



Sedera

ACCESS Membership Guidelines

Medical Cost Sharing for
Families and Individuals



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*Guidelines are subject to change

What is Sedera?

Welcome to the Sedera Medical Cost Sharing Community!

It's no secret that America's healthcare system has problems. Health care costs are increasingly unaffordable for ordinary people. Health insurance often limits people's access to providers of their choice. Costs lack transparency and providers lack accountability. These problems make people feel frustrated, confined, and overwhelmed; but it doesn't need to be this way.

That is why Sedera was created.

Sedera is a Medical Cost Sharing community, providing businesses and families a new approach to manage their health care needs. Sedera members join a community of like-minded individuals who are committed to leading a healthy lifestyle and want to be active and engaged participants in their health care decision making.

Members of the Sedera Medical Cost Sharing Community remain responsible for paying their own healthcare costs. But, if these healthcare costs are shareable as agreed to and outlined in the community's guidelines, the other members of the community can contribute funds to partially offset these healthcare costs. This Sedera model is built on the legacy of the faith-based medical cost sharing platform and borrows from the best innovations of the modern sharing economy.

Sedera promotes open access to healthcare, and it gives members the freedom to choose their medical providers. There is no provider network. Instead, Sedera Inc., the entity that services the community, works with members to seek cost savings, help obtain more transparency from medical professionals, and provide caring customer service.

Sedera's goal is to provide exceptional service to members of our community, reduce their healthcare costs and empower them to lead healthier lives. Together, we are tapping the power of community to create a new normal in healthcare.



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Key Terms

<i>Sedera Term</i>	<i>Definition</i>
Ancillary Member Services (AMS)	Ancillary Member Services (AMS') are the portion of peripheral services that are made available to members via their relationship with Sedera MCS Community. AMS' are designed to enhance the membership experience, as well as reduce costs.
Application Date	The date a Member's application/enrollment is completed and received by Sedera for membership in the Sedera Medical Cost Sharing Community. This date may be different from the Start Date.
Benevolence Organization	An organization whose primary purpose is to care for the needs of the persons/members who make up the membership.
Community Stewardship Board (CSB)	A board comprised of senior Sedera, Inc. personnel, including medical professionals, tasked with reviewing the application and/or interpretation of the Guidelines by the Needs Coordinating Team.
Dependent	A minor under the age of 18 or an unmarried individual between the ages of 18-26 who is a natural offspring, stepchild, adopted child, or otherwise under legal guardianship of a Member. Please see Section 2 for more details.
Expert Second Opinion Program	A consultation with a medical expert, other than the patient's current doctor, in order to confirm the diagnosis/treatment plan or gain new perspective on available treatment alternatives.
Household	A term used to describe the individual and/or family unit participating in the Sedera Medical Cost Sharing Membership that encompasses all Membership types including Member Only, Member+Spouse, Member+Child(ren), and Member+Family.
Initial Unshareable Amount (IUA)	The specified financial amount (in dollars) that members are required to carry on their own prior to any amount that may be eligible for sharing. The IUA is applied on a per Need basis.
Life Change Event (LCE)	A life event that allows for a Member to make changes to certain aspects of the Member's Sedera Membership outside of the Member's standard yearly renewal period. Please see Section 2 for more details on the LCE
Maximum Shareable Amount	Certain medical conditions have a maximum dollar amount (limit) that can be shared for any one need as described in the Guidelines.
Medical Cost Sharing (MCS) / Health Care Sharing	A membership-based non-insurance arrangement established for the purpose of sharing legitimate medical expenses between members.
Medical Necessity	The accepted health care services and supplies that are appropriate to the evaluation and treatment of a disease, condition, illness or injury and consistent with the applicable standard of care, and supervised by clinical professionals working within their scope of practice.
Member	A person, or Dependent thereof, who has agreed in writing to abide by the requirements of the membership organization and is thereby eligible to participate in the sharing of medical Needs with other members.
Membership	Term applies universally to member businesses, member organizations and/or members, depending on context used.
Member Advisor	A Sedera, Inc. team member dedicated to assisting Members. Sedera Member Advisors can be reached at 1-855-973-3372.

Member Business/ Sponsoring Entity	A participating employer/organization that wishes to provide access to the Sedera Medical Cost Sharing membership, Member Businesses/Sponsoring Entities agree to promote and participate in the MCS membership including making appropriate monthly share contributions to the benevolence fund administrated by Sedera, Inc. on behalf of their participating employees/members and Dependents (members).
Membership Requirements	The required principles and ongoing behavioral code attested to by members as required for membership.
Membership Year	The effective period of time in which a member is eligible for Ancillary Member Services, patient advocacy and participation in medical cost sharing. The Membership Year begins on the Start Date of membership and continues until the one-year anniversary of that date.
Minimum Essential Coverage (MEC)	Minimum Essential Coverage (MEC) is a requirement of the Affordable Care Act. Membership in the Sedera Medical Cost Sharing Community does not provide Minimum Essential Coverage as required by any federal or state law.
Monthly Share	The monthly monetary allotment contributed to the benevolence fund facilitated by Sedera for participating members in order to remain an active member.
Need	One or more shareable medical expenses caused by an injury or illness to an eligible Member that exceeds the Member's Initial Unshareable Amount (IUA).
Patient Advocate/ Advocacy	<p>When a member incurs large, out-of-pocket medical bills, their Member Services Representative will assign a dedicated Patient Advocate to work directly with the member's healthcare providers to help reduce their medical bills.</p> <p>The Patient Advocate works proactively and positively with all involved to gain a solution — providers, facilities, hospitals, and the Member themselves. The Sedera, Inc. team works person-to-person to make it happen. A Member's advocate can help lower the patient's portion of the medical bills to something more manageable.</p>
Pre-existing Medical Conditions	Any medical condition that existed prior to membership (diagnosed, suspected or producing observable signs or symptoms) is considered a Pre-existing Medical Condition. Needs that result from Pre-existing Medical Conditions are subject to sharing limitations (as presented in these Guidelines) <u>unless</u> 36 months immediately prior to membership effective date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed. Please see Section 7 for the more detailed explanation.
Proration	If shareable needs are ever significantly greater than shares available in any given month, Sedera, Inc. may prorate the needs amount requested for medical expenses. This involves an across the board percentage reduction of needs payments but does not necessarily mean that all member needs will not be met in that month.
Routine Medical Care	Includes medical examinations and tests that doctors provide to patients who are healthy, as far as they know, in order to screen them for medical issues that may not yet be causing symptoms. Also includes medical services that are prescribed on a regularly scheduled basis for the purpose of screening and monitoring known risk situations or cured medical conditions, e.g. biennially, annually, semi-annually.
Shareable Amount	The amount of the need request that remains after the member's Initial Unshareable Amount (IUA) has been satisfied and falls within the Guidelines for sharing within the membership.
Sharing / Shareable	An eligible need that meets the requirements as determined by the Sedera Membership Guidelines and current membership.
Start Date	The date an applicant/Member starts their membership in the Sedera Medical Cost Sharing Community. This date may be different from the Application Date.
Tobacco/Vape User	A Member who engages in regular use of cigarettes, cigars, pipes, smokeless tobacco, e-cigarettes, nicotine products, and vaping products.

Unshareable Amount(s)	A medical expense incurred by a member that is not shareable for one or more of the following reasons; violation of member responsibilities, non-current membership status, or any other condition that is excluded by the Guidelines.
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Organization and Membership

The Sedera Medical Cost Sharing Community (“Sedera MCS Community”) is a membership-based non-insurance community of like-minded individuals established for the purpose of sharing legitimate healthcare expenses between members, as more particularly described in these Membership Guidelines. Sedera, Inc. facilitates and services the Sedera MCS Community by providing member management, member services, and managing monthly member contributions. Sedera, Inc. also facilitates the sharing of medical costs between participating members of the Sedera MCS Community. The Sedera MCS Community is modeled after a number of proven and highly successful health care sharing ministries that have facilitated the sharing of their members’ healthcare expenses for more than two decades within the confines of the Christian community. The actual sharing model has its roots philosophically in religious movements that can be traced back to the time of Christ.

Sedera, Inc. is a Delaware corporation founded in response to the urgent need of people to find affordable ways to help with their healthcare costs. Sedera Inc.’s founders have been deeply involved in issues of medical cost containment for the past 22 years, working with clients all around the country with members across the United States. Sedera’s administrative offices are located in Austin, Texas. Sedera Inc.’s purpose is to administer a benevolence organization designed to assist its members in the sharing of legitimate medical expenses by and for the exclusive use of its members.

Sedera, Inc.’s emphasis is on facilitating community for its members through the sharing of their financial needs, and by encouraging one another with practical tools to maintain their health. The Sedera MCS Community members willingly assist one another with healthcare costs through voluntary monthly giving.

Membership in the Sedera MCS Community, by and of itself, is not qualifying coverage as defined by the Affordable Care Act (ACA). However, some third party affiliates provide other solutions that satisfy the ACA or state law requirements without compromising the moral and/or spiritual beliefs of the Sedera MCS Community members.*

Participating member households are required to abide by the Sedera Membership Guidelines, as set forth in this document. Memberships are not refused on the basis of the health status of individual members, although medical conditions that existed prior to membership may be limited or excluded from sharing.

No one is denied membership based on Pre-existing Medical Conditions, but any conditions that existed prior to membership would not be shareable with the community until certain membership longevity requirements are met.

*Any group self-insurance plan is not provided by or affiliated with Sedera, Inc.. It is typically administered by a Third Party Administrator.

Disclaimers

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA, INC. HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. 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.

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 SEDERA, INC. OR ANY OTHER MEMBER OR SPONSORING ENTITY.** 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 AND SPONSORING ENTITIES AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR SPONSORING ENTITIES, AND NOT FROM SEDERA, INC.



The Concept Behind Sedera

We've established that the Sedera MCS Community is not a health insurance plan, so why do people choose to participate? The answer is both informative and compelling...

First, understanding the Sedera Medical Cost Sharing membership only requires a person to reflect on how they treat their own family and neighbors when they're in need. Americans are world renowned as a compassionate and generous people. We take care of our families and friends. When a mother, dad, brother or sister reaches out in need, with glad and compassionate hearts, we help. Likewise, when a good neighbor needs a helping hand, we help. It's what we do, and what makes us, as a people, unique and admired throughout the world. This fundamental concept forms the basis for medical cost sharing; people directly helping people in need.

The second principle is that of personal responsibility. In a nation of laws and consequences, personal responsibility is an obligation of the entire citizenry. Accordingly, we believe those who are health conscious and strive for and balanced lives should be rewarded for doing so. In virtually every aspect of health-conscious peoples' lives the advantages are plentiful—the exception being health insurance. Conversely, people who don't live carefully, taking known health risks through their own choices and personal behaviors, prosper greatly from the current healthcare system leaving the "careful" people to essentially pick up the tab. We believe this is a fundamental flaw in the U.S. health insurance system.

Lastly, the quest for freedom trumps all amongst American virtues. Freedom resounds throughout our founding documents. The Sedera MCS Community membership promotes freedom of choice. It promotes and supports our member's ability to choose their own doctors and health care facilities, as well as enabling the freedom to choose their personal strategy in dealing with their medical issues.

The Sedera Medical Cost Sharing membership poses a viable alternative to the insurance dominated status quo. Providing freedom of choice while enabling members to collectively share medical costs with one another. The following pages describe how the Sedera MCS Community works so that you can make an informed decision whether the Sedera MCS Community membership approach is it is a fit for your household.

Frequently Asked Questions (FAQs) For Individuals and Families

Sedera Basics

1. What is the Sedera MCS Community about?	The Sedera MCS Community believes that our members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families, as well as the primary responsibility for making their own health care decisions. When our members have financial needs due to illness that are greater than they can individually carry, Sedera Members believe that the Sedera MCS Community, in a corporate sense, should assist in carrying one another's burdens. The Sedera method of sharing each other's medical bills seeks to teach these principles as an integral part of our community of sharing philosophy.
2. What kind of company is Sedera, Inc.?	Sedera, Inc. is a Delaware corporation with administrative offices in Austin, Texas. Sedera, Inc. is not an insurance company. Sedera, Inc. is a benevolence organization that provides the framework and administrative support for a medical cost sharing membership, as well as access to Ancillary Member Services.
3. Isn't the Sedera MCS Community really just another health insurance company?	No. Insurance arrangements are a contract whereby one party agrees to be legally responsible for and accept another party's risk of loss in exchange for a payment—a premium. Medical cost sharing is an arrangement whereby members agree to share medical expenses through an act of voluntary giving. Sedera, Inc. is not licensed or registered by any insurance board or department since we are not practicing the business of insurance. Sedera, Inc. does not assess applicants' health risks, because neither the Sedera, Inc. nor the Sedera Medical Cost Sharing Community members are assuming financial liability for any other member's risk. Unlike insurance, the focus of the Sedera Medical Cost Sharing membership is on how our members help one another with their immediate needs.
4. What's the advantage of the Sedera MCS Community not being a health insurance company?	When healthcare costs are paid by someone other than the person receiving care, typically an insurance company or government entity, the healthcare model can be undermined. We believe many of the current problems with the healthcare system are the direct result of restricting personal freedom and responsibility through dependence on third-party payors. The Sedera MCS Community is designed to allow Members to help one another while maintaining freedom of choice and personal responsibility.
5. How are members of the Sedera MCS Community affected by the federal health care law (the ACA)?	Sedera MCS Community members, like most U.S. citizens, may be required by federal or state law to satisfy the Individual Shared Responsibility provision of the ACA (aka, the individual mandate) or be subject to a tax assessment (aka, a penalty). Some Sponsoring Entities have chosen to use a self-insurance arrangement in order to provide Minimum Essential Coverage (MEC) to their individual members that satisfies these federal or state law requirements. These self-insurance plans are typically administered by a licensed Third Party Administrator (TPA). Membership in the Sedera Medical Cost Sharing Community, by and if itself, does not make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.

