



Select+ for Teams



Sedera Medical Cost Sharing Overview

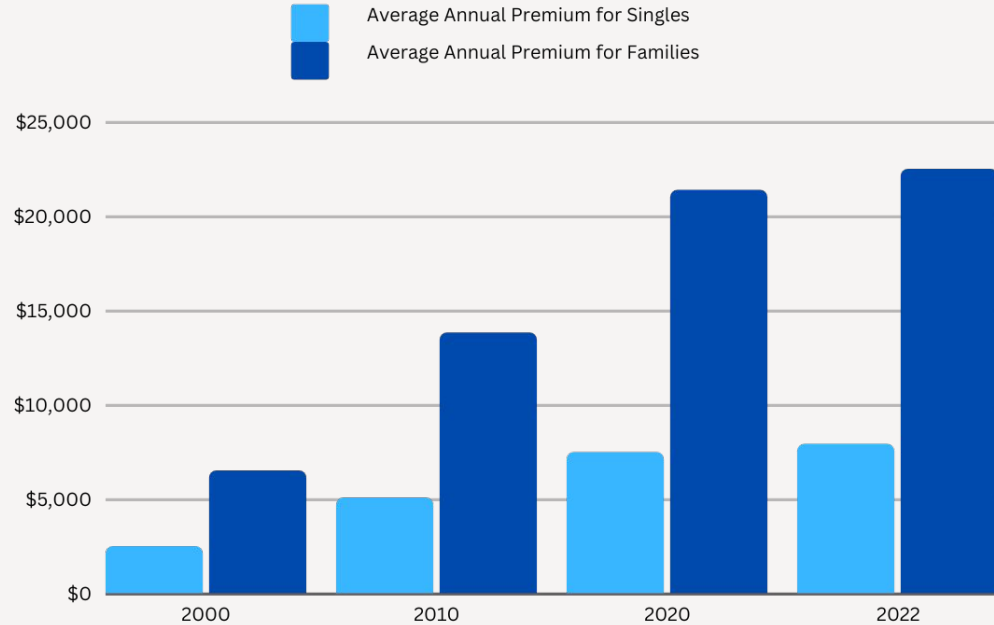
The Problem

“As inflation continues to grow . . . we could potentially observe a higher increase in average premiums for 2023 than we have seen in recent years.”²

The **cost** of health insurance premiums, deductibles and out-of-pocket expenses **continues to rise.**

Consumers and **employers are struggling** to manage budgets, manage healthcare and navigate an increasingly complex healthcare system.

100 million people in America are saddled with **healthcare debt.**¹



¹KHN 2022: 100 Million People in America Are Saddled With Health Care Debt,

<https://khn.org/news/article/diagnosis-debt-investigation-100-million-americans-hidden-medical-debt/>

²KFF Employer Health Benefits Survey, 2022: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012 and 2017

<https://www.kff.org/report-section/ehbs-2022-summary-of-findings/>

<https://www.kff.org/interactive/premiums-and-worker-contributions-among-workers-covered-by-employer-sponsored-coverage-1999-2020/#/?compare=true&coverageGroupComp=family&startYear=2000>

The Solution

Sedera is a **Medical Cost Sharing Community** made up of Members who share the cost of large medical expenses.

We **empower** Members **with tools and resources** to lower the cost of healthcare.

We provide **affordability, price transparency, freedom of choice and peace of mind.**



Sedera is not Insurance. It's Better.



Control Your Costs



Choose Value-Driven Care



Get Real Support

The Burden of Medical Bankruptcy

Heart Disease Bankrupted Him Once, Now He Faces Another \$10,000 Medical Bill*



Matthew Fentress was diagnosed with heart disease that developed after a bout of the flu in 2014. His condition worsened three years later, and he had to declare bankruptcy when he couldn't afford his medical bills, despite having insurance.

- *Meg Vogel for KHN*

*Ungar, Laura. "Heart Disease Bankrupted Him Once. Now He Faces Another \$10,000 Medical Bill" *NPR*, NPR, 25 Sept. 2020, <https://www.npr.org/sections/health-shots/2020/09/25/916514499/heart-disease-bankrupted-him-once-now-he-faces-another-10-000-medical-bill>.

