



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*

*based on Net Promoter Score of 41 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.

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There's a better way to pay for healthcare.

Medical cost sharing is a non-insurance 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 IUA, the amount you're comfortable paying without Community funds.

2



Sign Membership Agreement, Principles, Beliefs and provide pre-existing 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

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



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?



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:



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).

WARNING: The Sedera Medical Cost Sharing Community, a Covenant HealthShare, Inc. Benevolence fund (hereinafter "Sedera"), is not an insurance company nor is it insurance. Membership in Sedera is not issued or offered by an insurance company. Whether a member/household chooses to provide monetary assistance to you and/or your household to help with your medical expenses is entirely voluntary. Neither you nor Sedera has any right to compel payment of medical cost sharing costs from any member. A membership with Sedera should never be considered similar to a group insurance policy or an individual insurance policy.

Transparency in Healthcare Sharing Ministry: As a healthcare sharing ministry, Sedera operates differently from traditional insurance companies. It is important to understand that these ministries are not insurance providers. Instead, they function as communities where members voluntarily contribute funds to assist fellow members with their medical expenses. Unlike insurance policies, participation in a healthcare sharing ministry is entirely optional, and members decide whether or not to provide financial support to other members in need. Neither the individual seeking assistance nor the healthcare sharing ministry can demand or require payment from its members. A healthcare sharing ministry should not be viewed as an insurance policy, either group or individual, as it operates on principles of voluntary financial assistance among its members. It's crucial to recognize these distinctions when considering participation in such a community. In your capacity as a member of this Healthcare Sharing Ministry, it is crucial to understand that regardless of whether you receive financial assistance for medical expenses or if this membership continues to operate, you will always be personally responsible for any unpaid medical bills. You do not possess any legal entitlement to seek reimbursement or indemnification for such expenses from Sedera, Covenant Health Share Inc., or any other member or household. This agreement does not constitute a legally binding commitment to reimburse or indemnify you for your incurred medical costs. Instead, it serves as an opportunity for you to assist fellow members in need and, when you find yourself in need, to present your medical bills to other members and households in accordance with the outlined guidelines. Any financial assistance received will be provided by fellow members and/or households that are managed through the Sedera Medical Cost Sharing Community, a Covenant HealthShare Inc. Benevolence fund.



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