



Membership Summary

ACCESS+ for Individuals

Control Your Costs

Choose Your Care

Get Real Support



Members are 7x more likely to recommend Sedera, compared to health insurance*

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

There's a better way to pay for healthcare.

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



How Sedera Medical Cost Sharing Works



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



2 Open a bank account to share and receive Community funds.



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



4 Shop for the treatment and provider of your choice.



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



6 Pay your provider with funds from the Community.

*A Need is a medical illness, injury, or incident. 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

Pre-existing Conditions Sharing Rules

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

Year 1: No cost sharing for the condition

Year 2: A **\$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 Users¹ 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.²

Maternity Sharing Rules

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

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 costs⁴, other than larger, high-cost routine diagnostic procedures of:

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

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



Performed by a licensed Medical Professional



Has been submitted within 6 months from Date of Service



For certain Needs, a 2nd opinion may be required



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 shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?



Get Real Support

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



24/7 Telemedicine

- 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 best prices
- Over 67,000 pharmacies



Medical Shopping Concierge

- Custom service for Sedera Members
- Fair prices on local providers and procedures
- 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
Total Member Cost	\$1500



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
Total Member cost	\$1500



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
Total Member cost	\$25

Members are able to pair Sedera Medical Cost Sharing membership with a DPC (Direct Primary Care) Provider that handles the day-to-day routine and preventive care focused on overall physical, mental and financial well-being of Members. **DPC pairing is OPTIONAL and not included in a standard Sedera membership.**

DISCLAIMER: DPC Services are not offered, operated, serviced, or maintained by Sedera. All DPC memberships are between the patient and that DPC, Sedera is not a party to that relationship. 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).

A Sedera Medical Cost Sharing membership is not insurance and is not offered by an insurance company.



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