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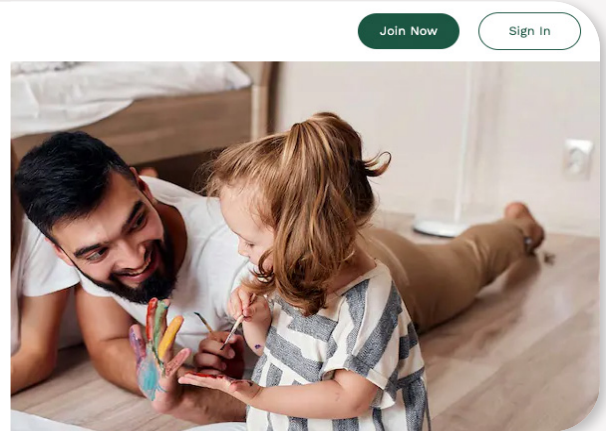
New Member Enrollment Walkthrough



This is a step-by-step walkthrough of the enrollment flow for New Members.

Begin Enrollment

If a New Member wants to start enrollment from the Sedera Website they click the “Join Now” button at the top right of the home page. Or, if already a Member, choose to “Sign In” and enter an email or phone number to sign into the portal.



How It Works Section

During the enrollment process the New Member will be able to view their steps via a status bar at the top of each screen.



Lifestyle Fit

The New Member determines if they are a good fit for Sedera MCS and provides contact information.

NOTE: Sedera is currently **NOT** accepting new Members in the following states: IL, NY, PA, VT, WA.

Am I a good fit?

Do you strive to lead a healthy lifestyle? YES MAYBE NO *

Are you willing to shop for healthcare? YES MAYBE NO *

Please select your state: State *

What is your email address: Email

Previous Continue

Sharing Rules

Selecting a topic on the left results in an information screen on the right.

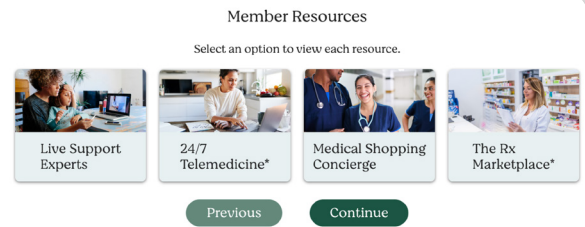
Sharing Rules

Select an option from the menu on the left to view the rule.

General Medical	Services provided for: <ul style="list-style-type: none">• Medical incidents• Injuries• Illnesses
Pre-Existing Conditions	And receiving treatment from: <ul style="list-style-type: none">• Licensed medical providers• Emergency rooms• Urgent care centers• Hospitals• Outpatient surgery centers (for physician ordered treatments)• Diagnostic facilities• Specialists
Medications	
Preventive Care	
Maternity	
Tobacco & Vaping	

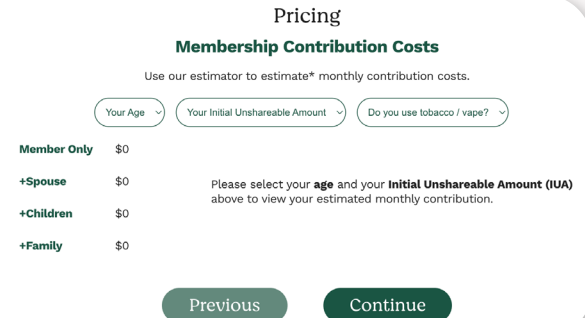
Member Resources

Member Resources provides an overview of Sedera resources and add-on options. Selecting an option results in a pop up with a detailed description.



Contribution Cost Estimator

The New Member selects options and the tool provides an estimated contribution amount.

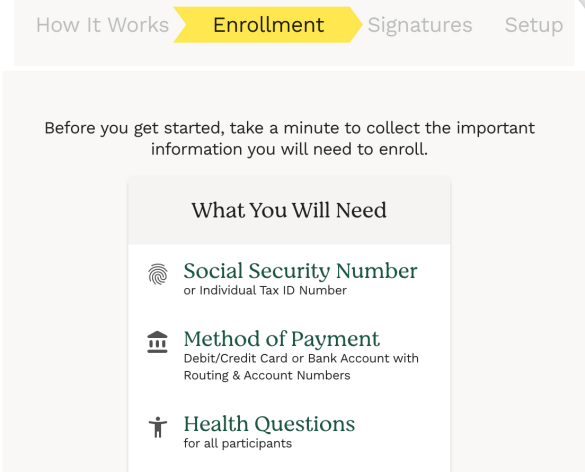


Enrollment Section

The New Member is provided with a list of important information that they will need to complete enrollment.