How does Sedera Work?

6. How does Sedera, Inc. handle medical claims?	Because there is no "transfer of risk" with Medical Cost Sharing no "claim" is ever owed. When members incur medical expenses that exceed their Initial Unshareable Amount (IUA), there is simply a medical need. Sedera MCS Community members send proof of their medical expenses to Sedera, Inc. where they are evaluated in accordance with the Guidelines. Qualified Needs are then designated for sharing based on the total number of shares collected from members each month. Each member's monthly share is voluntary, but also a requirement in order to remain an active participant in the membership.
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How does Sedera Work?

7. What is the process for paying my medical bills when I have a Need?	At the time of service, members should disclose to medical providers (doctors, laboratories, clinics, hospitals, etc.) that they are “cash-pay” patients. The providers will send their bills directly to the member. The Member then organizes his/her bills, goes online to member.sedera.com , completes the online Needs Submittal Process and submits everything online, including providing copies of all relevant medical bills and any proof of payments made towards the Member’s Initial Unshareable Amount (IUA). The online Needs Submittal Process can be accessed at member.sedera.com , login, and then click on the Needs Management section. If you have any questions about the Needs Submittal Process, please feel free to contact your Needs Coordinator or a Sedera Member Advisor. Sedera, Inc. will review the Need and determine if it’s shareable per the Guidelines. Our team of medical bill negotiators may contact the providers to discuss the appropriate payment for the services that were performed and determine if negotiations are applicable for the billed amounts and work with the Member and providers to negotiate an agreed price. Sedera then administers a process whereby member funds are shared with the Member, less the Member’s IUA (as applicable).
8. How long does it take Sedera, Inc. to process a medical Need?	The sharing turnaround time normally ranges from 14-60 days from receipt of your bills and required information. If you complete the Needs Submittal Process, submit all the necessary documentation, and there are no ongoing financial negotiations with providers, your need will normally be shared at the beginning of the second month after Sedera, Inc. receives your Need request. For example, a Need received by the end of September would be processed in October and shared at the beginning of November. Please note that larger bills typically take longer to negotiate.
9. What if I refuse to authorize Sedera, Inc. to negotiate my medical bills?	Virtually all medical bills are inflated due to “medical price indexing.” Therefore, medical bills are <i>required</i> to be negotiated. Members who refuse bill negotiations negatively impact the community as a whole. Consequently, Sedera, Inc. reserves the right to reduce the shareable amount by up-to 50% off billed charges on bills of \$500 or more in cases where a member refuses authorization to negotiate. See section 3.E. The goal is to quickly and fairly compensate medical providers for their services.
10. Can I choose my own doctors and hospitals without being penalized?	Yes. Having the personal freedom to choose the medical providers of your choice is fundamental to the Sedera MCS Community’s values. At the same time, Sedera Members, being cash-pay patients, are expected to seek reasonable prices for their medical care. Paying exorbitant charges for medical care ultimately leads to higher monthly costs for the entire community. Outside of bona fide medical emergencies, the Sedera MCS Community and its members are disinclined to share in expenses generated by physicians and facilities who charge hyperinflated and exorbitant prices and are unwilling to negotiate for fair prices. Once informed by Sedera, Inc. that a provider or facility charges exorbitantly and is not willing to negotiate reasonably, a member should not expect the community to share in more than a fair and reasonable price, as defined by industry norms, if they choose to return to that provider. Sedera’s Member Advisors are available and happy to assist Members in locating high quality medical providers that charge fair prices for their services.
11. Is there a penalty if I don’t use the Expert Second Opinion program?	Yes. Since treatment protocols and quality levels vary dramatically throughout the medical profession, the Sedera MCS Community requires its members to seek an Expert Second Opinion (ESO) prior to undergoing elective/non-emergency surgeries. Needs sharing may be reduced by up-to 50% on bills over \$500 for members who either refuse to utilize the ESO program or skip the process prior to having the surgery. Conversely, if a Member uses ESO and submits the completed ESO consult to Sedera at least 7 business days prior to the surgery, the member’s IUA will be reduced by \$250 for the Need. Example: A member with a \$1000 IUA would have their IUA decreased to \$750 if they consult with the ESO prior to a scheduled procedure and submit the consult to Sedera at least 7 business days prior to the surgery. See Section 3.I. for further details concerning the ESO program.
12. Does the Sedera MCS Community charge monthly premiums?	Because the Sedera Medical Cost Sharing membership is not insurance, it does not charge premiums. Sedera members freely choose to assist other members with their medical expenses by contributing a predetermined amount each month; called a “share.” 90.1 percent of each member’s monthly shares are designated solely for assisting other member’s needs.

How does Sedera Work?

13. Does the Sedera MCS Community use deductibles and co-insurance?	The Sedera MCS process differs significantly from insurance practices in this regard; to Sedera members' advantage. Traditional healthcare deductibles are cumulative over the course of a plan year. Co-insurance is the portion of the medical expense owed by the patient. These insurance cost-sharing measures can amount to thousands of dollars in out-of-pocket costs to insurance policyholders annually. Conversely, after Sedera members incur an eligible medical expense that exceeds their Initial Unshareable Amount (IUA) any remaining balance related to that specific Need would be eligible for sharing. This effectively reduces the member's portion (or share) to their selected IUA for any single Need.
14. What if I have a medical need that is not shareable?	Sedera, Inc.'s skilled Patient Advocates are available to negotiate our member's medical bills, even if the expenses are not eligible for sharing with the Sedera MCS Community.
15. What if my medical provider demands payment up front?	<p>Sharing is meant to occur after a medical expense has been incurred. Occasionally medical providers require up-front payment prior to delivering service. In these instances, members should make every effort to limit the up-front payment to their selected IUA and request to be billed for any remaining charges. Please contact your Member Advisor early on in the process if you suspect or believe that an up-front payment may be required. Your Sedera Member Advisor can help you explore cash pay provider and service options.</p> <p>Special consideration can be given for up-front payment requests that exceed \$3,000. Members are strongly encouraged to contact their Member Advisor prior to making large up-front payments to medical providers. If advanced payment is required that exceeds the member's IUA, the amount will be eligible for sharing with the Sedera community, assuming it is in accordance with the Guidelines and adequate shares are available. See section 3.I. for additional details.</p>
16. If all the monthly shares go to meet member's Needs, how does Sedera, Inc. get paid?	Each month Sedera, Inc. retains 9.9% of the Member Share Amount (monthly shares) received to cover its administrative costs. The remaining monthly shares remain in the possession of the sponsoring entity until needed for medical cost sharing. Additionally, Sedera, Inc. may retain up to the first 90 days of new member's monthly shares to cover program expenses and costs related to expanding the community. An audit of Sedera Inc.'s finances is conducted each year by an independent auditing firm. Please see Section 13 for additional details.
17. Will the Sedera MCS Community share medical costs that were incurred outside of the United States?	Bills from medical treatments occurring overseas must be written or translated into English and then price converted to U.S. dollars. They are then handled the same as bills from treatment in the U.S.

Participation Requirements

18. What are the Sedera MCS Community membership requirements?	Sedera members must be eligible through a sponsoring entity that participates in the Sedera MCS Community. See Section 2 of the Guidelines for eligibility details. Members understand that medical expenses resulting from the use of illegal drugs, or while participating in unlawful activities, will not be shared. See Section 1 of the Guidelines for a complete list of membership requirements.
19. What if someone does not pay their monthly share or drops out of the membership?	If a member fails to contribute their monthly shares, they would no longer be eligible for sharing medical costs with the Sedera MCS Community unless/until the member catches up on their committed shares to the Sedera MCS Community.
20. Can my membership be dropped if I have very high medical needs?	Members cannot be dropped due to their medical needs. Neither your membership nor your monthly share is affected by the amount of medical expenses you or any family members may have.

Participation Requirements

21. Can my family members participate in medical cost sharing?	Yes, spouses/domestic partners and Dependents are welcome to participate in the membership. See Section 2 of the Guidelines for eligibility details.
22. What if my dependents do not agree to abide by the Sedera Membership Guidelines?	Sedera members agree to abide by the Sedera Membership Guidelines and Principles of Membership, as directed by the Sedera Board. Parental members are responsible to hold their participating Dependents in adherence with the Guidelines. For example, the Sedera MCS Community does not share expenses for injuries resulting from the use of illegal substances. Hence, medical expenses incurred by a Dependent who is injured while they are under the influence of an illegal substance would not be eligible for sharing. Note: Does not apply to Dependents under the age of 16.

Qualifications and Limits

23. Is there a lifetime or yearly maximum amount that is eligible for sharing for any one person or family?	There is no specific annual maximum dollar amount or lifetime maximum limits per member, though certain dollar amounts and/or visit limits apply to specific types of medical care and therapies. Sharing is only limited to the cumulative contributions received from participating members in any given month. There is, however, no limit on the number of Needs that an individual member or household may have. See Section 8.B. for specifics. Additionally, no single Need may consume more than one third (1/3) of the total number of shares available in the Excess Needs Account ("ENA") in order to assure ample shares for all members. (See FAQ 28 for additional details).
24. What kinds of Needs do Sedera members share?	In general, Needs for illnesses or injuries resulting in visits to licensed medical providers, emergency rooms, testing facilities, or hospitals are shared on a per person, per incident basis. See Sections 6-9 for more details.
25. What kinds of Needs do Sedera members not share?	Needs directly resulting from Pre-existing Medical Conditions that preceded the membership effective date are typically not shared (see Section 7 for details). Also, since routine checkups and preventive care are typically lower than your IUA and/or may be provided through a Sponsoring Entity's Minimal Essential Coverage (MEC) self-insurance program, they are not eligible for sharing. Certain exceptions apply. A detailed explanation of the limitations on Needs shared is explained in Sections 8 and 9.
26. How can I know if a need qualifies for sharing?	The types of Needs that qualify for sharing can be found in the Guidelines that follow. Consult Section 10 to familiarize yourself with the general procedures for submitting your Need and Sections 6-9 for the specific requirements for sharing certain types of Needs. If you have further questions, please do not hesitate to call your Sedera Member Advisor at 1-855-973-3372.
27. What about routine medical care?	In general, the Sedera Medical Cost Sharing membership is designed to help our members with the costs associated with unpredicted injury and illnesses. Expenses for routine preventive care and wellness coverage are generally not shareable, however certain exceptions exist as described throughout these guidelines.
28. How does the Sedera MCS Community handle very large medical expenses?	While there is no general cap to the amount that the Sedera MCS Community will share towards medical needs, the Need must be within the scope of the Guidelines before it will be eligible for sharing. Because of the economic impact of very large medical bills (e.g., those over \$150,000), Sedera, Inc. has devised an internal mechanism to ensure that adequate shares are available to meet both the Sedera Medical Cost Sharing member's normal and high-cost Needs. For the very large medical expenses that occur from time to time, Sedera, Inc. makes provision by allocating 15% of member's monthly shares to remain available for very large medical bills, which is commonly referred to as the Excess Needs Account ("ENA"). Sedera, Inc. reserves the right to negotiate medical expenses with providers, and to prorate available shares, as necessary, in order to address all members medical expense Needs.
29. What amounts do members share for maternity needs?	For pregnancies that begin after the membership effective date, the Maternity Initial Unshareable Amount (Maternity IUA) is \$5,000 (certain exceptions apply), the Need is shared as any other Need for both the mother and delivery of the baby. Medical expenses for childbirth with an expected deliver date within the first 12 months of membership are not shareable. See Section 9 for details.

Qualifications and Limits

30. What if I'm a cancer survivor? Does that mean the Sedera MCS Community would never have its members share in any future cancer related bills I might have?	No, in fact there are two ways in which that need could be shared: 1) The expenses for your second occurrence of cancer would only be ineligible for sharing if it "resulted from" the first episode of cancer. It is quite possible that a second episode of cancer is unrelated to the first and thus would be eligible for sharing. 2) All conditions you had before your membership may be shareable after a period of time without symptoms or treatments (see Section 7 for details).
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Risks

31. This approach sounds kind of unconventional! Does it really work?	The concept of medical cost sharing has been highly successful within the confines of faith-based Christian groups for more than 25 years. More than one million members have shared billions of dollars in medical expenses across the various sharing ministries. Hence, there is strong precedence in the concept. We believe that a community of health-conscious individuals who care for one another can successfully participate in the sharing of medical burdens. It is important to note however that past successes by faith-based sharing groups assisting one another is no guarantee of the future success of similar programs. There is no promise/contract by Sedera, Inc. or the members to contribute toward any Need you might have in the future. The only promise by Sedera, Inc. is to guide the voluntary monthly member contributions given through the medical cost sharing process.
32. What happens if the Sedera MCS Community members' Needs are greater than the monthly shares received?	If all Needs cannot be met in any given month, Sedera, Inc. would use a prorating method to evenly distribute the burden. For example, if the monthly shares available for a given month equals 90 percent of the Needs submitted for a particular month, only 90 percent of each Need would be shared that month. This does not necessarily mean that members would not receive enough money through other member shares to pay your medical bills. Sedera, Inc. works with outside bill negotiation vendors who specialize in Patient Advocacy to seek fair pricing on medical bills that exceed \$1,000. So as long as this team is able to get members costs below 90% of the billed charges, there would still be enough to handle all of the Needs in that month. If prorating occurs three months out of six at any time, the Board will evaluate, with member input, whether there Need be an increase in the monthly contributions. See Section 5 for details.

