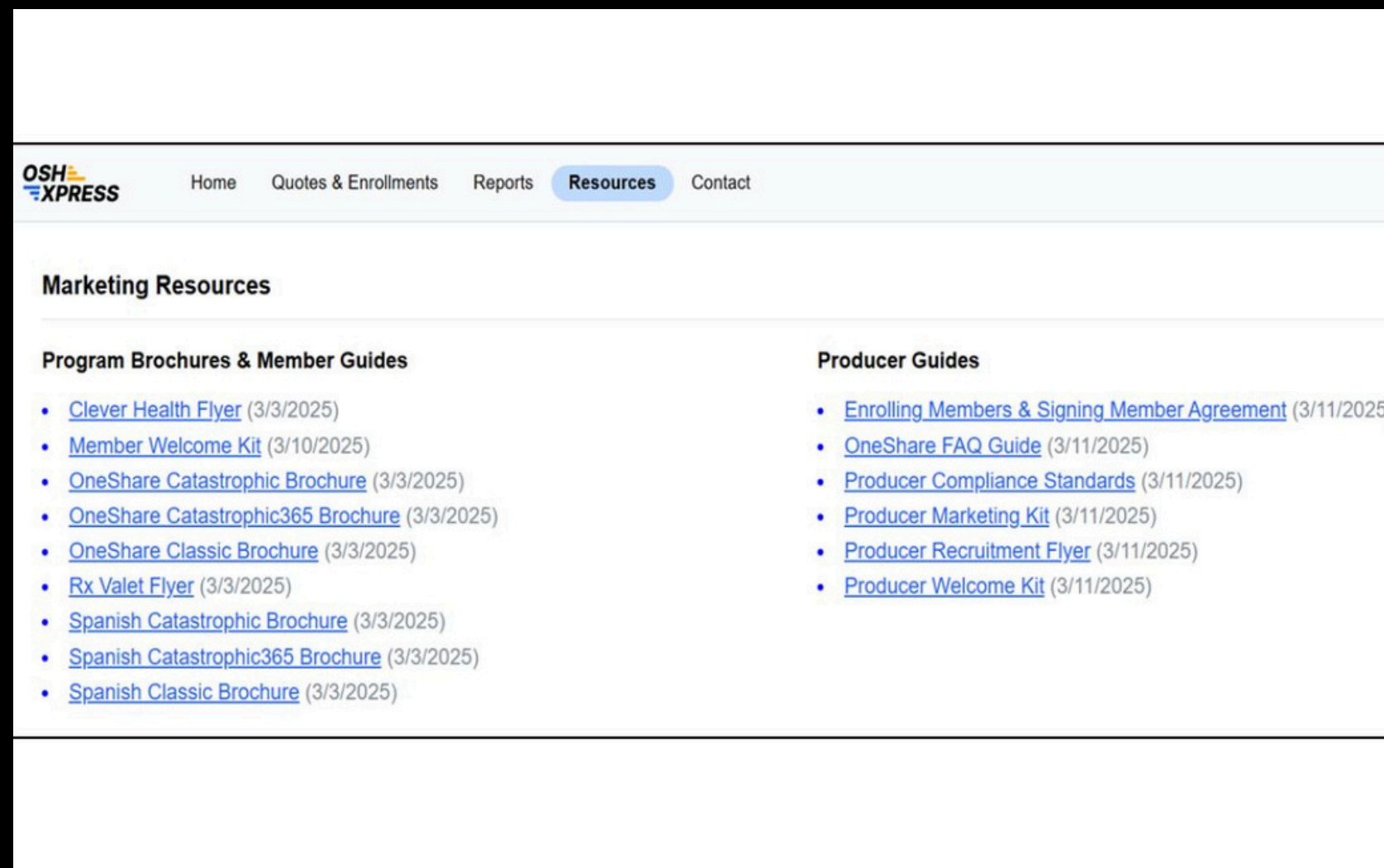
Now
Live!



Introducing Our New Enrollment Platform!



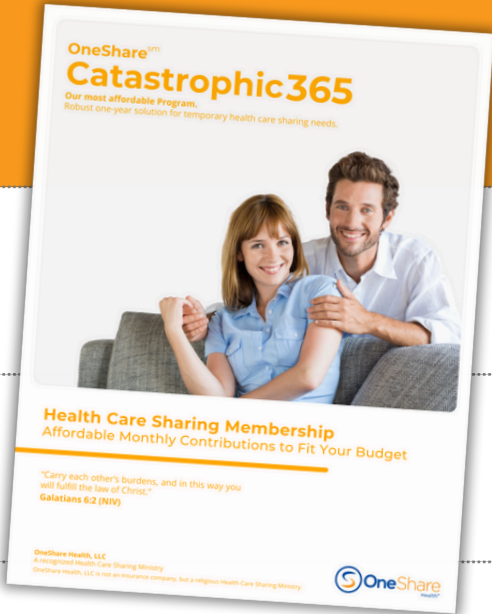
Now
Live!