The Burden of Medical Bankruptcy (Pt.2)



THE BREAKDOWN

When he uses health providers within his insurer's network, his **annual deductible is \$1,500**, plus coinsurance. His **annual out-of-pocket maximum is \$7,900** — **more than a quarter of his annual salary.**

Fentress owed around \$5,000 after his 2017 hospitalization at Baptist Health Louisville. He set up a monthly payment plan, but says he was sent to collections after missing a \$150 payment. **He declared bankruptcy after the hospital sued him.**

In Fentress' case, the \$10,092 he owed the hospital was more than a third of what his insurer paid for his care. **The majority of his debt — \$8,271.56 — was coinsurance, about 20% of the bill, which he must pay after meeting his deductible.**

Market Innovators



Real Life Medical Example

A family's child had a persistent ear infection. Their health insurance deductible was \$5,000 per family member.

Care for the child required:

- A series of antibiotics and booster injections.
- Visit with an ENT specialist who inserted tubes in the child's ear at a local hospital.



Price Comparison

Individual: Health Insurance vs Medical Cost Sharing

Health Insurance - \$5,000 Deductible

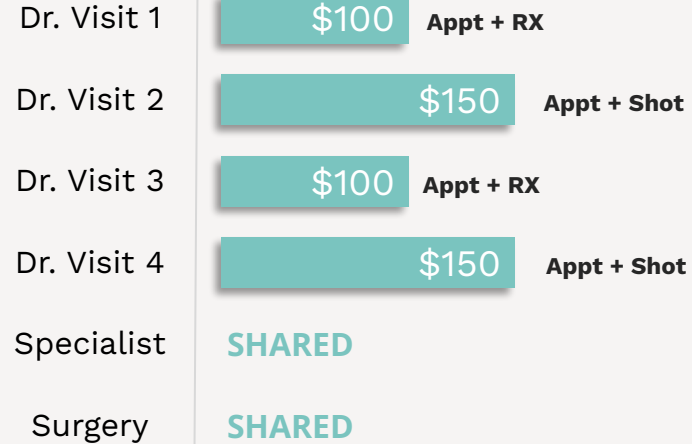


\$2,525

\$21,000

\$23,525

Medical Cost Sharing - \$500 IUA



Patient
out-of-pocket
+
Annual Costs

\$500

\$8,500

Total

\$9,000



The Sedera Way

Sedera Membership

Sedera provides a best-in-class Medical Cost Sharing experience and is inclusive — welcoming people from all walks of life who commit to the ethical beliefs and principles of the Community.

Principles, Commitments & Individual Responsibility

Sedera Members are active and engaged participants in their healthcare decision-making, dedicated to a healthy lifestyle, and united by shared values. They shop for the best care, at the best price.



Affordability:

Monthly contributions and 5 IUA choices to fit any budget.
\$500, \$1,500, \$1,000, \$2,500, \$5,000



Price Transparency:

As cash pay patients, Members know the cost of care, before receiving it.



Freedom of Choice:

No network restrictions, we go where you go, world-wide.



Consistency:

No ties to employment.

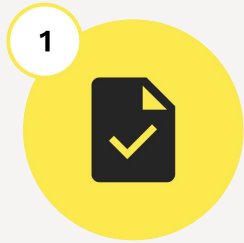
Sedera Medical Cost Sharing is not insurance and is NOT issued or offered by an insurance company. In order to participate in the membership, Members are required to agree to the Sedera Ethical Beliefs and Principles and Commitments. Membership in the Sedera Medical Cost Sharing Community, by and of itself, does NOT make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.

Sedera by the Numbers

Dollars Shared: \$119 Million+

Dollars Saved: \$146 Million+

How Sedera Medical Cost Sharing Works



1

Select an IUA, the amount you're comfortable paying without Community funds.



2

Open a bank account to share funds with the Community.