Costs and Payment Processes

33. How much does it cost to belong to the Sedera MCS Community?	Every member is required to make a Monthly Member Contribution amount each month which is paid to their sponsoring entity. The Monthly Member Contribution amount varies depending on each member household's dependent status and age. Monthly Member Contribution amounts are subject to change by vote of the board. The Monthly Member Contribution consists of the Member Share Amount and the Member Services Fee. 90.1% of the Member Share Amount is used to help pay other members' medical needs, while 9.9% of the monthly share is retained by Sedera, Inc. to support our infrastructure and administrative expenses. Sedera, Inc. may also retain each new member's monthly shares for up-to the first 90 days of their membership in order to cover program expenses and costs related to expanding the community. The monthly contribution varies depending on each member household's dependent status and age. Monthly contributions are subject to change by vote of the board. Please see Section 13 for additional details.
34. Can my employer pay some, or all, of my monthly share amount?	Unless your employer serves as the sponsoring entity for the self-insurance MEC plan, they may not contribute toward your required monthly contributions.
35. How is my portion of the Monthly Member Contribution collected?	Contact your sponsoring entity to determine their preferred method of collection.

Costs and Payment Processes

36. Is my Monthly Member Contribution higher if I, or a participating member in my family, uses tobacco products?	Yes. See Section 8 and the Appendix for additional details. Please also note that there is limited sharing for certain medical Needs for Tobacco/Vape Users age 50 and older as outlined in these Sections.
37. Are my monthly shares a pre-tax deduction like health insurance premiums?	No. The monthly share is a voluntary contribution towards a membership that facilitates the sharing of member's medical bills. As such, the money members contribute to the Sedera Medical Cost Sharing membership is a post-tax contribution.
38. How often can the monthly share amounts be changed?	The monthly share can only change when approved by Sedera Inc.'s Board of Directors. It is Sedera Inc.'s policy that all decisions impacting member shares are made in close consultation with sponsoring entities.



1. Sedera Principles of Membership

The following requirements protect all members by assuring honor and integrity on the part of members and by minimizing medical risks and ensuring proper accountability while encouraging good health practices.

Sedera Medical Cost Sharing membership requires agreeing to all of the requirements of this section as well as the submission of an application for membership. As long as members continue to meet these requirements and fulfill all membership duties as determined by the Board of Directors, their membership will continue. If at any time a member no longer meets all these membership requirements, they must notify Sedera, Inc. immediately, and their membership and all privileges will cease, unless otherwise indicated.

While member health status has no effect on eligibility for membership, there are limitations on the sharing of Needs for some conditions that existed prior to the membership effective date. See Sections 6-9 for a detailed list of shareable and non-shareable Needs.

All Sedera Medical Cost Sharing Community members must agree with and attest to the following statements:

- A. I believe that a community of moral, ethical and health-conscious people can most efficiently and effectively encourage and care for one another by sharing each other's medical needs directly.
- B. I understand that Sedera, Inc. is a benevolence organization, that facilitates the Sedera Medical Cost Sharing Community, not an insurance entity, and that while Sedera, Inc. will make every effort to facilitate the sharing of a Sedera member's medical needs, Sedera, Inc., in and of itself, cannot and does not guarantee the payment of any medical expense.
- C. I agree to practice good health measures and strive for a balanced lifestyle.
- D. I agree to refrain from the usage of any form of illegal substances.
- E. I understand that medical needs caused by, or due to, the act of performing any illegal or unlawful activity will not be shareable.
- F. I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Sedera, Inc. or its affiliates.
- G. I am, an employee, member, or participant of a sponsoring entity that is providing access to the Sedera Medical Cost Sharing Community and am eligible for membership with the Sedera Medical Cost Sharing Community through that relationship. I understand that Sedera, Inc., by and of itself, does not make any representation that membership in the Sedera Medical Cost Sharing Community satisfies any federal or state law requirements for healthcare coverage or insurance.
- H. I agree to sign and submit a membership continuation agreement each renewal year confirming my commitment to adhere to these principles.
- I. I have read and understand all of the above, as well as the Sedera Membership Guidelines (including the Disclaimer and Section 12 Disputes and Reconciliation) and am certifying that all of my answers are true and accurate and indicate my agreement to abide by the Membership Guidelines as well as the Member Principles and Responsibilities.

The Primary Member (applicant) accepts the responsibility to notify, educate and inform all persons listed on their application for membership of the above Member Principles and Responsibilities as well as the Sedera Membership Guidelines and accepts the responsibility to assure their adherence to, and cooperation with, the requirements of membership. **All members who have joined within a primary member's account will have access to information for any other members within the same account. This information includes all pending and past medical needs and other personal information.** Any applicant (or their Dependents) who are not comfortable with the Sedera Membership Guidelines are free to decline the offer to participate in the Sedera membership.

Disclaimers

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA, INC. HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. 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.

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 SEDERA, INC. OR ANY OTHER MEMBER OR SPONSORING ENTITY.** 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 AND SPONSORING ENTITIES AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR SPONSORING ENTITIES, AND NOT FROM SEDERA, INC.

2. Membership Requirements and Management

There are four primary levels of household participation for Sedera membership. Monthly share amounts are derived from household membership status. See Section 2.B. for details.

Unmarried children age 18 and younger, and unmarried children ages 19-25 who meet the requirements of Section 2.C. below, may be included as a child in a family membership and may submit medical Needs for sharing if they meet the member requirements as listed above and are included on the membership enrollment form.

2.A.	Application and Start Date Limitations	None. Unlike health insurance plans, Sedera's membership in the Sedera MCS Community has no calendar date restrictions for enrollment. However, membership Start Dates always begin the first day of the requested month of membership.
2.B.	Determination of Household Membership	<p>Four tiers (Household Members):</p> <ul style="list-style-type: none"> • Member Only (MO) • Member & Spouse/domestic partner (MS) • Member & 1 or more Child (MC) • Member & Family (MF) <p>Please Note: The Monthly Member Contribution varies depending on each member household's dependent status and age. This determination is based on the age of the household's older Member as of the membership Start Date.</p>
2.C.	Child Dependent Participation	<p>Dependents of a Member may participate in the Sedera Medical Cost Sharing Community.</p> <p>Sedera will give special consideration, on a case-by-case basis, to unmarried children ages 26 and older that may qualify as a Dependent due to legal guardianship. Any such determination will be made by Sedera, at its sole discretion.</p> <p>As a general rule, married children, and those age 26 and over, are not eligible to participate on their parent's membership at the end of the month during which they turn 26. Married children and those age 26 and over therefore must establish a new distinct membership with the Sedera MCS Community.</p>
2.D.	Marriage	When a member's children gets married, they must request their own membership even if they may otherwise qualify as a Dependent.
2.E.	Newborn	<p>Newborns will be included within the household membership retroactive to the date of birth as long as the member notifies Sedera, Inc. to add the child to the membership no later than 30 days after birth. Otherwise the effective membership date will be no earlier than the date of notification to Sedera, Inc. REMEMBER: Failure to add the newborn within 30 days after birth will result in the newborn's prior medical bills being unshareable. Sedera, Inc. should be notified as soon as possible to add subsequent newborn children to the membership. Please be aware that there are specific Guidelines that address sharing Needs for a newborn. See Section 9.</p>
2.F.	Adoption	<p>New adoptions will be included within the household membership retroactive to the date of adoption as long as the member notifies Sedera, Inc. to add the child to the membership no later than 30 days after the adoption. Otherwise the membership Start Date will be no earlier than the date of notification to Sedera, Inc. Sedera, Inc. should be notified as soon as possible to add subsequent adopted children to the membership. Member is required to provide adoption documentation to verify this Life Change Event.</p> <p>Adopted, unmarried children are considered members of the household the same as biological children. Any physical condition of which the adopting parents are aware that the adopted child has prior to the adopting parents being legally responsible for the child's expenses, or prior to the child's Start Date within his parents' membership, will be considered a "medical condition that existed prior to membership" under Section 7.</p>

2.G.	Grandchildren	<p>Grandchildren may be included as part of their grandparents' membership if they meet all of the following criteria:</p> <ol style="list-style-type: none"> 1. They live permanently with their grandparents (their residence), and 2. The grandparents have legal custody, or the grandchild is the child of a minor, and 3. They meet the eligibility Guidelines for children, and 4. They have no other agency, person, or group responsible for their medical bills.
2.H.	Reinstatement of Membership	<p>Members who cancel their Sedera Membership may reapply for membership, if eligible, via access from a sponsoring entity. In general, re-enrollments are treated as new enrollments, regardless of the elapsed time between termination and new Start Date. Pre-existing Medical Conditions (if any) would be subject to a 36-month look back period and waiting periods may apply before Needs associated with those conditions would be eligible for sharing. See Section 8.B.</p>
2.I.	Maximum Membership Age of 65	<p>Eligibility for Sedera MCS Community Access Membership terminates at age 65. As such, a Member's Membership terminates on the last day of the month in which the Member turns 65. This termination occurs regardless of whether the Member is eligible for Medicare.</p>
2.J.	Changes to Membership During the Membership Year - Life Change Event (LCE)	<p>Every Sedera Membership has a yearly anniversary date based on the membership Start Date (Membership Year) when a Member can make certain changes to their Membership options. Membership options include items such as household Membership level, IUA level, and additional services purchased.</p> <p>A Life Change Event (LCE) also allows a Member to make changes to their dependents and/or Membership level during the Membership Year within 30 days of the LCE and will be made effective at the start of the next billing cycle. An LCE includes:</p> <ol style="list-style-type: none"> 1. Changes in your household: a) A Member or spouse/domestic partner having a baby or adopting a child; b) A Member or dependent getting married or divorced; c) A Member or dependent dying; d) A dependent turning 26 years old. 2. Changes in your employment status. <p>Please Note: Automatic changes to membership based on changes in a member's age take effect on the first day of the next contribution cycle after the member's birth date.</p>
2.K.	Death of a Member	<p>Upon the death of a Member, please notify a Sedera Member Advisor as soon as possible. Sedera will likely require certain documentation to efficiently handle any existing Need and/or close out or make changes to an existing Sedera Membership. A Sedera Member Advisor can also help answer any questions about submitting a Need on behalf of a deceased Member or how Medical Cost Sharing works.</p>
2.L.	Change to Selected IUA	<p>A Member's chosen IUA affects the Monthly Member Contribution and therefore the amount available to the Community for medical cost sharing.</p> <p>Increase. A Member can choose to increase their selected IUA at any time. The new Monthly Member Contribution will go into effect/be pulled/reflected on the next billing cycle. Please contact a Sedera Member Advisor if you have any questions. Sedera, Inc. reserves the right, at its sole discretion to determine an exception to this general rule.</p> <p>Decrease. A Member may decrease their IUA only during the month prior to the anniversary of their Start Date. The IUA can only be decreased by one IUA lower than the current selected IUA. For example, if your IUA was \$1,500, the Member could only decrease their IUA to \$1,000. The new Monthly Member Contribution will go into effect/be pulled/reflected on the next billing cycle.</p> <p>Please Note: Any change in a Member's IUA will not affect any open or ongoing Needs case.</p>

3. Member Responsibilities

Members should familiarize themselves with the following responsibilities in order to more effectively participate in medical cost sharing. Each member's faithful participation directly contributes to other members.

- A. New members—Must fully complete, initial where required, sign and date the Sedera Medical Cost Sharing membership application. Your sponsoring entity will generally handle the monthly contributions through their collection system.
- B. Monthly Member Contributions —Each member's monthly contributions are handled via the sponsoring entity. The Monthly Member Contributions include both the Member Share Amount ("monthly shares") and the Member Services Fee. All contributions are entirely voluntary. NO ONE is ever obligated to be a part of this medical cost sharing membership.

Each month the monthly shares that members have contributed and sponsoring entities maintain are made available to other members who have confirmed shareable medical Needs. The amount each individual member contributes depends on the member household size, IUA selected and member and spouse/domestic partner ages. For purposes of the definition of spouse/domestic partner in reference to a husband or wife, "husband or wife refers to the other person with whom an individual entered into marriage as defined or recognized under state law for purposes of marriage in the State in which the marriage was entered into or, in the case of a marriage entered into outside of any State, if the marriage is valid in the place where entered into and could have been entered into in at least one State." Talk to your Sponsoring Entity for details on member share amounts by household membership class.

- C. Submission of Medical Needs to Sedera, Inc.— See Section 10 for full details.
- D. Misuse of Trust and Accountability—At all times, Sedera members are expected to act with honor and integrity. Members presenting a falsified Need, using deceptive practices, or participating in another member's misuse of trust will have their membership cancelled. When a Need is submitted requesting other members to share financially in order to relieve the burden of a medical expense, the member submitting the Need is committing that those monies will be used to help pay their financial obligations to their medical providers, as directed by Sedera, Inc., to the extent of the monthly shares received. Members submitting Needs further commit to work with Sedera Inc.'s staff and its authorized affiliates to seek equitable prices from providers and to document amounts paid to providers. When an issue of possible misuse of trust by a member arises (whether or not still active or currently a member), Sedera, Inc. may seek the assistance of the sponsoring entity and provide them with the necessary information to address the issue and hold the member accountable. The member may request resolution of the question through the mediation and arbitration provisions described in Section 12 of the Guidelines.
- E. Member Cooperation – At all times, Sedera members are expected to fully cooperate with Sedera, Inc. and its partners. This includes fully cooperating in any determination concerning whether submitted Needs are shareable and/or the extent to which submitted Needs are shareable. Members agree to obtain any documents or sign an authorization as requested by Sedera, Inc. Furthermore, to the extent that any submitted Need could be the responsibility of a third party, Sedera members agree to

fully disclose the same and cooperate in any investigation/inquiry conducted by Sedera, Inc. and/or its partners. Sedera members with minor dependents agree to fully cooperate on behalf of the minor dependent. Sedera, Inc. reserves the right to not share the submitted Need if Member Responsibilities are not met and /or the Member Guidelines are not followed. Furthermore, Sedera may close any submitted Need and determine that the Need is unshareable if a Need remains inactive for 6 months, the Member fails to provide requested information within 6 months of the request, and/or the Member fails to respond to Sedera for a 6-month period. Upon request by Sedera, Inc. or its authorized partner, Sedera Members are expected to make reasonable efforts to contact their medical provider's offices via telephone and/or in writing who are non-responsive for billed amounts that are deemed unreasonable.

