

## Catastrophic365 Program Producer FAQs

### Question: What is the application fee?

**Answer:** To reduce the cost to the member, the application fee is only \$25, all of which is retained by OneShare Health.

### Question: What is the duration of the Catastrophic365 Program and when will it expire?

**Answer:** The Catastrophic365 Program is a 12-month Program and will expire the day before the anniversary date.

### Question: Is the Member locked in for 12-months, or can they cancel at any time?

**Answer:** The Member can cancel at any time and is not locked in for 12-months.

### Question: Can a Member Re-Enroll?

**Answer:** Yes, a Member can re-enroll as many times as they like. However, a Member's Lifetime Sharing Maximum will never reset. For example: a Member with a \$1,000,000 Lifetime Sharing Maximum can not exceed that amount in sharing regardless of how many times they re-enroll.

### Question: Does the lifetime sharing accumulate from Program to Program?

**Answer:** Yes.

### Question: Does the Catastrophic365 Program have the same waiting periods as the Catastrophic and Classic Programs?

**Answer:** Yes, except Pre-Existing Conditions are never Eligible for Sharing on the Catastrophic365 Program.

### Question: If a Member is diagnosed with a new condition on the Catastrophic 365 Program will that diagnosis be considered pre-existing if they re-enroll?

**Answer:** Yes, any conditions diagnosed during the 12 months of their current Catastrophic 365 Program will be considered pre-existing when they re-enroll into another Catastrophic 365 Program or a Catastrophic or Classic Program.

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**Question: Will the waiting periods reset each time a Member re-enrolls?**

**Answer:** Yes, waiting periods will reset when a Member re-enrolls into a Catastrophic365 Program or a Catastrophic or Classic Program.

**Question: Can a dependent who turns 27 on the Catastrophic365 stay on the Program until the expiration date?**

**Answer:** Yes, unlike other Programs, a Dependent who turns 27 while on the Catastrophic365 Program will stay on until expiration. If they would then like to re-enroll, the Dependent must enroll on their own Program.

**Question: Can the Primary or Dependent who turns 65 on the Catastrophic365 Program stay on the Program until the expiration date?**

**Answer:** No, the Membership will terminate at the end of the billing cycle in which the Member attains age 65. If the Membership is Primary + 1 or Family, the Member will fall off the Catastrophic365 Program at the end of the billing cycle in which the Member attains age 65.

**Question: Can Members enrolled in the Catastrophic365 have their Monthly Contribution amount go up during their Program, or will it remain fixed?**

**Answer:** Catastrophic365 Members will have a fixed Monthly Contribution amount during their Program, but could have a different amount if they re-enroll.