3

When you have a Need*, open a Needs Case in your Member Portal.



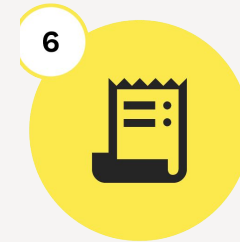
4

Shop for the treatment and value-driven provider of your choice.



5

Receive Community funds that exceed your IUA. Only pay 3 IUAs per membership year.



6

Pay your provider with funds from the Community.

*A Need is one or more Medical Bills caused by an injury, illness, or medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

Sharing Rules

General Medical

Services provided for:

- Medical incidents
- Injuries
- Illnesses

Continue for Sharing Rules for specific medical situations



And receiving treatment from:

- Licensed medical providers
- Emergency rooms
- Urgent care centers
- Hospitals
- Outpatient surgery centers (for physician ordered treatments)
- Diagnostic facilities
- Specialists

Tobacco/Vape Sharing Rules

Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users* contribute an **additional \$75.00 per month**.

If the Member is a Tobacco/Vape User and **age 50 or older**, then the Medical Needs for that Member are **limited to \$25,000** for certain related illnesses.**



*A Member is considered a Tobacco/Vape User if they engage in regular usage 12 months prior to when their membership starts.

**Conditions related to tobacco and vape: Respiratory disease, vascular disease, stroke, cancer, oral disease, esophageal disease, peptic ulcers.

Pre-existing Conditions Sharing Rules

Conditions for which symptoms and/or treatment existed **within 36 months** prior to membership.

- **Year 1:** No cost sharing for the condition
- **Year 2:** A **\$25,000** sharing limit for the condition
- **Year 3:** A **\$50,000** sharing limit for the condition
- **Year 4:** Condition eligible for full sharing



Individuals are not excluded from the Sedera Community due to pre-existing conditions.

Medication Sharing Rules



Regular, routine medicines (“Maintenance”)

- Sharing eligible for **first 120 days** following a *new* diagnosis

Hospital administered medications

- Fully shareable as part of an eligible Need

Medicines to recover from illness or injury (“Curative”)

- Fully shareable as part of an eligible Need

Maternity Sharing Rules

Maternity specific Initial Unshareable Amount applies: **2x the Member's selected IUA** up to a **maximum of \$5,000.***

Newborn members must be added to a household no later than **30 days after birth** to be eligible for shared funds.



*For pregnancies that begin after the membership Effective Date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership Effective Date, sharing is limited.

Preventive Care Sharing Rules



Members are responsible for preventive care costs,* other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations by schedule **to age 18**
- Annual flu vaccine for **all ages**

*Subject to the applicable Sedera Membership Guidelines for age, membership period, and/or monetary limits for certain preventative care, and only if the Member does not have access to preventative care through another responsible payor.

Will My Medical Expense Be Shared?



Is a medical necessity



Meets Membership Guidelines



Performed by a licensed Medical Professional



Has been submitted within 6 months from Date of Service

Subject to the applicable Sedera Membership Guidelines. For more specifics around sharing guidelines refer to:

<https://sedera.community/selectplus-guidelines>

Sedera Member Resources

Get Real Support

Speak with a real, live expert who can answer your questions and walk you through the process.

Sedera Members Services helps Members:

- Shop for the best prices for medical services
- Understand the Medical Cost Sharing Guidelines
- Navigate the Needs Case process



Savvos Cash Pay Marketplace



Savvos is the nation's largest marketplace of affordable cash prices for shoppable medical care, imaging, outpatient surgery, labs, and more.

By using Savvos, Sedera Members are able to:

- Find reduced costs on medical procedures, saving up to 90% compared to local hospital prices
- Pay just once for all provider services for a procedure
- Communicate with Sedera Member Services, medical professionals, and Savvos all in one message center.



Members using Savvos
are eligible for a
reduction of their IUA!

Medical Shopping Concierge



Medical Shopping Concierge helps members shop for local, **value-driven prices** on office visits and smaller diagnostics such as X-rays, ultrasounds, and medications.

