

### **Sedera Refund Policy**

Per the Sedera SELECT and ACCESS Services Agreements, all changes to Sedera memberships must be submitted to Sedera within five (5) days after date of activation of Membership, Life Change Event, or termination of Membership. Sedera does not prorate membership months. Additions may only be enrolled as of the first day of each month and terminations will be discontinued on the last day of the month. (See section 2.3 of your Services Agreement). Thus, there are no partial month refunds or credits.

Sedera, however, understands that sometimes Employers/Sponsoring Entities fail to notify Sedera within five (5) days of termination of membership. In the event of a notice of termination of Membership occurring after the prescribed five (5) day notification period, when applicable and upon request, Sedera will issue invoice credits for prior payments made only as follows:

#### **SELECT Product**

Sedera will issue a credit for payments made only for the calendar month in which the cancellation request is actually received by Sedera. For example, if an employer notifies Sedera on January 29th that a Sedera Member should have been terminated on November 30th, the termination will be processed as of December 31st and any payments made towards January's invoice will appear as a credit (negative balance) on the next invoice to be issued.

#### **ACCESS Product**

Sedera will issue a credit for payments made for the calendar month in which the cancellation request is actually received by Sedera and, when applicable, the prior month. For example, if a sponsoring entity notifies Sedera on January 29th that a Sedera Member should have been terminated on November 30th, the termination will be processed as of November 30th and any payments made towards December's invoice and January's invoice will appear as a credit (negative balance) on the next invoice to be issued.

#### **Reminder:**

Any medical expenses incurred by a Sedera Member after the date of termination are not eligible for sharing with the community. In addition, Members have 90 days from the date of termination (not the date of notification) to submit any medical bills incurred while on Sedera. Backdating a termination date does not change these requirements. For example, if a termination is requested in January but backdated to November 30th, the Member would have 90 days from November 30th to submit bills to Sedera for sharing. Any bills submitted for services performed after November 30th would not be eligible for sharing.