- F. Member Behavior - Each Member has voluntarily chosen to join a community of moral, ethical, and health-conscious individuals, and each Member agrees to refrain from the use of threatening, aggressive, harassing, or abusive language and/or behavior when interacting with Sedera employees or other members of the Sedera Community. This specifically includes, but is not limited to, the use of personal or legal threats. Members understand that engaging in such behavior can result in termination of their membership.
- G. Member's Responsibility for Stewardship — The Member understands that they are cash-pay patients for medical services and agrees to seek fair pricing for their medical services, which benefits both the individual Member and the community. The Member realizes the importance of shopping for medical services and commits to shopping for the best value. The Member will attempt to choose medical professionals and hospitals based on transparent and good prices and is willing to consider traveling to get the best value for elective procedures, select doctors and facilities that charge fair and reasonable prices, and actively participate with Sedera on behalf of the Community to negotiate down overpriced medical bills that the Member and their household may incur. If a Member continuously and knowingly submits overpriced medical bills from providers who are unwilling to negotiate, Sedera, with full discretion can limit sharing of any Need by up to 50%. Additionally, if a Member continues to engage in this behavior, Sedera may determine that no bills or Needs will be shared and ultimately can terminate membership. If a Member is unable to meet their IUA obligation and it results in a discount being lost, lost discount amount will not be eligible for sharing.
- H. Authorization Requirement—The majority of medical bills are grossly inflated. Therefore, member cooperation with bill negotiation is required on medical bills that exceed the member's IUA. Members agree to authorize Sedera, Inc., and/or its affiliates, to negotiate billed charges on their behalf. Members who refuse bill negotiations negatively impact the community as a whole. Consequently, Sedera, Inc. reserves the right to reduce the amount shared by 50%, off billed charges for bills over \$500, in cases where a member refuses authorization to negotiate on their behalf.
- I. Expert Second Opinion (ESO) program—In order to ensure that Members receive the most up-to-date and effective medical treatment available, Sedera Members agree to utilize the ESO program, prior to undergoing elective/non-emergency surgeries.¹ Please

¹ PLEASE REMEMBER: The Expert Second Opinion program only provides information services and no doctor patient relationship is being created. Please review the terms of service/use for the program for further details.

note, however, that the ESO program is not required for the following elective/non-emergency surgeries: 1) MOHS Surgery; 2) Glaucoma Surgery; 3) Cataract Surgery.

Conversely, for consulting with the Expert Second Opinion program, the member's IUA will be reduced by \$250. Example: A member's \$1,500 IUA would be reduced to \$1,250 if the Expert Second Opinion program is consulted prior to undergoing the procedure.

Sedera MCS Community Members are personally responsible for submitting their documented Expert Second Opinion consult to their Sedera, Inc. Needs Coordinator in order to complete the process. Failure to do so may result in sharing reductions of up to 50%. Please note that participation in the Expert Second Opinion program prior to a Member's procedure does not guarantee or create a legally enforceable right or entitlement to the sharing of a particular Need since there is not a contractual promise or legally enforceable right to the sharing of Needs under the Membership Guidelines.

Finally Sedera has the right to ask a Member and the Member agrees to engage in the ESO program at any time to help support the determination/application of the Guidelines to a specific Need. Sedera also has the right to ask a member and the Member agrees to provide a reason/justification if the ESO program suggests a less invasive surgery/treatment and the Member decides not to change their treatment plan.

- J. Advance Payment for Medical Services—Sharing is meant to occur after a medical expense has been incurred. The Sedera Medical Cost Sharing Community understands that in some instances medical providers require up-front or advance payments prior to delivering service. In these instances, members should make every effort to limit the up-front payment to their selected IUA and request to be billed for any remaining charges. Please contact your Member Advisor early on in the process if you suspect or believe that an up-front payment may be required. Your Sedera Member Advisor can help you explore cash pay provider and service options.

Special consideration can be given for up-front payment requests that exceed \$3,000. Notification to Sedera for up-front sharing requests must occur at least 14 days prior to the scheduled medical procedure in order to allow for adequate time to process the Need and share the Need. Please note that up-front sharing is not available for continuous treatment protocols.

In instances where medical providers require payment prior to service, Sedera members should make every effort to avoid paying full-billed charges for services in excess of their IUA, as this eliminates the ability to negotiate highly inflated medical bills. Paying highly inflated amounts for medical services reduces the effectiveness of the cash-pay patient approach and ultimately results in higher costs to the community as a whole. As such, Sedera, Inc. reserves the right to reduce sharing by up-to 50% per bill for members who pay full-billed charges which exceed industry price norms in advance of the procedure.

4. Member Participation in Sedera

A. Nominations and Elections

Because the Sedera MCS Community is a community focused benevolence organization, members are encouraged to play an active part in determining how the membership functions. Members participate in important decisions by voting their preferences. The board of Sedera, Inc. is not bound by this vote, but is guided by it.

1. For board members—The Sedera, Inc. Board currently consists of the following members:
 - a. Dr. Tony Dale, Chairman and Founder of Sedera, Inc.
 - b. John Oberg, Board Director
 - c. Jon Dale, Board Director
2. For share increases—If Needs requested are greater than shares available and “prorating” of Needs occurs for any three months out of six, the Sedera Board will consider a necessary increase in the monthly share amounts. A month will not be considered to be part of the three prorated months if all the Needs for that month have been met through a surplus of shares the following month or by extra giving of members for prorated Needs. The board may increase share contributions to the members at other appropriate times, such as when it believes that the occurrence of prorating demonstrates the inadequacy of the share amounts to meet all the Needs that members have agreed to share. Discounts or share increases for various age groups may only be changed by majority vote of the Sedera, Inc. Board.
3. Advisory input—The board may also seek an advisory vote of participating members on any issue, e.g. whether to make changes in the Guidelines concerning which medical needs should be shared. The board may consider, but shall not be bound by, any such vote.

B. Member Communication

Sedera, Inc. believes that all members of our sharing community should have a voice in providing input for the mutual advantage of the whole. We encourage Sedera members to communicate with our staff about all issues of health care. Member input can help us be more aware of ways to improve the membership. Example: If a member learns of a new and effective medical treatment that improves quality, saves time or reduces cost.

Input offered in a constructive and helpful spirit is highly valued, and always welcome.

5. Additional Giving

While the Sedera MCS Community practices good stewardship by adhering to the Sedera Membership Guidelines and limiting the needs we share to those that participating entities and members have agreed to share, we also strongly encourage giving above and beyond what is required. This can be done through extra giving in proration months.

A. Proration Months.

In months where a proration occurs, most members who had a shareable Need that month will only have the prorated amount shared, which could leave a significant burden on some members. In such cases a monthly update will be published to indicate the extra amount that members would need to contribute in order that all member's Needs would be fully met. All members are asked to consider giving out of their surplus (e.g. the cost difference between insurance coverage), beyond their minimum monthly contribution, in order to minimize the effect of a proration month.

6. Needs that Members Share

This section explains how the shareable amount of a member's medical expenses will be determined. There is no annual limit on the number of conditions that may be shared. Original, itemized bills for the medical expense that members want considered for sharing must be submitted within six months of the date of service. Bills submitted more than six months after the date of service will not ordinarily be shareable.

A. Basic Need Levels

Medical needs are submitted on a per member, per incident, basis. These are injuries and illnesses resulting in medical expenses incurred by receiving medically necessary treatment from licensed medical professionals; including physicians, emergency rooms, hospital facilities (whether inpatient or outpatient), and in certain circumstances the costs related to medical case management.

6.A.1.	Initial Unshareable Amount (IUA)	The financial portion (\$500, \$1,000, \$1,500, \$2,500, or \$5,000 U.S. dollars) that members pay their medical providers prior to any amount becoming eligible for sharing. After the IUA has been satisfied a qualified Need, as determined by the Guidelines, becomes eligible for sharing consideration.
6.A.2.	Maximum Shareable Amount per Need	While there is no lifetime maximum amount eligible for sharing for any Household, sharing is limited to the total number of shares made available by the collective participants. No single Need may consume more than one third of the total number of shares available in order to assure adequate shares for all members. Sedera Medical Cost Sharing funds are allocated as needed to handle both large and small medical bills that qualify for sharing. Because large bills are a fact of life in any community, Sedera, Inc. allocates a specific portion of every month's shares to the very large bills coming in that month. Fifteen percent of the total monthly shares received is allocated to very large Needs.
6.A.3.	Determination of "Need"	Expenses related to the same medical condition, including those for separate incidents, (e.g. separate treatments or episodes of symptoms) will be shared as one Need and accumulate towards the total Need amount. When 12 consecutive months have passed without any symptoms, medication, or other treatment for the condition that originally created the Need, or related subsequent conditions, and the condition recurs, it will be treated as a new Need.
6.A.4.	Multiple Needs within a 12-Month Period	Members and households that experience multiple Needs within their 12-month Membership Year are required to pay the first three IUAs at the selected amount. If there is a fourth Need during the same Membership Year, no IUA would apply. The fourth Need, and any subsequent Need(s), would be eligible for sharing with no IUA subject to any stated restrictions or limitations in the Guidelines. (Please remember that to qualify as a Need, the medical expense must first exceed the member's IUA).
6.A.5.	Effect of Discounts	Keeping medical expenses to a minimum is an advantage to all Sedera MCS Community members. Therefore, members are asked to contact their Member Advisor in all medical incidents that are not emergency situations. If you are involved in a medical emergency, please contact your Member Advisor within 48 hours, or as soon as reasonably possible. Members who pay full-billed charges for medical services which exceed industry price norms may be subject to sharing reductions. See Section 3 for further details.
6.A.6.	Multiple Simultaneous Needs	If more than one shareable condition is treated during the same period of time, the member must submit separate Needs requests for each condition. Each Need must be submitted through a separate Needs Submittal Process. The member's IUA will apply to each Need, subject to the multiple Needs limit. See 6.A.4.
6.A.7.	Advanced Notification	Notifying your Sedera Member Advisor as soon as possible of a new medical diagnosis or medical incident (e.g., within three days of receiving notice from your doctor) is strongly encouraged. Doing so enables Sedera, Inc. to assist Members in locating and utilizing highly qualified medical providers at fair prices. We refer to these as "Best Value" providers. Member Advisors are equipped with access to multiple data resources to assist in determining high quality medical care at fair and reasonable rates and are empowered to reward Members who embrace using Best Value providers. For example, by reducing or waiving the Member's IUA.

6.A.8.	Medical Case Management	Medical case management is a collaborative process that helps plan, coordinate, and/or facilitate treatment plans to help arrange the appropriate medical care for disabled, ill or injured individuals. In certain circumstances the costs of these services are shareable with the Sedera Medical Cost Sharing Community. Please contact your Sedera Needs Coordinator for further details.
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B. Payments from Others Who are Obligated to Pay

6.B.1.	Insurance Entities and/or Government Programs	<p>Obligated insurance and/or government entities are always considered the primary payor for any member's medical expense. Members who are eligible for benefits through either insurance arrangements or government programs are <u>required</u> to contact their Sedera Member Advisor before submitting their medical need request. The Member Advisor can assist in submitting the member's medical expenses to the entity (e.g., Medicare, Medicaid, Worker's Compensation, or any other responsible private insurance payor) prior to submitting them to Sedera, Inc. Notice of payment, or rejection, must be received from the potentially liable party before Sedera, Inc. will consider sharing the need. Any amount paid by an obligated third party payor will reduce the members IUA, dollar for dollar, up to the full amount. Amounts paid over and above the IUA by obligated third parties will not be shared.</p> <p>Example: A member's child is playing at a friend's home and suffers a fall down the stairs. The child requires treatment for lacerations and a broken wrist. The total medical expenses come to \$4,000. The accident was later attributed to a toy being left on the stairway, causing the child to trip. The member discovers that the parents' homeowners' policy has a \$1,000 medical liability provision and the property insurance company awards a claim to the member's medical provider. In this case, the member's Initial Unshareable Amount (IUA) would be eliminated and the burden for Sedera members would also be reduced as follows:</p> <ul style="list-style-type: none"> a) Original Need request; <ul style="list-style-type: none"> \$4,000 medical expense - \$500 member portion IUA = \$3,500 Sedera MCS Community shareable amount b) Adjusted need request, after insurance award; <ul style="list-style-type: none"> \$4,000 medical expense - \$1,000 insurance award \$0 member IUA eliminated = \$3,000 adjusted Sedera MCS Community shareable amount
6.B.2.	Pursuing Legal Remedy	In the event that a member suffers injury at the hand of another person/party leading that person/party to be liable or potentially liable for payment and the liable party and/or their insurer refuses to pay unless or until a legal remedy is reached, the member will be responsible to pursue such legal remedy against the liable person/party. Sedera, Inc. reserves the right to not share and/or place conditions on the sharing of these Needs until such matter is settled or adjudicated. Please contact your Member Advisor if you have questions related to a specific situation.
6.B.3.	Other Available Assistance	Members must seek reimbursement from other responsible payers, including government entities, for any portion of their needs, when the Member is eligible for such benefits.
6.B.4.	Discounts	Discounts given by any health care provider should be listed when completing the online Needs Submittal Process and will not be eligible for sharing. Generally speaking, we encourage members to only pay their Initial Unshareable Amount (IUA) at the point of service so that Sedera Inc.'s staff will have the opportunity to negotiate the rest of the medical cost to an appropriate level for that incident. See also Effect of Discounts; Section 6.A.5.