- Members request a list of providers, procedures, and/or prescriptions.
- Sedera provides a list of fairly priced, local recommendations within 3-5 days.
- Members compare these options to find the right fit.

We shop the best value, quality, and price for most things in life - shouldn't healthcare be the same?

The Rx Marketplace*



Prescription Medication Discounts

- Navigate over **67,000 pharmacies** to find the best prices on your medications
- **Save up to 80% or more**
- Find quality and certified pharmaceutical brands
- Pet medication discounts available

Free for Members!

*This product is not owned, operated, serviced or maintained by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES ON THE RXMARKETPLACE

24/7 Telemedicine*

Common Illnesses Unlimited Access, No Fee

- **Receive prescriptions and treatments** for conditions like:
 - Flu
 - Allergies
 - Bronchitis
 - Sinus and Respiratory infections
 - Rashes
 - And more

Behavioral Health & Dermatology Additional Fee

- **Confidential 1:1 Counseling for:**
 - Depression, anxiety, stress
 - Marital or family issues
 - And more
- **Dermatology**
 - Upload images of skin condition
 - Get diagnosis and personalized treatment plan

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The Sedera Promise



**There's a better way to pay
for healthcare — Sadera.**

Sedera Medical Cost Sharing in Action

\$119M+

Community
funds Shared

\$146M+

Dollars
Saved

\$0

Profit Incentive to
NOT Share
in Needs Cases

35 Days

Avg. Time per
Medical Bill*
Shared

As of July 2023

*Subject to the applicable Sedera Membership Guidelines.

Sedera Satisfaction

Our Members are

14x more likely to recommend Sedera

than health insurance*



*Based on Net Promoter Score of 28 as calculated in <https://www.netpromoter.com/know/>; industry published in <https://customer.guru/net-promoter-score/industry/health-care-insurance-and-managed-care>; when compared to health insurance customers.⁴³

Hear It From Our Members

Larry from AZ

“Absolutely the best experience we have ever had with medical bills.”

Hayle from TX

“Sedera has been amazing to work with. Their system for processing needs is easy to use. We are happy with the service we have received!”

***Business Owner
Kimberly from OK***

"It is incredible to take control of your health and pay reasonable amounts for healthcare. We are so pleased we made the move from traditional healthcare to Sedera."



Member Video Stories



Jeff & Ashley

Sedera Members who have found comfort in knowing there is another way to manage healthcare.



Dr. Aiken, DPC

Finding beauty with consumer empowerment made simple.

Sedera Pricing Sample

SELECT+ for Teams Monthly Contributions

SELECT+ for Teams Initial Unshareable Amount (IUA)*					
Ages 30+	\$500 IUA	\$1,000 IUA	\$1,500 IUA	\$2,500 IUA	\$5,000 IUA
Member Only	\$337	\$239	\$212	\$194	\$181
Member + Spouse	\$721	\$497	\$437	\$397	\$367
Member + Child(ren)	\$651	\$453	\$402	\$365	\$339
Member + Family	\$1,029	\$711	\$627	\$569	\$527

SAMPLE - SELECT+ Organization Member Ages 30+ Only*

*Prices in effect as of 10/1/22. Prices may vary depending on age and membership type.

Thank You



Sedera



[sedera.com](https://www.sedera.com)



800.473.5472

DISCLAIMER: The Sedera Medical Cost Sharing Community is not an insurance company and the Sedera Medical Cost Sharing membership is not issued or offered by an insurance company. Whether any Member chooses to send monetary assistance to you and/or your household to help with your medical expenses will be totally voluntary and neither you nor the Sedera Medical Cost Sharing Community has any right to compel payment of medical cost sharing costs from any Member or household. The Sedera membership is not and should never be considered to be or to be like a group insurance policy or an individual insurance policy. The Sedera Medical Cost Sharing Community is not an employee welfare benefit plan, an employer sponsored health plan, or multiple employer welfare association (MEWA). Whether you receive any money for medical expenses, or whether or not this membership continues to operate, you as the Member will always remain liable for your unpaid medical expenses and do not have any legal right to seek reimbursement or indemnification for any such expenses from the Sedera Medical Cost Sharing Community or any other member or household. This is not a legally binding agreement to reimburse or indemnify you for the medical expenses you incur, but is an opportunity for you to assist other members in need, and when you are in need, to present your medical bills to other Members as outlined in these guidelines. There is no guarantee of payment of medical expenses by the Sedera Medical Cost Sharing Community or other Members. The financial assistance you may receive will come from other Members and/or households, and not from the Sedera Medical Cost Sharing Community. The sharing of medical expenses is completely dependent on and only possible through the contributions of Members and therefore the corresponding medical expense requests by Members could result in sharing being prorated or unavailable for a given month.