OneShare Health Classic Program			
Sharing Services	Basic	Enhanced	Crown
Virtual Urgent Care (Telemedicine)	\$0 Visit 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 Emergency Room expenses under \$10,000 are subject to a Visit Fee. Emergency Room expenses \$10,000 or over are subject to ISA.		
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 Per Incident Sharing Maximum		
Hospitalization	100% Eligible after ISA Up to Per Incident Sharing Maximum		
Maternity	Not Eligible	Not Eligible	Eligible after ISA Must be conceived after Active Date
Per Incident Sharing Maximum	\$150,000	\$250,000	\$500,000
Lifetime Sharing Maximum	\$1,000,000 per Member		



OneShare Health Catastrophic & Catastrophic365 Programs



Virtual Urgent Care (Telemedicine)

\$0 Visit Fee
Available 24/7 from Active Date

Specialist

\$75 Visit Fee
Due to Hospitalization or Outpatient Surgery

Emergency Room

\$500 Visit Fee
Emergency Room expenses under \$10,000 are subject to a Visit Fee. Emergency Room expenses \$10,000 or over are subject to ISA.

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 Per Incident Sharing Maximum

Hospitalization

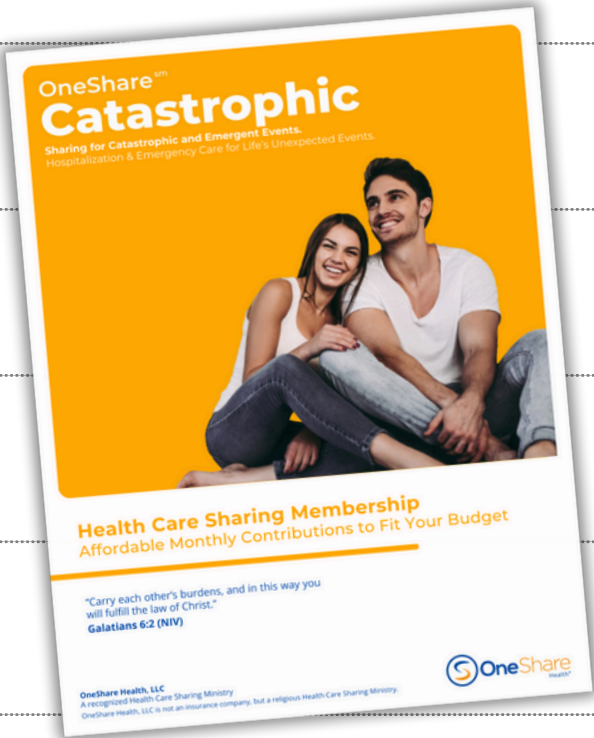
100% Eligible after ISA
Up to Per Incident Sharing Maximum

Per Incident Sharing Maximum

\$150,000 / \$250,000 / \$500,000

Lifetime Sharing Maximum

\$300,000 / \$500,000 / \$1,000,000 per Member



	OneShare™ Cat365	OneShare™ Catastrophic	OneShare™ Classic
Virtual Urgent Care (Telemedicine) ⓘ	✓	✓	✓
Mental Health Support ⓘ	✓	✓	✓
X-Rays / Labs / Diagnostics ⓘ	✓	✓	✓
Emergency Room ⓘ	✓	✓	✓
Hospitalization ⓘ	✓	✓	✓
Prescription Discount Program ⓘ	✓	✓	✓
Lifetime Sharing Maximum	✓	✓	✓
Primary Care Physician ⓘ	N/A	N/A	✓
Urgent Care Facility	N/A	N/A	✓
Preventive Services ⓘ	N/A	N/A	✓
Maternity ⓘ	N/A	N/A	✓
Per Incident Sharing Maximum	\$150,000 / \$250,000 / \$500,000	\$150,000 / \$250,000 / \$500,000	\$150,000 / \$250,000 / \$500,000





Thank You!



Producer Support
855-699-0487

producersupport@onesharehealth.com



Beth Walls
Account Executive
ewalls@onesharehealth.com

*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.*