The New Member enters the email address they want to use for their enrollment.

NOTE: New Members are advised to use a personal email (this ensures that it will be an email that is checked often).



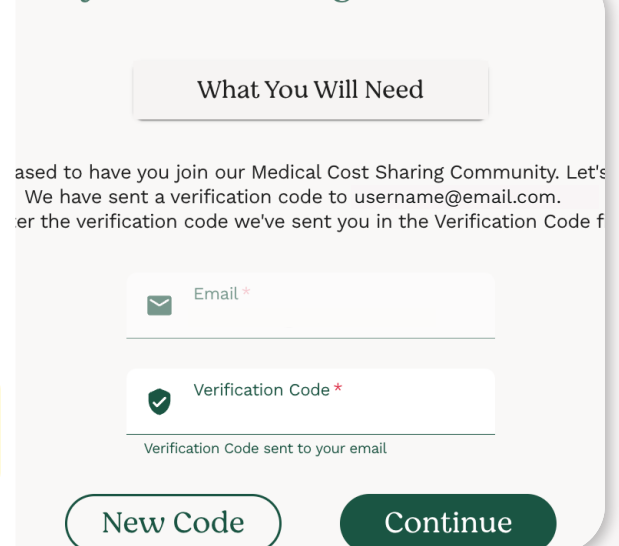
Email Verification

The New Member is sent an email containing a 6-digit verification code which they need to enter in the verification code field to proceed.

Once the email address is verified, the New Member creates a password and enters a phone number.

NOTE: The password must include: 8-15 characters, no spaces and at least 1 letter, 1 number, 1 symbol.

Thank you for choosing to enroll in Sedera.



The New Member chooses their membership options and their Initial Unshareable Amount (IUA). More Information about an “IUA” is available by selecting the info icon and a link to Membership Guidelines is also provided in the pop up for even more information.

NOTE: The Initial Unshareable Amount or IUA is the amount you are responsible for before your medical Need may become eligible for sharing.

NOTE: Participant Types:

Member Only: Just the Enrollee

Member+Spouse/Partner: Enrollee and spouse or domestic partner. Marriage or domestic partnership must be legally recognized in their state of residence.

Member+Children: Enrollee and children. Children must be legal dependents under the age of 26 and unmarried.

Member+ Family: Everyone is participating - enrollee, the spouse/ domestic partner and children under the age of 26 and unmarried.

NOTE: Membership Start Date is the date of enrollment. This can be adjusted up to 60 days in the future.

Members have 60 days from the date they start enrollment to complete enrollment. After 60 days, the enrollment will expire and New Members will have to start over if they wish to enroll.

New Members will see this notification regarding future start dates.

After Membership Basics are selected, a Monthly Contribution amount is visible at the top of the screen.

Membership Basics

Initial Unshareable Amount ⓘ
Example IUA ⓘ
Please choose your membership's IUA.*

\$500 IUA \$1000 IUA \$1500 IUA \$2500 IUA
\$5000 IUA

Participants
Who is enrolling today?*

Member Only Member + Spouse Member + Children Member + Family

< Monthly Contribution \$222.00

Enrollment Signatures Setup

Contact Information

New Member inputs contact information and demographics. Any previously entered information will be pre-populated.

Legal First Name *	Mid. Initial	Legal Last Name *
Date of Birth *		
Gender *		

Health Status

The New Member provides information on their Health Status, Medications, Hospitalizations and Pre-existing Conditions which enables them to make well-informed decisions about their Sedera Membership.

They also indicate if they are a Tobacco/Vape User. Additional information about Pre-existing conditions and Tobacco/Vape use is provided via the info icons.

Click either YES or NO beside each condition. If a condition is not listed, it can be added to the "Other" field.

NOTE: Depending on the Participant Type, a Health Status section will need to be completed for each person included in the membership.