6.B.5.	Balancing Needs and Shares/ Proration	<p>The amount of a Need that is shareable may be affected by the amount of other members' Needs. Each month there is a fixed amount of committed shares available from members to be sent out to meet Needs. However, the Needs of members fluctuate, and in any one month may be greater, or lesser, than the shares available. Needs take varying amounts of time to process to be ready for sharing, and there is rarely an exact match between the amount of shares available for a month and the Needs that have been received. Many times, the mismatch between Needs and shares is remedied by overlapping Needs received over two months, but occasionally the discrepancy is too large for this simple adjustment. The handling of large fluctuations is described as follows:</p> <ol style="list-style-type: none"> 1. When monthly shares exceed medical Needs—If the available monthly shares exceed the requested Needs in any given month, and all of the prorated Needs from the previous month have also been met, the additional shares may be used to offset needs for the following months. . 2. When medical Needs exceed monthly shares/Prorating—Sedera Inc.'s goal is that all qualifying Needs presented by the members will be shared. However, in the event that the shareable Needs are significantly greater than the shares available for that particular month, we may use a prorating contingency plan. <p>Example: if \$500,000 in total Needs are requested to be shared in a given month, but only \$400,000 in monthly shares are available, Sedera, Inc. would take the percentage of shares as compared to Needs—$\\$400,000/\\$500,000 = 80\%$—and apply that percentage to each Need. Thus, Sedera members would share 80% of the normal shareable amount of each Need presented for that particular month. If a member has a need for which the Sedera MCS Community would normally share \$1,000, \$800 would be available for sharing. Importantly, experience to date has shown that through our bill negotiations process adequate funds have been available to meet the final negotiated costs of all qualified Needs.</p>
6.B.6.	Time Limit for Sharing Documentation	<p>The sooner that bills are submitted typically enables the best opportunity for price reduction via negotiations with medical providers. When there are a number of bills related to treating the same incident, it is helpful for them to be submitted together if they can all be obtained within a 30-day period.</p> <p>Original, itemized bills should be submitted to Sedera, Inc. via the online Needs Submittal Process as soon as possible. Barring extraordinary circumstances, bills submitted more than 6 months from the date of service (DOS) will ordinarily not be shared. However, exceptions will be considered for bills that will be applied towards a Members IUA for up to 12 months from DOS. Members are encouraged to open a Need upon first DOS, regardless of exceeding IUA, to utilize Sedera navigation resources and maximize processing efficiency.</p>
6.B.7.	Other Medical Cost Sharing Communities	<p>Sedera members are free to participate in other medical cost sharing communities in addition to Sedera. However, a Sedera Member should not profit from incurring a medical Need or unduly burden one community over another. Members who submit a shareable Need to Sedera, while a member of multiple sharing communities, will need to cooperate and provide supporting documentation to show what is shareable/has been shared by another community. The Sedera MCS Community will share in its proportional share of the Need.</p> <p>Example: If Sedera is one of two responsible MCS communities, Sedera will share 50% of the Need; if Sedera is one of three responsible MCS communities, Sedera will share in 1/3 of the Need; etc.</p>

7. Medical Conditions Existing Prior to Membership

Expenses for any medical service/treatment provided during membership which meets these Guidelines are shareable while being a member in good standing, except as explained below or as otherwise agreed prior to membership.

7.A.1.	Chronic or Recurrent Conditions Existing prior to Membership	<p>With the exception of specified time periods stated in section 8 below, medical Needs that result from a chronic or recurrent Pre-existing Medical Condition are subject to sharing limitations, <u>unless</u> 36 months immediately prior to membership effective date have passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed.</p> <p>Recurrent acute severe allergic reactions (hives, swelling, swollen airways, shock, anaphylaxis) requiring urgent or emergent intervention will be considered a <i>chronic/recurrent condition</i> and will be subject to pre-existing condition sharing limitations if such events have occurred 3 or more times in the 36 months prior to membership effective date, regardless of the triggering allergen.</p> <p>Please note: Sedera, Inc. may require that the member provide a written statement from a physician that the current Need was not caused by the prior condition.</p>
7.A.2.	Verification for Certain Conditions	<p>For some conditions listed below (all of Section 8 and Appendix), a written verification signed by both the member and the member's treating physician must be submitted to substantiate that there have been no signs or symptoms of the condition, no treatment needed, no medication recommended or taken, and no suspicion by the patient or doctors that the condition was resurfacing for at least 36 months prior to membership effective date.</p>

8. Shareable Conditions

Shareable Conditions for which Medical Expenses Are Eligible for Sharing

Medical expenses are eligible for sharing if they fit within the Guidelines approved by the Board of Directors. The Guidelines place some limitations on the types of physical maladies and medical services for which Needs are shared and limit the sharing of Needs incurred due to illnesses related to certain Pre-existing Medical Conditions.

This section is designed to enable members to determine whether the medical services required for specific injuries and illnesses would be shareable, and to confirm if or when medical expenses would be shared for known medical conditions. There are some services and charges that are not shareable (Sections 8.C. & 8.D.). Members are advised to contact their Sedera Member Advisor if they have any questions regarding the application of these Guidelines. Also, see Section 11 regarding Binding Decisions.

A. Medical Conditions for which Expenses Are Eligible for Sharing

Most physical conditions are eligible for sharing within a range of special provisions for certain conditions as explained below.

Member Need requests for medical expenses resulting from conditions within the time periods indicated prior to membership, require a verification statement signed by both the member and their doctor, as described in Section 7.A.2. This is to ensure that the condition did not exist prior to membership, or that the member had no signs or symptoms of the condition, no treatment was needed or undertaken, no medication prescribed or taken, and there was no suspicion by the patient or doctors that the condition was resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed

B. Medical Expense Needs for which Medical Cost Sharing is Limited

Visits to licensed medical providers, emergency rooms/urgent care centers, hospitals, laboratory & testing facilities, as well as out-patient surgery centers for physician ordered lawful medical treatments for illnesses and injuries are generally shareable. Expenses for services rendered outside of the United States are shareable provided the documentation meets the requirements of Section 10.

A look-back period of 36 months applies to all Pre-existing Medical Conditions for Sedera MCS Community applicants. A Pre-existing Medical Condition, as previously defined, is subject to sharing limitations unless 36 months immediately prior to membership effective date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed.

Sharing Limitations for Pre-existing Medical Conditions are gradually removed according to the following schedule:

Time constraints for Pre-existing Medical Conditions after membership Start Date	Sharing Eligibility
First 12 months	Not shareable
Months 13 – 24	Shareable to \$15,000
Months 25 – 36	Shareable to \$30,000
Month 37 and after	Fully shareable

See Appendix for details pertaining to special provisions for conditions stated in the above table.

A look-back period of 12 months applies to all potential Tobacco/Vape User applicants. If at any time during the 12 months preceding the Application Date a Member meets the Tobacco/Vape User definition, then the Member is considered a Tobacco/Vape User. Additionally, if at the Application Date a Member was not considered a Tobacco/Vape User and the Member engages in the outlined Tobacco/Vape User behavior, the Member must contact a Sedera Member Advisor to have that change reflected on their membership. Tobacco/Vape User Members are subject to the following restrictions and the Proof of Cessation requirements as outlined in the Appendix.

Additional Sharing Restrictions for Tobacco/Vape Users:

Cigarette smoking is the leading preventable cause of death in the U.S.. Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users are required to share a higher monthly share amount to incentivize the Member(s) to stop tobacco use or vaping.

Exceptions: The occasional celebratory cigar or pipe is acceptable.

Until the Member meets the Requirements to Prove Cessation of Tobacco as outlined in the Appendix, Tobacco/Vape Users age 50 and older, in addition to the higher monthly share amount also have a shareable limit of: \$25,000 for each of the following conditions:

1. Cancer
2. Respiratory disease
3. Vascular disease including coronary disease and stroke
4. Oral and Esophageal disease
5. Gastric and Duodenal Ulcers

Please note that failure to report a Tobacco/Vape User to Sedera may result in termination of membership.

There are special rules and limitations for certain services and some services are not shareable as indicated below:

8.B.1.	ADD, ADHD, Autism, and SPD Treatment	Maximum shareable amount of \$1,500 per Member per Membership Year.
8.B.2.	Allergy/Allergies	<p>Generally Shareable. However, special considerations are noted here:</p> <p>Acute Allergic Reactions: Treatment for acute allergic reactions are shareable unless subject to pre-existing condition limitations (See section_7). Each discrete episode of acute allergic reaction is <i>considered a separate Need with its own IUA</i> applied before sharing.</p> <p>Allergy Diagnostic Testing: Sharable after IUA only if ordered by a physician who is trained adequately to understand and interpret the ordered testing (usually this means allergists). Such testing will not be shareable if ordered by alternative/functional/integrative medicine practitioners.</p> <p>Allergen Immunotherapy for allergic disease:</p> <ul style="list-style-type: none"> • Injected or oral/sublingual immunotherapy for <i>food allergy</i> (including peanut (<i>Palforzia</i>)) is not sharable. • Injected or oral/sublingual immunotherapy for <i>inhalant allergies</i> is partially shareable (50%), after IUA, after ESO consultation, when overseen or ordered by physicians who are trained adequately to provide these therapies and who are not alternative/ functional/integrative practitioners. (Injectable Epinephrine is addressed in section 8.B.27.).
8.B.3.	Alternative Medical Practices	Unproven and insufficiently proven diagnostics and therapeutics are considered <i>Alternative</i> and are not shareable. Alternative practice methods include ayurvedic, acupuncture, homeopathy, naturopathy, functional/integrative medicine, most use of CBD and all marijuana, and any practice that promotes insufficiently proven methods. See section 8.B.11. for sharing considerations for chiropractic. All of the following are also considered <i>alternative/insufficiently proven</i> : nutritional supplements, detoxification; use of diagnostics and therapeutics for mold toxicity, chronic Lyme, Electromagnetic Hypersensitivity Syndrome, and other poorly characterized conditions; stem cell, platelet-rich plasma (PRP) therapies (other than where proven effective); non-FDA approved uses of cryotherapy and light therapy, IV Infusion Therapies performed at wellness centers or medical spas, all diagnostics and lab tests <i>performed on healthy people</i> other than screening testing as recommended by the US Preventive Services Task Force and heavily marketed diagnostics or therapeutics that lack sufficient evidence to gain FDA approval. Alternative therapeutics may be considered for limited (partial) sharing if the Community Stewardship Board is provided <i>convincing</i> evidence of the value/effectiveness for the specific disease being treated. A Sedera Member Advisor or Needs Coordinator is available to discuss the submittal process.
8.B.4.	Alcohol or Drug Abuse Treatment	Treatment for Alcohol / Substance Abuse/ Chemical Dependency is shareable to a maximum of \$1,500 per separate Need.
8.B.5.	All Other Addiction Treatment	Not shareable. The Sedera MCS Community does not share costs for treatments related to addictions other than for Alcohol/Substance Abuse & Chemical dependency. However, Sedera's Member Advisors are available to assist Members in locating qualified medical providers and/or alternative treatment options.
8.B.6.	Ambulance Transports	Shareable as part of a Need whenever medically indicated by a licensed medical doctor, and/or whenever practical due to the severity, proximity and circumstances associated with a specific illness or injury. Not shareable for convenience purposes only.
8.B.7.	Audiological	<p>Audiological Testing: shareable after IUA for assessment of hearing loss subject to the Pre-existing Condition Limitations.</p> <p>Cochlear Implants: shareable as outlined in Section 8.B.25 ("Implanted Medical Devices & Internal Prosthetics") and Section 8.B.30 ("Medical Equipment & External Prosthetics") if prescribed a licensed medical provider.</p> <p>Hearing Aids: generally not shareable. Shareable one time per Member at 50% of the cost up to \$1,000 if a result of a new traumatic injury or new acute illness leading to hearing loss.</p>

