Membership Summary
ACCESS+ for Individuals

- Control Your Costs
- Choose Your Care
- Get Real Support

Members are 14x more likely to recommend Sedera, compared to health insurance*

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 funds with the Community.

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

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 Users 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.

Maternity Sharing Rules

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

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, 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
- For certain Needs, a 2nd opinion may be required
- Performed by a licensed Medical Professional
- Meets Membership Guidelines
- Has been submitted within 6 months from Date of Service

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?

Savvos Cash Pay Marketplace

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

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

- 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:

### Broken Arm

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>ER visit (cash pay price)</td>
<td>$2000</td>
</tr>
<tr>
<td>X-rays (cash pay price)</td>
<td>$100</td>
</tr>
<tr>
<td>Follow-up office visits</td>
<td>$200</td>
</tr>
<tr>
<td>Prescription (using discount coupon)</td>
<td>$34</td>
</tr>
<tr>
<td>Shared by Community</td>
<td>-$834</td>
</tr>
<tr>
<td><strong>Total Member Cost</strong></td>
<td>$1500</td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital bill</td>
<td>$54600</td>
</tr>
<tr>
<td>Anesthesia and surgery</td>
<td>$22000</td>
</tr>
<tr>
<td>Prescriptions (for first 120 days)</td>
<td>$425</td>
</tr>
<tr>
<td>Follow-up office visits</td>
<td>$500</td>
</tr>
<tr>
<td>Shared by Community</td>
<td>-$76025</td>
</tr>
<tr>
<td><strong>Total Member cost</strong></td>
<td>$1500</td>
</tr>
</tbody>
</table>

### Sprained Ankle

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Primary Care physician visit</td>
<td>$0</td>
</tr>
<tr>
<td>Ankle brace</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Total Member cost</strong></td>
<td>$25</td>
</tr>
</tbody>
</table>

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.