NOTE: Pre-existing conditions are defined in the Membership Guidelines as: *"any medical condition that existed prior to membership (diagnosed, suspected, or producing observable signs or symptoms) is considered a Pre-existing Medical Condition. A Pre-existing Medical Condition is subject to sharing limitations unless 36 months immediately prior to membership Start Date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed."*

Health Status

We ask the following questions to help prompt you to think about your previous and current health experiences so that you can make well-informed decisions about your Sedera Membership.



Current Medications

Please list any medications you are currently taking. Click "Add More" as necessary to list additional medications.

+ Add More

Hospitalizations

Have you been hospitalized in the last 3 years? If so, please list the reason for your hospitalization. Click "Add More" as necessary to list additional hospital visits.

+ Add More

Pre-existing Conditions

Does the enrolling party have any unresolved medical conditions that were suspected, observed, or diagnosed in the last 36 months? For each of the categories below, mark YES or NO.

Yes No	Autoimmune disease or immunodeficiency *	Yes No	Obesity *
Yes No	Cancer *	Yes No	Orthopedic diseases, including arthritis and back pain *
Yes No	Chronic or recurrent infections *	Yes No	Personality Disorder *
Yes No	Chronic pain conditions *	Yes No	Problems with Ears, sinuses, vertigo, balance *
Yes No	Diabetes Type I or other endocrine disorders *	Yes No	Problems with eyes (other than needing corrective lenses) *
Yes No	Disorder of the blood *	Yes No	Psychiatric Conditions *
Yes No	Gastrointestinal Disease or condition *	Yes No	Skin diseases *
Yes No	Heart or vascular conditions of any kind *	Yes No	Smoking/Addiction *
Yes No	High Blood Pressure *	Yes No	Type 2 Diabetes *
Yes No	Kidney, urinary conditions *		
Yes No	Lung disease of any kind *		

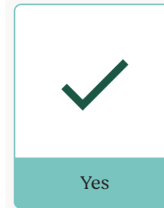
New Member selects options regarding Direct or Virtual Primary Care Discounts and adding Telemedicine to their Sedera membership.

NOTE: New Members enrolled with an approved DPC/VPC program may be eligible for a discount off their Monthly Contribution. Instructions for providing proof of membership will be sent to you after your enrollment is complete.

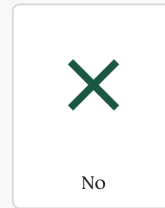
NOTE: If Telemedicine is added, a Terms and Conditions agreement will open in a pop up. Telemedicine through Teladoc is an optional add-on and is a Third Party Provider. Members need to activate their Teladoc account by registering on their website.

Direct or Virtual Primary Care Discount

When you choose to join a Direct or Virtual Primary Care membership while an active Medical Cost Sharing Community, you may qualify for a discount.



Yes



No

Info

You will need to provide proof for the discount to take effect providing proof of membership your enrollment is complete.

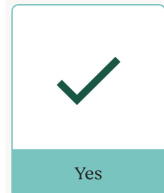
Please provide the name of your DPC/VPC clinic (not the name of your doctor).

Direct or Virtual Primary Care *

Add-ons

The following are optional additions to your Sedera Membership. They expand your ability access the care you need lower costs.

Telemedicine



Yes



Through Teladoc, members of Sedera 24/7 medical care. Connect by phone anywhere to get medical treatment conditions. Physicians can prescribe medication or refills when appropriate access dermatologists and behavior rates than typically associated with appointments.

Previous

Continue

New Members carefully review all membership selections and make any corrections before proceeding to the next section.

NOTE: Members can **NOT** return to this page once they choose "Continue."

Summary

Below is a summary of your membership selections. Please make any changes before proceeding to the next page.

Membership Start Date

Select a Membership Start Date

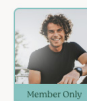
Membership Start Date *
10/14/2022

Participants

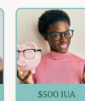
IUA

Product Pairings

Services



Member Only



\$500 IUA



Test DPC



Second Opinion



Telemedicine

Member Principles & Commitments

Sedera Members agree to and are united by a set of Member Principles and Commitments.

Member Principles & Commitments represent an ideology that supports:



Direct Care

Direct relationships between patients and their physicians.



