Sedera

Membership Summary

SELECT+ Member

Control Your Costs

Choose Your Care

Get Real Support



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

*Based on Membership stats from January 2023 to July 2024

There's a new way to pay for healthcare.

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

1. Select an Initial Unshareable Amount (IUA), the amount you're comfortable paying without Community funds.

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

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

4. Shop for the treatment and value-driven 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 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 **$25,000** sharing limit for condition

Year 3: A **$50,000** 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[1] 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: **2x the Member's selected IUA** up to a **maximum of $5,000.**[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 costs[4], other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations **to age 18**
- Annual flu vaccine for **all ages**

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

GETADVOCACY

GetAdvocacy is your team of experienced Patient Advocates. Whether you're seeking care, preparing for a procedure, or facing a bill you didn't expect, they step in so you don't have to figure it out alone. Medical Concierge, Procedure Coordination, and Bill Negotiation, all handled by people who have your back.



Medical Concierge

- Find self-pay friendly providers in your area
- Get prices compared so you can book with confidence
- Login to your Member Portal and navigate to the Medical Concierge



Bill Negotiation

- GetAdvocacy Patient Advocates work with providers on your behalf
- They negotiate rates, find cash-pay discounts, and apply for financial assistance for you



Get Real Support

- Real live experts
- Assistance with sharing questions
- Guide you every step of the way
- Members can call **855.973.3372** or email memberservices@sedera.com



The RX Marketplace Tool*

- This powerful shopping tool helps you find the best prices on medications
- Over 67,000 pharmacies to choose from, both local and home delivery available
- therxmarketplace.com

Any relationship with a third-party provider 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. 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.

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 (self pay price)	$2000
X-rays (self 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 medications 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 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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