8.B.8.	Breast Surgery - Cosmetic, Cancer, Mastectomy, Reduction	<p>Cosmetic. Not shareable. Please Note: this includes, but is not limited to, breast augmentation and implants. See Section 8.B.14. for more details.</p> <p>Cancer. A mastectomy, reconstruction, or cosmetic procedure occurring because of a new cancer diagnosis after Membership Start Date, is generally eligible for sharing subject to any other applicable limitations in the Guidelines. Members undergoing a mastectomy, reconstruction, or cosmetic procedure as part of a pre-existing cancer diagnosis are subject to Pre-existing Sharing Limitations. Complications related to a shareable Need are generally shareable.</p> <p>Preventive Mastectomy. A Member choosing to undergo a preventive mastectomy for cancer avoidance in a high-risk case is eligible for up to 75% sharing. Breast reconstruction, including implants, or cosmetic procedure after a preventive mastectomy is not shareable.</p> <p>Breast Reduction. A Member undergoing a breast reduction as part of a shareable Need is eligible for up to 75% sharing.</p> <p>Please Note: Complications including dissatisfaction, regret, or failure to obtain the desired results are not considered shareable complications.</p>
8.B.9.	Cancer/Chronic Illness Diagnosis	Generally shareable for a new diagnosis. If related to cancer/chronic illness of a type the Member had prior to their Membership Start Date then it may be subject to the Pre-existing Condition limitations. See Section 7.A for more details. Any Member diagnosed with cancer or another chronic illness, should notify a Sedera Member Advisor as soon as possible to discuss the tools and resources that may be available to help them.
8.B.10.	Chaplaincy	Not shareable outside of Sedera's ancillary services network, however access to Chaplains is provided as part of the ancillary member services program. Chaplains, both male and female, are available to members via telephone. They are experts in listening and providing spiritual support and encouragement.
8.B.11.	Chiropractic	Services related to treatment of a specific musculoskeletal injury or musculoskeletal disease are shareable for Members 18 years of age and older, sharing limited to \$1,500 per Need with a maximum of \$1,500 per Membership Year, including related items for treating the musculoskeletal injury or musculoskeletal disease such as prescribed X-rays. Maintenance treatments are not shareable. All other chiropractic services, including any treatments on Members under 18 years of age, will be treated as "Alternative Medical Practices" per the Guidelines (Section 8.B.3.).
8.B.12.	Colonoscopy	<ol style="list-style-type: none"> Diagnostic Colonoscopy. Shareable <i>after</i> IUA for a <i>diagnostic</i> colonoscopy when ordered and performed by a licensed medical provider to evaluate signs/symptoms related to a potentially shareable Need. Screening Colonoscopy. Shareable <i>without</i> an IUA up to a maximum of \$2,500 per Member (as a well-patient procedure) after a continuous Membership of 6 months or more. Shareable with an IUA with a membership of less than 6 months. Only eligible for sharing when a <i>screening</i> colonoscopy is performed on a Member age 45 or older as recommended by the US Preventive Service Task Force who does not have signs/symptoms or history of colon disease. If a <i>screening</i> colonoscopy identifies a colon abnormality, such as a polyp or diverticula that colonoscopy will then be considered a diagnostic colonoscopy with no IUA, and all future colonoscopies will be considered <i>diagnostic</i> and be shared only after IUA.
8.B.13.	Complications of a Non-Shareable Surgery/ Procedure	<p>Generally not shareable. Exceptions exist when a true complication occurs during or immediately after the surgery/procedure that results in a Member needing and receiving emergency medical attention to address an issue unrelated to the original intent of the non-shareable surgery/procedure. Example: while receiving cosmetic breast implants, a Member has a reaction to the anesthesia, resulting in emergency medical attention.</p> <p>Please Note: Complications from cosmetic procedures, including dissatisfaction, regret, failure to obtain the desired results, or failure of cosmetic devices are not considered shareable complications.</p>
8.B.14.	Cosmetic Surgery/ Procedures	Generally not shareable unless necessary because of disfigurement due to a shareable injury or illness.

8.B.15.	Counseling/ Psychological Services	Generally not shareable.
8.B.16.	Dental and Oral	Generally not shareable when the procedure is or can be ordered/provided by a dentist, dental surgeon, oral surgeon, orthodontist, periodontist, endodontist, or other dental professional, except when performed to repair new dental problems suffered as part of a traumatic injury. Please Note: eating, chewing, and grinding related injuries are not considered traumatic injury.
8.B.17.	Dermatology	Generally not shareable. Dermatological screenings, annual visits, and checkups are considered Routine Medical Care and are not shareable. Non-cosmetic dermatological conditions that exceed a Member's IUA are generally shareable subject to other applicable provisions in the Guidelines. Please contact a Sedera Member Advisor if you have additional questions about Dermatological services.
8.B.18.	Diagnostic Neuropsychologic al Testing	Shareable once for each Member under the age of 18 or brain injury victim up to \$2,000 per Member, if the Member is not eligible for any public or governmental diagnostic testing program that pays for or provides the testing.
8.B.19.	End Stage Renal Disease ("ESRD")	Generally not shareable, unless the member is not eligible for ESRD Medicare and provides reasonable proof of their ineligibility or denial.
8.B.20.	Fertility/Infertility	Not shareable.
8.B.21.	High-Cost Therapuetics	Cost Sharing for high cost medications, cell therapy, gene therapy and other individual new therapeutics is limited to \$250,000 per Need and is subject to all other applicable limitations and conditions in these Guidelines including, but not limited to, the pre-existing sharing condition sharing limitation and IUA.
8.B.22.	Hospice/Palliative Care	Shareable as ordered by a licensed physician is shareable to a maximum of \$200 per day and a maximum of 90 days per Member. Additional partial sharing may be considered by the Community Stewardship Board.
8.B.23.	Hospital Emergency Rooms, Hospitalization, and Urgent Care Facilities	Generally shareable for medically necessary services resulting in expenses that exceed the member's chosen IUA.
8.B.24.	Immunizations	<p>Adult immunizations are a member responsibility so are not shareable. Routine Childhood immunizations are sharable for children from birth through age 18 for:</p> <ul style="list-style-type: none"> ○ Diphtheria, Tetanus, Pertussis (Whooping Cough) ○ Haemophilus influenza type b ○ Hepatitis A ○ Hepatitis B ○ Human Papillomavirus (HPV) ○ Inactivated Poliovirus ○ Influenza (flu shot) ○ Measles ○ Meningococcal ○ Pneumococcal ○ Rotavirus ○ Varicella (Chickenpox)
8.B.25.	Implanted Medical Devices & Internal Prosthetics	<p>For a new diagnosis, implanted medical devices are generally shareable, subject to any applicable provision or limitations of the Guidelines. This includes the reasonable/medically necessary maintenance/repair/replacement of the implants medical device. Pre-existing implanted medical devices and their maintenance/repair/replacement are subject to the Sharing Limitations for Pre-existing Medical Conditions.</p> <p>Please Note: The maintenance/repair/replacement of the external components of the implanted medical devices are considered "Medical Equipment & External Prosthetics" and are subject to the applicable sharing restrictions.</p>

8.B.26.	In-Home Nursing Care	Shareable as ordered by a licensed physician for the purpose of recovering from an illness or injury is shareable to a maximum of \$200 per day and a maximum of 90 days per medical Need. Additional partial sharing may be considered by the Community Stewardship Board.
8.B.27.	Injectable Epinephrine	Injectable Epinephrine kept on hand for acute treatment of allergic reactions is considered by Sedera to be a maintenance medication and therefore is not sharable after the first prescription, except that replacement epinephrine injectors will be shared up to a maximum of \$200 after IUA when previous supply was used during a recent allergic reaction. Please note that most generic two-packs can be found for less than your IUA and less than \$200. A Sedera Member Service can help you find reduced prices for most medications.
8.B.28.	Laboratory Tests	Shareable when prescribed by a licensed medical provider to diagnose the cause of signs and symptoms of a condition when not subject to limitations for Pre-Existing Conditions. The Sedera MCS Community will not share in laboratory diagnostics for which the practice either receives a kickback or upcharges more than 10% over the available wholesale lab price. This is to avoid the conflict of interest that induces certain doctors to order excessive tests.
8.B.29.	Mammography / Mammograms	1. Diagnostic Mammograms. Shareable <i>after</i> IUA when ordered by a licensed medical provider to evaluate signs/symptoms related to a potentially shareable Need. 2. Screening Mammograms. Shareable <i>without</i> IUA up to a maximum of \$600 per Member per Mammogram (as a well-patient procedure) after a continuous Membership of 6 months or more. Shareable with an IUA with a membership of less than 6 months. Only eligible for sharing as a routine biennial <i>screening</i> mammogram performed on a member, age 40 and older as recommended by the US Preventive Service Task Force. 3. Shareable after IUA when ordered by a licensed medical provider if the member has a genetic risk or family history of breast cancer, as recommended by the US Preventive Services Task Force.
8.B.30.	Medical Equipment & External Prosthetics -Rental/Purchase	Shareable at 75% of the cost of the medical equipment if prescribed by a licensed medical provider up to \$25,000 per Need. Medical equipment costs above \$25,000 are generally not shareable. Medical equipment costs above \$25,000 may be considered for additional partial sharing by the Community Stewardship Board. a. Qualifying equipment - The equipment must be a customary or necessary part of directly treating the condition (such as oxygen tanks and devices/respirators, special shoes, orthotics, crutches, compression socks, etc.). b. Maintenance/Repair/Replacement: The cost of maintaining, repairing, or replacing equipment is not shareable.
8.B.31.	Medical Supplies	Generally shareable within 120 days of treatment start as prescribed by a licensed medical provider.
8.B.32.	Naturopathic Medicine	Treated as "Alternative medical practices" as outlined in Section 8.B.3.
8.B.33.	Newborn Care	See Maternity Guidelines Section 9.
8.B.34.	Nutritionists	Not shareable unless prescribed by a licensed medical provider. "Alternative Medical Practices" provisions apply.
8.B.35.	Optical	Shareable for expenses due to cataracts, glaucoma and other diseases or injury to eyes. Vision therapy subject to 25 visit maximum per Need, to a maximum of \$2,500 per separate Need.
8.B.36.	Organ Transplants	For Members needing an organ transplant: Generally shareable. Sharing is subject to Pre-existing condition limitations and price negotiation and may require proof of ineligibility or denial for public or nonprofit organ donor programs. Donor Member to Recipient Non-Member: Generally not shareable.

8.B.37.	Osteopathic	Shareable—up to 15 visits for adjustments and manipulation, to a maximum of \$1,500 per separate Need. Other medical treatments shareable subject to meeting medical necessity requirements.
8.B.38.	Outpatient Surgery Centers	Generally shareable for medically necessary services resulting in expenses that exceed the member's selected Initial Unshareable Amount (IUA).
8.B.39.	Out-of-country (USA) Medical Expenses	Generally shareable for medically necessary services resulting in expenses that exceed the member's selected Initial Unshareable Amount (IUA).
8.B.40.	Physician Office Visits	Generally shareable for medically necessary services due to illness resulting in expenses that exceed the member's selected Initial Unshareable Amount (IUA).
8.B.41.	Prescriptions	<p>Prescriptions for medication related to a qualifying medical condition are shareable for the customary cost of the first 120 days. (Treatments for cancer and sublingual immunotherapy—a curative treatment for allergies—are not subject to this limitation; medications related to organ transplants are limited to 12 months duration). All medication, prescribed or not, administered during inpatient hospital stays will be shareable. Sedera employs various mechanisms in order to substantially reduce the cost of maintenance medications, including the use of a mail-order pharmacy program (buy-up option).</p> <p>Curative medications are prescribed with the intent to cure a disease or ailment, serve a short-term bridge toward recovery/healing (e.g., antibiotics, chemotherapy medications, or short-term pain medications, etc.). Maintenance medications are prescribed to control a medical condition (e.g., cholesterol medication, blood pressure control, thyroid medications, etc.).</p> <p>Please Note: Sedera members do not share the cost of prescriptions for maintenance of chronic or recurring conditions (e.g. diabetes, eczema, blood pressure control) beyond the initial 120-day period. Subsequent sharing of a prescription for maintenance of the same condition will occur only when there is a new Need.</p>
8.B.42.	Prosthetics and Orthotics	Generally shareable, but not for cosmetic only purposes.
8.B.43.	Psychiatric Care	Inpatient psychiatric care and outpatient psychiatric care for the treatment for injuries and detectable organic agents causing cognitive disabilities are shareable up to \$7,000 per condition. Prescribed psychotropic medications are shared as prescription medications (see Section 8.B.41.) Other types of psychiatric care or services are shareable to a maximum of \$1,500 per separate Need when prescribed by a licensed medical provider.
8.B.44.	Sexually Transmitted Diseases/ Illnesses (STDs/ STIs)	HIV, AIDS, or other STD/STI treatments are generally shareable. Previous diagnosis of HIV, AIDS, or other STDs/STIs are subject to the Pre-existing Sharing Limitations in Section 7. If the HIV, AIDS, or other STD/STI was contracted during an illegal use of needles or drug activity, the Need would not be considered shareable.
8.B.45.	Skilled Nursing Facilities/ Long-Term Care Facilities (Nursing Homes)	Shareable as a result of recovering from an injury or illness as prescribed by a licensed medical provider. Sharing is limited to 60 days or \$25,000 per medical Need, whichever comes earlier. Long-term Care/Skilled Nursing costs above \$25,000 are generally not shareable, however they may be considered for additional partial sharing by the Community Stewardship Board.
8.B.46.	Sleep Apnea	<p>Equipment. Sleep Apnea equipment including, but not limited to, MAD, CPAP, APAP and BiPAP devices is limited to a maximum shareable amount of \$2,500 per Need.</p> <p>INSPIRE Sleep Apnea Surgery. Sharing in <i>INSPIRE</i> surgical treatment for sleep apnea is available only if standard and specific clinical criteria are met. Requests for partial sharing must be approved by the CSB in advance of the procedure.</p>
8.B.47.	Sterilization	Elective sterilization such as tubal ligation and vasectomy, or the reversal of the same, is not shareable.
8.B.48.	SYNAGIS	SYNAGIS is a prescription medication that is used to help prevent a serious lung disease caused by respiratory syncytial virus (RSV) in certain children with specific diseases. Synagis is shareable if prescribed and provided in accordance with the most recent clinical guidelines for its use as established by the American Academy of Pediatrics.