Appendix

Sedera Basics

A **“Need”** is one or more **Medical Bills** caused by an injury, illness, or medical event to an eligible Member.

The **Initial Unshareable Amount (IUA)** is the **amount you feel comfortable paying** on your own without help from the Community. (\$500, \$1,000, \$1,500, \$2,500, \$5,000)

Needs Cases that exceed your IUA are eligible to receive shared funds from the Sedera Community.*

You are subject to a **maximum of 3 IUAs per Membership year**, the 4th is fully shareable without IUA.*

*Subject to the applicable Sedera Membership Guidelines.



Product Pairing Strategies



Sedera Memberships can be supplemented with a variety of healthcare coverage products.

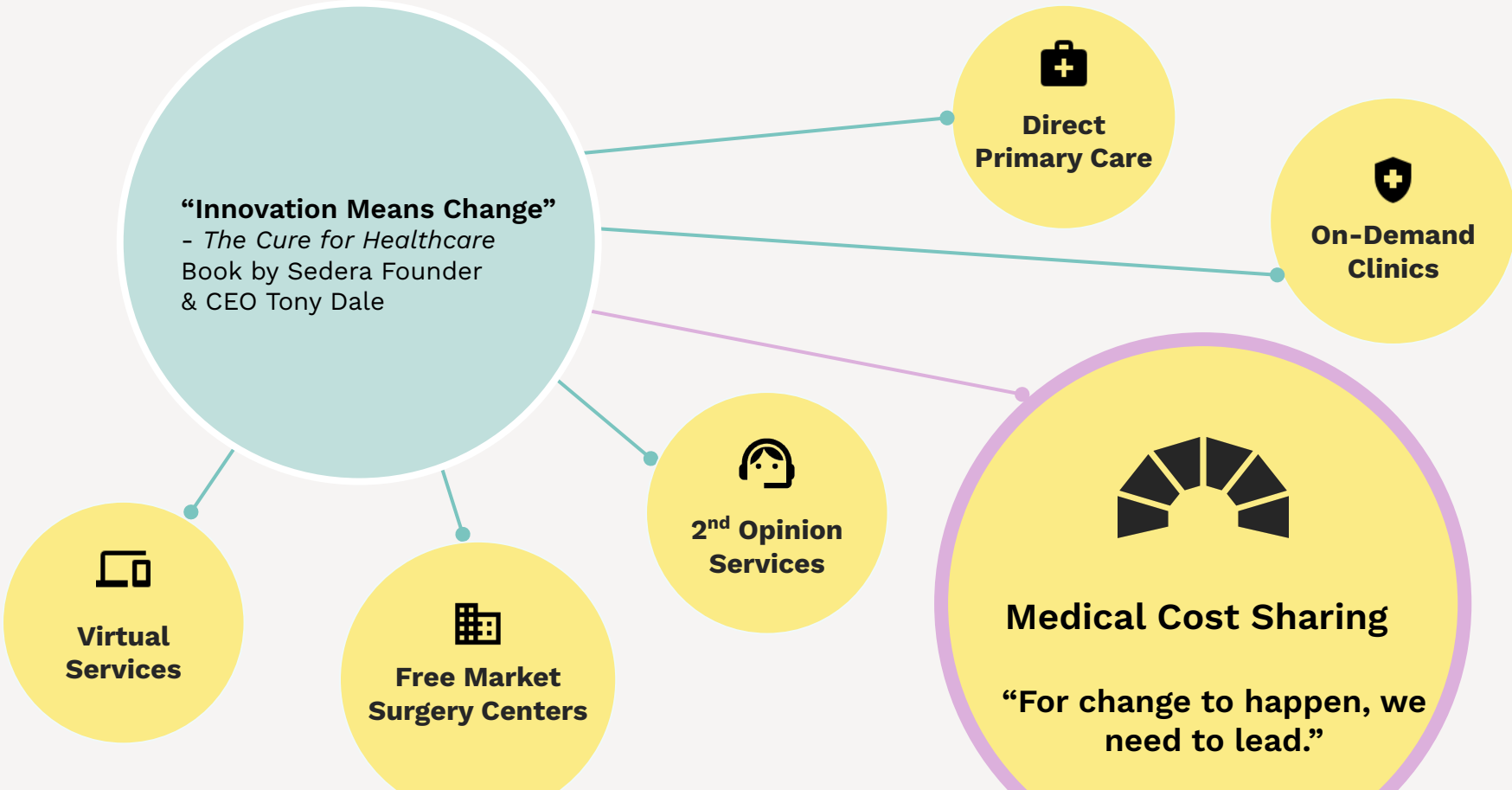
These **Product Pairings** contribute to a holistic healthcare solution that can help to meet Members' specific wants and needs.