Individual Choice

The right to choose treatment timing, type, and provider.



Individual Responsibility

1. Commitment to shopping for fair prices
2. Strive for healthy lifestyle
3. Mindful of Members

To view Sharing Rules, click [here](#)

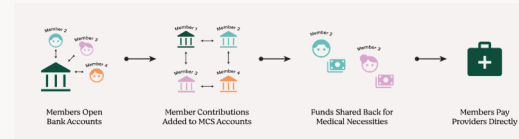
Previous

Continue

Sedera Members agree to and are united by a set of **Member Principles and Commitments**. New Members read and sign these Principles and Commitments to ensure they are a good fit for Sedera. Links to the Sharing Rules and Membership Guidelines are also provided.

New Members are required to set up a Medical Cost Sharing Account to establish Member-to-Member sharing. This section provides information on how Member-to-Member Sharing Works, and New Members consent to the Disclosure and Account Agreements.

How Member-to-Member Sharing Works



Important things to note about your Medical Cost Sharing Account

NOTE: To participate in direct Member-to-Member Medical Cost Sharing, you must:

Open a Medical Cost Sharing bank account through FDIC Insured Austin Capital Bank. Your MCS account will store your Monthly Contributions, and will allocate them to Members with eligible Needs. Your MCS account will collect funds from other Member's MCS accounts when YOU have an eligible Need. Then, those Community funds will be pushed to your Account for Shared Needs.

Link an existing bank account as your Account for Shared Needs. Your Account for Shared Needs will receive Community funds from your MCS account when you have eligible Needs. You must verify your Account for Shared Needs through Plaid, so we can be sure we're sending funds to the right place.

New Members provide Banking Identification and designate a Beneficiary. An SSN must be entered so that Austin Capital Bank can verify identity.

Social Security Number or ITIN *

Required

Repeat Social Security Number or ITIN *

☒ Under penalty of perjury, I certify that my Tax Identification Number is correct, that I am not subject to Backup Withholding due to failure to report interest and dividend income, that I am a US person or Resident Alien, and that I do not have a FATCA code exempting me for FATCA.

NOTE: P.O.D. means Payable On Death. Because your MCS bank account will store funds, and will be in your name, it's important to determine how those funds are handled.

NO P.O.D. Beneficiary - On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

P.O.D Beneficiary - On death of the party, ownership of the account passes to the P.O.D. beneficiaries on the account.



Whether a Member passes away or cancels their membership, their MCS bank account will remain open for one year. In that year, the balance in the account will be shared with active Members for eligible Needs. After that year, the Member or beneficiaries will receive the leftover balance of the MCS account once it is closed.

Bank Setup for Membership Contributions

New Members provide the method of payment for their monthly membership contributions and fees. Members can choose Debit/Credit (requires entering card information) or Bank Account ACH using Plaid to securely connect the account.

Payment Setup

Please select your method of payment for your monthly membership contributions and fees. This method will also be used for a one-time account set-up fee to Austin Capital Bank.*

<div>2% + \$0.25 fee</div> <div></div> <div>Debit or Credit Card</div>	<div>no fee</div> <div></div> <div>Bank Account (ACH)</div>
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Debit or Credit Card

Make your monthly contributions with your debit or credit card by providing your card details. A convenience fee of 2% plus \$0.25 will be added to the payment.




Banking Setup for Receiving Community Funds

Once Payment Setup is complete, New Members designate a bank account into which they would like Sedera to deposit any Community funds they may receive. If a New Member has already linked their Bank Account through Plaid, the option to “Use and Existing Funding Source” is available.

NOTE: This step can be deferred during enrollment. However, this account must be linked before a Member can receive Community funds.

Account for Shared Needs

To access shared Community funds to pay your personal health account into which you would like Sedera to deposit **any Community funds**, you must select a bank account to use for shared needs. This account can be a checking account, but **cannot be a Health Savings Account (HSA)**.

