

Product	ACCESS	SELECT+
Sharing Limitations for Pre-Existing Conditions	<p>36 month lookback prior to Membership, then:</p> <ul style="list-style-type: none"> • \$0 first 12 months • \$15k in Year 2 • \$30k in Year 3 • Fully Shareable in Year 4 and beyond as long as you remain a Member, resets if you cancel* 	<p>36 month lookback prior to Membership, then:</p> <ul style="list-style-type: none"> • \$0 first 12 months • \$25k in Year 2 • \$50k in Year 3 • Fully Shareable Year 4 and beyond as long you remain a Member, resets if you cancel*
Maternity	<p>Shareable for deliveries beyond first 12 months of continuous Membership</p> <ul style="list-style-type: none"> • Normal vaginal and emergency C-Section - \$5,000 IUA • Elective C-Section - \$7,500 IUA 	<p>Shareable for deliveries beyond first 9 months of continuous Membership</p> <ul style="list-style-type: none"> • Normal vaginal and emergency C-Section - two times the Member's selected IUA up to a maximum of \$5,000 • Elective C-Section - \$5,000 IUA • Limited sharing for expected delivery date within the first 9 months of continuous membership
Therapies & TMJ limits	TMJ - Subject to a one-time maximum sharing limit of \$1,500	TMJ - Subject to a one-time maximum sharing limit of \$3,000
Psychiatric Care	<ul style="list-style-type: none"> • Inpatient & Outpatient - up to \$7k max per Need • Other Psychiatric Services - up to \$1.5k max per Need 	<ul style="list-style-type: none"> • Inpatient & Outpatient - up to \$7k max per Need • Other Psychiatric Services - up to \$3k max per Need
Membership Post Age 65	Terminates on the last day of the month in which the Member turns 65 (regardless of Medicare status)	Member may continue Membership provided they are enrolled in Medicare Parts A and B
Mental Health		Shareable after IUA up to \$750
Preventative Care	Shareable immunizations by schedule up to age 18	Shareable immunizations by schedule up to age 18, plus yearly flu shots for all ages
New Features		<ul style="list-style-type: none"> • Rx Marketplace^{1,3} • Member Rewards^{2,3}

* Sharing limitation schedule resets if membership is not continuous

1 - RxMarketplace: Sedera is connecting its Members to a transparent and flexible shopping tool that brings together 8 different discount and mail order programs, including 66,000 US pharmacies and 20 International pharmacies.

2 - Member Rewards (Kazoo): Our rewards platform, provided by Kazoo, is where Members can earn points for engaging in "Sedera Savvy" behaviors. Points can be redeemed for things like gift cards and Sedera swag!

3 - This product is not operated, serviced, or maintained by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).