8.B.49.	Temporomandibular Joint Dysfunction (TMJ) Syndrome	Shareable subject to a lifetime sharing limit of \$1,500 per Member.
8.B.50.	Therapy	Outpatient or inpatient Physical Therapy, Occupational Therapy, and Speech Therapy are each individually shareable for up to \$3,000 per Membership Year (not per Need) when clearly indicated to reverse, control, or recover from a medical condition, subject to pre-existing condition limitations and IUA. Exception: In the case of a child (under age 18), if the disease/injury that caused the need for therapy began after the membership start date, the Member may request an exception to the \$3,000 sharing limit per Membership Year, which if granted, may require additional conditions be in place. Specific therapies outlined here, including Physical, Occupational, Speech, and Vision (Optical) are shareable as outlined. All other therapies are generally not shareable.
8.B.51.	Transplants	See Organ Transplants (Section 8.B.36.)
8.B.52.	Travel Expenses	Shareable only when significant savings result and can be demonstrated. Contact your Sedera Member Advisor for more information.
8.B.53.	Varicose Veins	Varicose Veins procedures are generally not shareable. Such procedures are generally considered cosmetic procedures, however there are instances where they can cause medical danger. In such instances, Sedera will require medical records that include a written physician statement that the varicose veins are a significant medical danger. After these materials are provided, the varicose veins procedure is eligible for sharing subject to a lifetime maximum sharing limit of \$2,500 per Member.
8.B.54.	Weight Reduction	Shareable only if prescribed by a licensed medical provider. \$1,500 maximum shareable amount per member.

C. Injuries Involving Motor Vehicles

Most needs for motor vehicle related injuries are shareable. A “motor vehicle” is any vehicle with an engine/motor used for transportation, work, or recreation. Medical bills must be submitted to any responsible or liable party before they will be considered for sharing. See Section 6.B.1.

8.C.1.	Shareable with Requirements	Needs from injuries in an accident where the member is an operator or passenger (in, on, or being towed by the vehicle) of on-road, or off-road motor vehicles such as snowmobiles, go-karts, off-road motorcycles, four-wheel ATVs, tractors, farm implements, construction equipment, six-wheel ATVs, golf carts, personal moving devices, motorized watercraft of all kinds, and all aircraft, will be shareable for the amount of the Need that is not the responsibility of any insurance entity or other liable party, and if all of the following conditions are met. The operator and any rider: <ul style="list-style-type: none"> a. Were appropriately licensed as required by applicable law, to operate the vehicle involved in the incident, and b. Were not engaged in formal racing or stunt competition, and c. Were not operating the vehicle recklessly, or under the influence of alcohol or any illegal substance, in accordance with Federal laws.
8.C.2.	Shareable Expenses	Needs from injuries sustained in a motor vehicle accident where the member is not an operator or passenger (in, on, or being towed by the vehicle), but a pedestrian, bicyclist, bystander, etc., is shareable for the amount of the Need that is not the responsibility of any insurance entity or other liable party.

D. Miscellaneous Items Not Shared

8.D.1.	Abortion	Needs resulting in expenses for abortion of a living, unborn baby will not be shared.
8.D.2.	Abuse of Drugs or Alcohol	Injuries or illnesses that directly result from a Member abusing drugs or alcohol will not be shared.
8.D.3.	Accidents to Teeth while Chewing	Needs resulting from breaking or injury to natural teeth and teeth structure by accident while chewing are not shareable.
8.D.4.	Armed Conflicts	Injuries or illnesses resulting from a member's active participation as a combatant in an armed conflict, but not including acting in self-defense or in defense of hearth or home, are not shareable.
8.D.5.	Infertility Expenses	Needs resulting in expenses for prescriptions, tests, treatment, in vitro fertilization, or other procedures related to infertility are not shareable.
8.D.6.	Injuries Obtained from Certain Acts	Injuries or illnesses caused as a result of participation in a public riot, criminal act, assisted suicide, or euthanasia will not be shareable.
8.D.7.	Monetary Interest/Late Charges	Financial charges incurred for late payment or interest charges from any care provider or interest or finance charges from any lending institution that a member borrows from to pay medical bills are not shareable unless a substantial savings for early payment (40% or greater) will result.
8.D.8.	Non-Medical Expenses	Telephone calls, cots and/or meals for visitors and other expenses not directly related to medically necessary services are not shareable.
8.D.9.	Over the Counter Products	Herbs, vitamin supplements, teas etc., are not shareable unless prescribed by an authorized member of a hospital staff for a hospitalized patient. The Guidelines for "Alternative medical practices" also apply. See Section 8.B.3.
8.D.10.	Routine Medical Care	<p>Expenses such as routine physicals, checkups, vaccinations, long-term maintenance prescriptions, and other routine medical expenses are generally not shareable. Some exceptions exist for specific preventive screening procedures that are medically appropriate for the member's age, gender and condition.</p> <p>Exception: Diagnostic procedures prescribed on a regularly scheduled basis for the purpose of screening and monitoring known risk situations or cured medical conditions when ordered by a licensed medical provider (e.g. colonoscopies, mammograms, endoscopies, et al.). Pre-existing Condition Limitation rules apply. Member's selected IUA applies in all cases.</p> <p>Some exceptions exist for colonoscopies, mammograms, and childhood vaccinations as described throughout these Guidelines.</p>
8.D.11.	Self-Inflicted Injuries & Suicide	<p>Generally shareable for medical expenses related to non-accidental, self-inflicted injuries or attempted or threatened suicide for members under 18 years of age.</p> <p>Necessary follow-up psychiatric treatment is subject to the stated Psychiatric Care amounts. See Section 8.B.43.</p>
8.D.12.	Surrogacy	Expenses related to a surrogate pregnancy, whether or not the surrogate is a member, are not shareable.
8.D.13.	Travel Expenses	Travel and lodging expenses are normally not shareable. However, reasonable travel, transportation, meals, and lodging will be considered for sharing if a substantial savings (40% or more) will result.
8.D.14.	Wisdom Teeth Extractions	Not shareable. See "Dental & Oral" Section 8.B.16.

9. Maternity Needs

In general, maternity Needs include expenses for prenatal care, delivery, postnatal care and miscarriage.

The Guidelines specific to the sharing of maternity needs are referenced in Sections A, B and C below. Medical cost sharing for maternity needs differs from other shareable medical needs as follows:

1. Medical expenses for child birth that have an expected delivery date within the first 12 months of membership are not shareable.
2. Normal vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total Maternity Initial Unshareable Amount (Maternity IUA) of \$5,000. Non-emergency/elective Cesarean section deliveries have a total IUA of \$7,500. The standard IUA levels of \$500 - \$5,000 do not apply for Maternity Needs.
3. Medical Needs resulting from miscarriages will revert to the member's standard IUA.
4. Newborns will be included within the Household membership retroactive to the date of birth as long as the Member notifies Sedera, Inc. to add the child to the membership no later than 30 days after birth. Please see section 2.F. for further details.

Access to Sedera's Member Services and Patient Advocacy teams is available to all members, whether or not the member is pregnant at time of membership.

The specific Guidelines for maternity Needs that are shareable can be found in Sections A, B and C below:

A. Maternity Needs That Are Shareable

9.A.1.	General Rule	Maternity expenses incurred after 12 months of continuous paid membership are generally shareable. Shareable maternity Needs include expenses for prenatal care, delivery, postnatal care, miscarriage, and congenital conditions. There are special criteria for sharing Needs of the child from genetic defects and hereditary diseases. See Section 8.A. and the Appendix.
9.A.2.	Separate Needs	Bills for all pregnancy and birth-related complications of the mother will be shared as a part of the maternity Need. Routine postnatal care of the child, including no more than one routine outpatient doctor visit, will be part of the mother's maternity Need. Any pre-birth Need of the child or a post-birth Need of the child beyond routine natal care will be considered a Need separate from the mother's maternity need.
9.A.3.	Early Sharing Requests	<p>Early Sharing Requests for maternity Needs are not available for Members with pre-existing pregnancies. Members generally pay their medical providers at reduced rates, due to their cash-pay status, and submit their needs to Sedera, Inc. for sharing consideration after delivery. However, if a maternity provider agrees to reduce their standard charges in exchange for a member prepaying some or all of the bill, Sedera, Inc. will consider sharing the cost of the maternity Need prior to the expected delivery date. The member must request an estimate from their provider and submit it via the online Needs Submittal Process.</p> <p>If the resulting bills are less than the pre-paid amount, the member must contact their Member Advisor, who will advise them where to send the surplus amount. Requested surplus amounts not returned to Sedera, Inc. will be charged back to the member. Failure to return surplus amounts could result in termination of membership.</p>

B. Application of Maternity Initial Unsharable Amount

9.B.1.	Maternity Cost Sharing	Only the portion of a maternity expense that exceeds the Member's specific Maternity Initial IUA will be eligible for Sharing.
9.B.2.	Maternity IUA	The Maternity IUA is the IUA that applies to eligible maternity Needs. Normal vaginal deliveries and emergency Cesarean section deliveries have a total Maternity IUA of \$5,000. Non-emergency/elective Cesarean section deliveries have a total Maternity IUA of \$7,500.

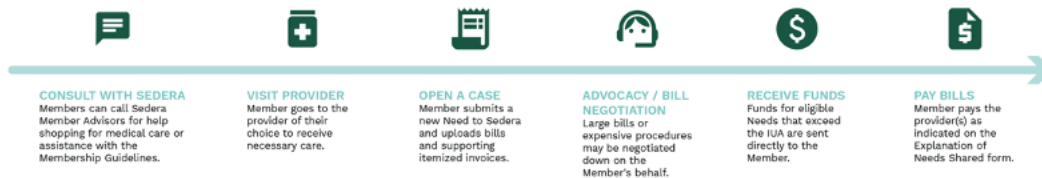
C. Maternity Sharing Restrictions and Limits for Conditions that Existed Prior to Membership

9.C.1.	General Rule	Maternity expenses incurred prior to the member's Start Date of membership are not shareable. Likewise, maternity expenses for a pregnancy with an expected Start Date that is less than 12 months from the membership Start Date are not shareable.
9.C.2.	Expenses Prior to Membership	Any maternity expenses incurred while the mother is not a Member are not shareable.
9.C.3.	Routine Maternity Expenses After Membership	Generally not shareable.
9.C.4.	Complications and Conditions Through Birth	If the member's expected delivery date is determined (by a qualified medical provider) to be on or after the 1 st year membership anniversary date any needs due to complication of pregnancy will be fully shareable after the Maternity IUA has been met. Conversely, any medical expenses incurred, including complications of pregnancy, will not be shareable if the member's expected delivery date is determined to be prior to their 1 st year membership anniversary date. Expenses related to miscarriages are generally shareable after IUA.
9.C.5.	Complications and Conditions After Birth	Any complication of the mother which first produces symptoms and is first discovered after birth will be considered part of the mother's shareable maternity Need provide that the General Rule in 9.C.1 is satisfied. Any complication to or defects in the child which first produces symptoms and is first discovered after birth will be a regular Need of the child's if the child is a member at birth.
9.C.6.	Premature Births	The baby's Need is fully shareable for a baby born prematurely requiring extraordinary medical care.
9.C.7.	Surrogacy Costs	Costs related to surrogacy are not shareable.
9.C.8.	Doulas	Costs related to Doulas are not shareable.
9.C.9.	Breast Pumps	Medically necessary breast pumps are shareable with the Sedera Medical Cost Sharing Community up to \$200 for one breast pump per household when it is not covered under a MEC or other applicable plan or program.
9.C.10.	Ancillary Advocacy Services	Both Member Advisors and Patient Advocacy services are available to assist active members during a pregnancy regardless their membership Start Date or expected delivery date.

10. Submission of Medical Needs

Eligible medical expenses will be shared for all household members who meet the membership requirements in Section 1. For a need to be shared, the member household must be current with their annual membership continuation verification and all monthly shares paid-to-date. Members are advised to carefully follow these instructions for submitting their Needs requests.

The following diagram depicts the general process for processing a member Need:



The Process

1. As soon as a member anticipates the likelihood of a medical Need (non-emergency), they should contact a Sedera Member Advisor at 1-855-973-3372 (See Section 6.A.7.) so that Sedera may assist them through the process. Please Note: Emergency medical Needs should be addressed immediately by the nearest qualified emergency professional. Please notify a Sedera Member Advisor as soon as reasonably possible after an emergency care visit.
2. Members who have already experienced a medical incident that exceeds their Initial Unshareable Amount (IUA) should access their Sedera Member Portal online to open a Need and request sharing from the Community.
3. The Member then organizes their bills, goes online to member.sedera.com, clicks on “Needs Management” from the menu bar, and completes the online Needs Submittal Process. This includes uploading copies of all relevant medical bills and any proof of

payments made towards the Member's Initial Unshareable Amount (IUA). If you have any questions about the Needs Submittal Process, please feel free to contact a Sedera Member Advisor.

4. Upon completion of the online Needs Submittal Process, Sedera, Inc. will review the Need and the submitted documentation against the Guidelines. If the Need is determined to be qualified, processing of your medical bills will begin.
5. Inflated medical bills, and those over \$1,000.00 may go through the bill negotiations process. If bill negotiation is necessary, your Needs Coordinator will help you throughout the process as our bill negotiators work to reduce your medical bills on your behalf. Once bill negotiations are complete, your bill will be shared with the Community and funds will be sent to you so you can pay the negotiated balance.