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Banking Information
Use Existing Funding Source

Instant Verification

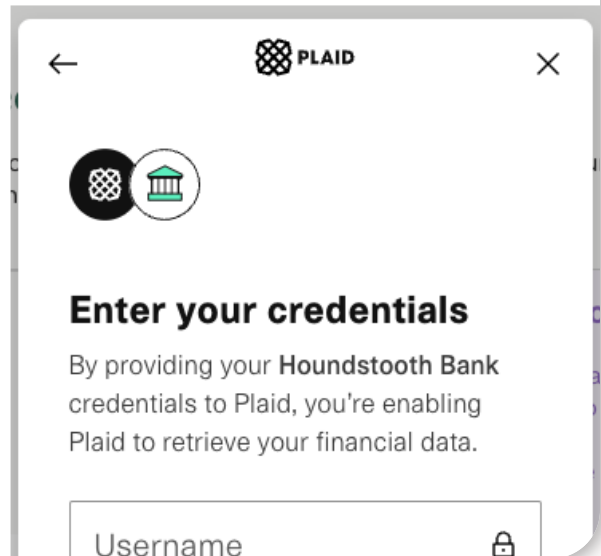
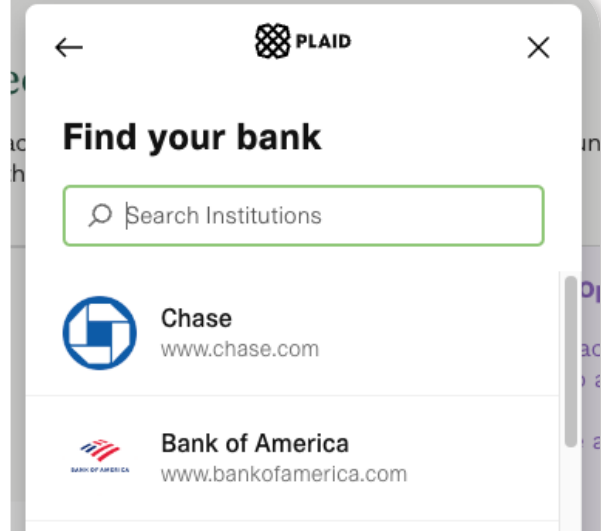
Use the search bar to find your bank, enter your online banking credentials. Follow the prompts to input your routing and account number. If your account can be verified instantly, you will receive a “Success” screen.

Automated Verification

If your bank account could not be instantly verified, it may go through another process called Automated Verification. You will still login with your bank credentials. In the background, Plaid will send a single micro-deposit to your account and will automatically verify the deposited amounts within one to two business days.

Manual Verification

You can also scroll down on the “Find your bank” page until you see “Link with account numbers.” There, you can input your routing and account numbers. Plaid will make 2 microdeposits that will post in 1-2 business days. You will have to “Authorize deposits and withdrawals.” You will receive an email when the microdeposits post, so you can re-enter your enrollment to verify the deposit amounts.



The New Member's Sedera Membership will be effective on the date selected after consenting to the Disclosure and Account Agreement, Account Setup Fee, banking authorizations and clicking “Finish and Pay.”

Finish & Pay

[Consent, Privacy Policy & Schedule of Fees, Deposit Account Agreement](#)

☒ Account Setup Fee

A one-time non-refundable administrative fee of \$30 will be charged to your account.

ACH Payment Authorization

By clicking **Finish & Pay** you authorize Austin Capital Bank SSB to 1) verify the existence of the account you selected for your funding source AND 2) initiate recurring electronic funds transfers each month from your designated funding source account for monthly charges related to your Sedera membership and your account at Austin Capital Bank SSB. YOUR ACCOUNT WILL BE DEBITED IN THE MONTHLY CONTRIBUTION AMOUNT OF **\$292.65** AND APPLICABLE FEES, IF ANY.

If you are paying with a debit card or credit card, a convenience fee of 2% plus \$0.25 will be added to the payment.

You agree that ACH transactions you authorize comply with all applicable law. You agree to comply with and be subject to the Rules of National Automated Clearing House Association (“NACHA”) in existence at the date of this Agreement, and any amendments to these Rules made from time to time.

Confirmation Email

The New Member will receive a confirmation email.

Dear ,

Your Sedera account has been created. To access your account, please go to [sederamcs.or](#)

You should be receiving a welcome email from Sedera with key information regarding your n

Attached is a copy of your membership recap which can also be found in the Member Portal. If you have any questions or need assistance, please give us a call at 1-855-973-3372 or email us at [membe](#)

Thank you!

Sedera

End of Enrollment Walkthrough