Product Pairing Examples

- Basic Minimum Essential Coverage (MEC)
- High Deductible Health Plan (HDHP)
- Robust Co-pay MEC
- Virtual Primary Care (VPC)
- Direct Primary Care (DPC)
- Group Insurance
- Individual Coverage Health Reimbursement Arrangement (ICHRA)

Healthcare Free Market Innovators



The Power of Sedera + Direct Primary Care (DPC)



Direct Primary Care is a subscription-based membership which offers consistent and personalized primary and preventive care for a monthly fee.

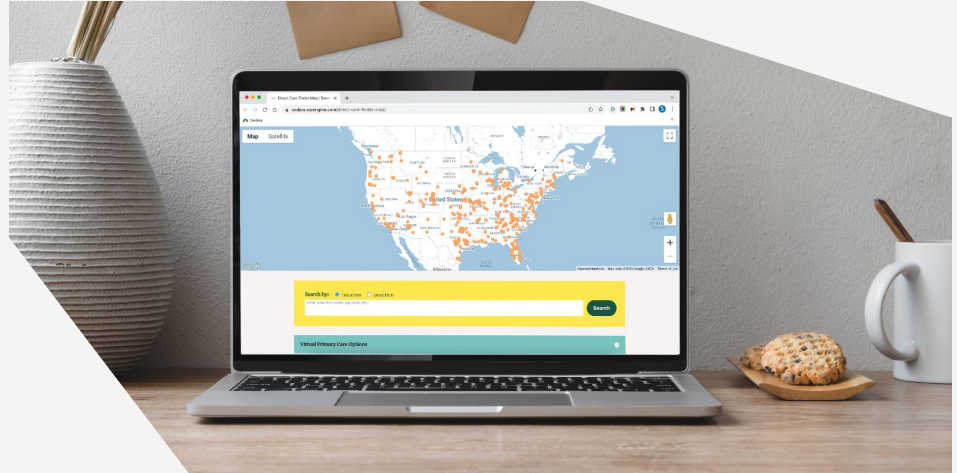


Pairing a DPC Membership with Sedera Medical Cost Sharing provides a complete solution for routine day-to-day care, as well as support for large, unexpected medical expenses.



Ask about our exclusive DPC Discount!

Use the Sedera **Direct Care Finder** on our **website** to easily search for DPC practices in your area. [Click here](#)



*Sedera does not offer DPC Services. While Sedera makes reasonable efforts to ensure that the information offered through its website is accurate - Sedera makes no warranty or guarantee regarding the information contained on this resource, as it is intended to be a tool for Members of the Sedera Medical Cost Sharing Community. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES