



# Membership Summary

ACCESS+ for Individuals

Control Your Costs

Choose Your Care

Get Real Support



Join the 97%\* of  
Sedera Members who  
stay with us month  
after month!

\*Based on Membership stats from January 2023 to July 2024

# Take Control of Your Personal Health

Medical cost sharing is an alternative approach to managing large, unexpected medical costs through a membership-based community. Members support one another's physical and financial health.



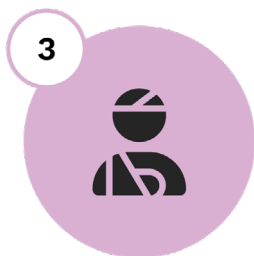
## How Sedera Medical Cost Sharing Works



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



Sign Membership Commitments, Principles, Beliefs and provide existing medical condition information.



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



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



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



Pay your provider with funds from the Community.

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

# Sharing Rules

## General Medical Sharing Rules

### Services provided for:

- Medical incidents
- Injuries
- Illnesses

### And receiving treatment from:

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

## Existing Medical Condition Sharing

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

Year 1: No cost sharing for the condition

Year 2: A **\$15,000** sharing limit for condition

Year 3: A **\$30,000** sharing limit for condition

Year 4: Condition eligible for full sharing

## Medication Sharing Rules

### Regular, Routine Medicines (“Maintenance”):

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

### Hospital Administered Medications:

- Fully shareable as part of an eligible Need

### Medicines to Recover from Illness or Injury (“Curative”):

- Fully shareable as part of an eligible Need

## Tobacco/Vape Sharing Rules

- Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users<sup>1</sup> contribute an **additional \$75.00 per month**.
- If the Member is a Tobacco/Vape User and over the age of 50, then the Medical Needs for that Member are **limited to \$25,000** for certain related illnesses.<sup>2</sup>

## Maternity Sharing Rules

Maternity Specific Initial Unshareable Amount applies: Normal vaginal and emergency C-Section - **\$5,000**  
Elective C-Section - **\$7,500**<sup>3</sup>

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

## Preventive Care Sharing Rules

Members are responsible for preventative care costs<sup>4</sup>, other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations **to age 18**

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

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

3 - For pregnancies that begin after the membership effective date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership, sharing is limited.

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

# Will My Medical Expenses Be Shared?

✔ Is a medical necessity

✔ Has been submitted within 6 months from Date of Service

✔ Performed by a licensed Medical Professional

✔ Meets Membership Guidelines

## Member Resources

Sedera is committed to simplifying the Member experience and bringing the support, tools, and choices that assist in the day-to-day activities of managing your health. You're able to shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?



### Savvos Cash Pay Marketplace

- Shop for imaging, outpatient surgery, labs, diagnostics & more
- Save up to 90% compared to local hospitals
- Simplified communication, approvals, scheduling & payment
- And, enjoy a reduced IUA for utilizing Savvos



### Get Real Support

- Real live experts
- Assist with sharing questions
- Guide you every step of the way



### 24/7 Telemedicine

- Optional add-on service
- Unlimited access to physicians
- Virtual care at your fingertips



### The RX Marketplace Tool

- Save up to 80% on medications
- Powerful shopping tool for comparing Rx prices
- Over 67,000 pharmacies



### Medical Shopping Concierge

- Service to help Members find cash pay providers in their area and value-driven pricing for care
- Recommendations within 3-5 days

# Sharing Examples

## \$1500 IUA and Monthly Contribution for Sedera Medical Cost Sharing Membership:



Urgent Care Center

### Broken Arm

Member breaks arm falling off step stool at home and goes to local emergency facility.

ER visit (cash pay price)	\$2000
X-rays (cash pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$834
<b>Total Member Cost</b>	<b>\$1500</b>



Inpatient Hospital

### Heart Attack

Member has a heart attack at home and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery and post-surgery physical therapy. Doctor prescribes prescriptions for maintenance.

Hospital bill	\$54600
Anesthesia and surgery	\$22000
Prescriptions (for first 120 days)	\$425
Follow-up office visits	\$500
Shared by Community	-\$76025
<b>Total Member cost</b>	<b>\$1500</b>



Direct Primary Care

### Sprained Ankle

Example with Direct Primary Care Membership  
(average cost \$79/mo.\*)

Member sprains ankle playing soccer and goes to their Direct Primary Care physician facility to make sure it is not seriously injured.

Direct Primary Care physician visit	\$0
Ankle brace	\$25
<b>Total Member cost</b>	<b>\$25</b>

\*Members have the option to independently purchase access to a Direct Primary Care (DPC) or Virtual Primary Care (VPC) provider, which offers day-to-day routine and preventive care focused on the overall physical, mental, and financial well-being of Members. This option is available in addition to a membership in Sedera.

**DISCLAIMER:** The purchase of DPC/VPC services is entirely optional. Sedera does not endorse, operate, service, or maintain DPC/VPC services. Any DPC/VPC agreement is solely between the Member and the respective provider; Sedera is not a party to that relationship and assumes no responsibility or liability in connection therewith. SEDERA MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, OR SERVICES PROVIDED BY THIRD PARTIES, INCLUDING DPC/VPC PROVIDERS. Members are solely responsible for evaluating and engaging with any third-party service providers, and Sedera cannot assist with any disputes or issues arising from such third-party providers or services, including DPC/VPC providers.

**MEDICAL COST SHARING IS NOT HEALTH INSURANCE:** The Sedera Medical Cost Sharing Community (Sedera) is a benevolent fund of Covenant HealthShare, Inc. (Covenant), a 501(c)(3) nonprofit corporation. Sedera and Covenant are **not insurance companies** and **do not provide insurance**. Membership in Sedera is **not issued or offered by an insurance company** and **does not create any contractual or legal obligation** to share in medical expenses. Members are self-pay patients and remain **personally responsible** for all unpaid medical bills. Any monetary assistance provided to a member or household for medical expenses is **entirely voluntary**. Neither Sedera nor its members have any legal right or obligation to compel or provide contributions toward any medical expenses. Healthcare sharing ministries like Sedera are **not substitutes for legally mandated health insurance coverage** and **do not satisfy federal or state law requirements** for healthcare coverage or insurance. Sedera is **not** an employee welfare benefit plan, an employer-sponsored health plan, or a multiple employer welfare arrangement (MEWA). Sedera functions solely as a **voluntary community** where members assist each other according to shared ethical beliefs and community guidelines. Members have **no legal obligation** to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera's Ethical Beliefs, Principles, and Community Guidelines.



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