Negotiations for reductions - One of the primary contributors to the Sedera MCS Community's ability to maintain low Monthly Contribution requirements is the success we have historically achieved by bill reductions from inflated original invoices through our skilled negotiators. Sedera encourages members to only pay their Initial Unshareable Amount (IUA), so that our outside bill negotiators can negotiate the remaining bills on behalf of the member. When members submit medical bills for sharing, they are committing to cooperate with Sedera Inc.'s staff and representatives to seek equitable prices from providers and to document amounts the member has paid to providers.

As long as the monthly Needs requested are less than the monthly contributions received, eligible Needs will be shared fully. In the event that medical Needs requested are more than the Monthly Member Contributions, sharing of Needs may require proration. For more information on proration please see Section 5.A. Of these Guidelines.

6. Sedera Members are responsible for paying their providers directly. Sedera does not pay medical providers on behalf of our Members, so Needs payments will be sent directly to members. Members also receive an Explanation of Needs Shared which explains the dollar amount Members need to pay to which providers.

11. Binding Decisions

Although Sedera Inc.'s staff members are trained to be forthright in phone conversations, oral opinions offered by any Sedera, Inc. employee does not constitute or ensure a binding decision. Members who call to inform us of their circumstances in order to discover if the Need qualifies will be given an opinion—not a binding decision. Written rulings will be issued only to members who submit requests in writing. The written inquiry must explain the circumstances and medical procedures involved and specify that a written ruling be returned in writing. Such written response from Sedera, Inc. will constitute a decision that will commit Sedera, Inc. to share the bill through the normal Needs sharing process.

12. Disputes and Reconciliation

Sedera, Inc. serves a community of like-minded individuals who wish to help one another. Members resolve to handle disputes fairly between each other or with Sedera, Inc. in private or within the community. A member who chooses to violate this common belief and covenant and takes a dispute to court demeans the entire Sedera membership and places undue strain on the community. Sedera members who pursue court proceedings against Sedera, Inc., its members or its affiliates, understand that their memberships will be consequently terminated.

Therefore, in becoming a member or reaffirming one's membership, members agree that any claim or dispute, with or against Sedera, Inc., its employees, directors, other members or associate members, that is related to Sedera, Inc. and the Sedera membership in any way, shall be settled by non-biased mediation or, if mediation is unsuccessful, by legally binding arbitration. Sedera, Inc. agrees similarly with respect to any matter that it may have against a member. Any such mediation and/or arbitration shall take place in Austin, Travis County, Texas. The procedure to be used depends upon the nature of the issue as explained in paragraphs A and B.

A. Questions Regarding Whether a Need is Shareable/Appeals Process

Nearly all needs can be determined to be shareable or not shareable according to the Membership Guidelines. In matters where the Guidelines may not provide absolute clarity, Sedera, Inc. shall have the sole discretion to determine whether the Need should be shared. Sedera, Inc. may, but shall not be required to, consider prior procedure and precedent in making such a determination. Any such determination shall be final and binding.

If a Need is determined to be not shareable, and the Member believes that the Sedera Needs Coordinator is misinterpreting the Guidelines or the Member's particular circumstances, then the member may seek reconsideration of the decision by the appeals process generally described below. Please note that regardless of the outcome of the appeals process, the existence of an appeals process should not and does not create a legally enforceable right or entitlement to the sharing of a particular Need since there is not a contractual promise or legally enforceable right to the sharing of Needs under the Membership Guidelines. A Member has 90 days from the date the determination in question was rendered to initiate the first step in the appeals process.

The appeals process is a three step process: 1) The Member may call a Member Advisor or Needs Coordinator and request that the Sedera Needs Operations Manager review the decision made by the Needs Coordinator assigned to the member's Need. The Needs Operations Manager will provide their decision, usually within 10 business days; 2) If the Member believes that the Needs Operations Manager is still misinterpreting the Guidelines or the Member's particular circumstances, then the Member has 90 days from the day the determination in question was rendered by the Needs Operations Manager to make a written request to Sedera, Inc. to have the Need submitted to the Sedera Community Stewardship Board (CSB) to determine if, or how much, of a Need will be shared. The CSB reserves the right to recommend partial sharing (less than the full amount) of a Needs request. Please contact your Member Advisor or Needs Coordinator to receive a copy of the Needs Appeal Form to make this written request. 3) If the Member believes that the CSB is still misinterpreting the Guidelines or the Member's particular circumstances, then the Member has 30 days to make a written

request to have the Need submitted to a panel of seven randomly chosen members who have agreed to review the Need to determine whether it is shareable (“Member Review Panel” or “MRP”). If any two members out of the seven member MRP agree that the Need should be shareable, then Sedera, Inc. will treat the Need as shareable in the usual fashion.

If the Member still believes that the conclusion of the MRP is wrong, the dispute will be settled by mediation, and if unsuccessful, by binding arbitration. Any such mediation and/or arbitration shall be conducted solely in Austin, Travis County, Texas subject to the laws of the state of Texas. Such arbitration shall be conducted in accordance with the rules of arbitration published from time to time by the American Arbitration Association. Sedera, Inc. and the Sedera Member agree that each party shall bear its own costs and evenly split the cost of any mediator(s) or arbitrator(s). Sedera, Inc. and the Member agree to be legally bound by the Arbitrator’s decision.

B. Resolution of All Other Issues

Any issue not included under paragraph A to be resolved by the member panel shall be settled in accordance with mediation and if such mediation is unsuccessful, by binding arbitration. Any such mediation and/or arbitration shall be conducted solely in Austin, Travis County, Texas subject to the laws of the state of Texas. Such arbitration shall be conducted in accordance with the rules of arbitration published from time to time by the American Arbitration Association. Sedera, Inc. and the Member agree that each party shall bear its own costs and evenly split the cost of any mediator(s) or arbitrator(s). Sedera, Inc. and the Member agree to be legally bound by the Arbitrator’s decision. However, if both Sedera, Inc. and the member agree, the dispute may be submitted to a randomly selected panel of seven members instead.

C. Agreement Not to Go to Court

Members understand that these methods shall be the sole remedy for any controversy or claim arising out of their relationship with Sedera, Inc. and to the extent permitted by law, expressly waive their rights to file a lawsuit in any civil court against Sedera, Inc., its employees, members, associate members and directors, for such disputes, except to enforce an arbitration decision obtained under paragraphs A or B. This also includes any determinations as to whether the matter in dispute comes within this arbitration agreement or can be required to be arbitrated. Judgment upon an arbitration award under either paragraph A or B may be entered only in the District Court of Travis County, Texas. To the greatest extent permitted by law, each member and each member business/sponsoring entity providing access to the Sedera MCS Community hereby waives the right to trial by jury.

13. How Sedera, Inc. is paid by the Sedera MCS Community

Sedera, Inc. facilitates the Sedera Medical Cost Sharing Community as described in these Guidelines. This facilitation for the Sedera MCS Community includes the handling of: 1) Member Management; 2) Member Services; 3) Monthly Member Contributions. Sedera, Inc. also handles the coordination of the sharing of eligible Needs amongst the Sedera Community Members.

Every month, a member makes their Monthly Member Contribution to the Sedera MCS Community. This Monthly Member Contribution includes both the Member Share Amount and the Member Services Fee. The Member Share Amount is used to share in community medical expenses that include fees for access to medical services/providers and the sharing of medical bills for the community per these Membership Guidelines. The Member Services Fee is used to facilitate and service the Sedera MCS Community, which includes providing Member Advisors, Needs Coordinators, bill negotiation, patient advocacy, navigation services, referral fees, and other services.

Sedera, Inc. has three revenue streams:

1. Sedera, Inc. takes the Member Services Fee, which is used as outlined above.
2. Sedera, Inc. takes 9.9% of Member Share Amount as administrative fees.
3. Sedera, Inc. may take up to the first three months of the Member Share Amount for a new member to help grow the Sedera MCS Community.

14. Amendment of Guidelines

The Sedera Medical Cost Sharing Guidelines are a Community and Member resource to understand available sharing for medical procedures, illnesses, etc., and what limits may exist for certain Needs/Community sharing. Changes to the Guidelines are made with the Community in mind, as it continues to grow in numbers and diversity. These decisions made when changing the Guidelines are a balance between the desire to share in reasonable, unexpected, necessary medical expenses and the desire to have a reasonably priced membership. The Guidelines are adjusted and created to best align with the current medical and scientific findings and practices. While some medical procedures or practices find themselves charged with political connotation Sedera's decisions are not and should not be seen or understood as the Community taking any political positions.

The Sedera Board reserves the right to make changes as necessary to the Guidelines to ensure that the Community is serving its Members and protecting the Community's ability to share in Needs. These changes and clarifications range from adjusting limits on sharing in certain procedures, deciding to no longer share or deciding to fully share in new procedures, etc. As the Guidelines change, we encourage Members to review the changes as they are announced, as they will become effective for each Member on the effective date. Please Note: As a general rule, the Member's Need(s) are share in accordance with the Guideline effective at the time that the Need is incurred.

A. Procedures

These Guidelines may be amended by the Sedera, Inc. Board of Directors. The Board has the option of first taking an advisory vote of members and/or households in good standing.

B. Effective Date

Amendments to the Guidelines will go into effect as soon as administratively practical or as designated by the Board. If members have a Need that began prior to the adopted change, the sharing of bills related to that Need will be determined by the Guidelines as they existed on the date the bills were incurred. If a member's ongoing/open Need would be affected by any Guideline change or amendment, those changes will be reflected on the sharing of that Need on the same date that the amended Guidelines go into effect. A Member can request review by the CSB if they believe this change would cause financial hardship.

C. Notice of Amendments

Members will be notified of changes to the Guidelines through postings on the Sedera website, or by provision of updated Guidelines booklet when they are notified that their Membership Continuation Form is coming due.

Appendix

Details for shareable Needs relative to Pre-existing Medical Conditions and other potentially high cost medical procedures continued from Section 7—alphabetical order:

1. Back Problems	Shareable	During the first three years of membership the statement described in Section 7.A.2. must be provided. Sharing limits stated in Section 8.A. and 8.B. will apply if a need request is determined to be a medical condition that existed prior to membership.
2. Complications from Maternity	Shareable	Only if the expected delivery date for the child is determined to be 12 months, or later, from the effective date of membership. Expenses due to medical complications to the mother are considered part of the maternity Need.
3. Diabetes that doesn't require insulin (including most Type 2 diabetics)	Shareable	Except maintenance medications as described in Section 8.B.41. During the first three years of membership the statement described in Section 7.A.2. must be provided. Sharing limits stated in Section 8.A. And 8.B. will apply if a Need request is determined to be a medical condition that existed prior to membership.
4. Genetic Defects	Shareable when at least one of the following is true: a. The condition had not been diagnosed nor exhibited observable symptoms in the 36 contiguous months prior to the effective date of membership; b. Neither the condition nor a symptom of the condition was discovered until after membership had begun; c. The condition exists in a person who has been included in a membership from birth and the mother was included in a membership prior to the delivery; or d. If the condition exists in a person who was adopted, the person has been included in a membership since the adoption, and the adopting parents were unaware of the condition at the time the adoption was finalized.	Sharing limits stated in Section 8.A. and 8.B. will apply if a Need request is determined to be a Pre-existing Medical Condition.
5. Heart Conditions	Shareable	During the first three years of membership the statement described in Section 7.A.2. must be provided. See high blood pressure exception below. Sharing limits stated in Section 8.A and 8.B. will apply if a need request is determined to be a medical condition that existed prior to membership.
6. Hereditary Diseases	Shareable	Under the same conditions as Genetic Defects.

7. High Blood Pressure	Shareable	<p>Provided the member has not been hospitalized for high blood pressure within three years prior to membership and has been able to control this condition through medication and/or diet. An incident that begins after membership becomes effective is shareable and would qualify for one 120-day period for sharing of prescription expenses (See Section 8.B.41.) Medication thereafter for maintaining a chronic condition is not shareable.</p>
8. Sharing Outside of the United States		<p>If a Member has an eligible Need that occurs outside of the United States, that Member will be required to provide Sedera the itemized bill translated into English and the price converted into U.S. Dollars.</p>
9. Requirements to Prove Cessation of Tobacco		<p>To prove Cessation of Tobacco, a Member will be required to show Cessation of Tobacco for a 12-month period. To do this, a Member is required to submit three (3) negative cotinine tests: 1) the first negative cotinine test date triggers the start of the 12-month period; 2) the second negative cotinine test can be submitted any time during the next 10 months; and 3) the third negative cotinine test must occur during the month preceding the 12-month anniversary of the first test. A member will also be required to submit an affidavit or acknowledgement stating the last date of tobacco use upon submitting their third negative cotinine test. Once the 12-months have passed and Sedera has received all required tests and affidavit/ acknowledgement, the Member will no longer be subject to the Tobacco/Vape User fee or the limitations placed on the tobacco/vape related illnesses, which will take effect at the start of the next billing cycle. If a Member becomes a Tobacco/Vape User during the aforementioned 12-month period, the 12-month period will restart upon submittal of a negative cotinine test. Note: Nicotine usage will make these test positive, so all nicotine supplements need to be stopped as well.</p>
10. Requirements to Prove Cessation of Vaping/Non-Nicotine		<p>To prove that a Member has stopped vaping any non-nicotine product, the Member will need to submit an affidavit or acknowledgement indicating that their last vape of non-nicotine product was at least 3 months prior to the date of submission. Provided that the Member is not a tobacco user, the Member will no longer be subject to the Tobacco/Vape User fee or the limitations placed on the tobacco/vape related illnesses, which will take effect at the start of the next billing cycle. Please note: cessation of tobacco is outlined in the Appendix.</p>