



ACCESS+ for Individuals & Families

Membership Summary



Control Costs



Choose Your Care



Make Informed Decisions



Get Real Support



There's a better way to pay for healthcare.

Sedera is not insurance.

It's a Medical Cost Sharing Community made up of Members who help share the cost of one another's large medical expenses through a secure platform. In doing so, we support one another's physical and financial health.

Medical Cost Sharing is a peer-to-peer sharing of large, unexpected medical costs through a membership-based Community.



A new future for healthcare



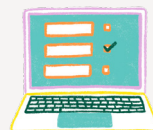
Control Costs

Enjoy affordable monthly costs and plan for the unexpected.



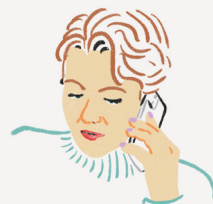
Choose Your Care

There is no such thing as out of network. We go where you go.



Make Informed Decisions

Take charge by using our tools to get the most out of your care.



Get Real Support

You are supported by the Sedera team and a Community that cares, every time you need us.

How Medical Cost Sharing Works



You Select Your Initial Amount

You select your Membership level which determines your Initial Unshareable Amount (IUA). This is the amount you feel comfortable paying for without help from the Community.



Every Member Contributes

When you join Sedera, you agree to Membership Principles and Commitments and begin contributing funds for use by other Members on a monthly basis.



The Community Shares with You

If something unexpected happens, Community members share funds through our secure platform to pay for shareable expenses beyond your IUA.



You Pay Your Doctor

You pay your healthcare provider with the shared funds, for the duration of your care.

Pre-existing conditions

Any pre-existing medical condition whether diagnosed or not, that has been active or needed treatment within 36 months prior to a Member's membership start date is subject to sharing limitations. Pre-existing conditions will become eligible for sharing based on the Member's tenure with the Sedera Medical Cost Sharing Community, as indicated by the following graduated sharing schedule.



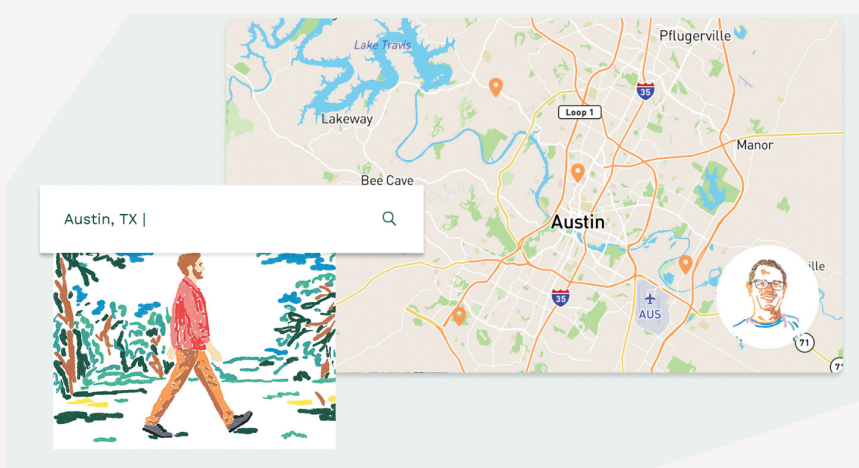
Time constraints for pre-existing conditions after membership effective date	Sharing eligibility
First 12 months	Not shareable
Months 13-24	Shareable up to \$15,000
Months 25-36	Shareable up to \$30,000
Months 37 and after	Shareable

Additional Sharing Restrictions – Tobacco/Vape Users:

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 medical Needs for that Member are limited to \$25,000 for each of the following: Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease, and Gastric and Duodenal Ulcers. See section 8 and the Appendix of the applicable Sedera Guidelines for additional details.

Take charge and find the best value for your care

Our Direct Care Finder allows you to discover the best care at the best value as a cash-pay patient.



Discover the best value:



Labs



Surgery Centers



Direct Primary Care^{*}



The Rx Marketplace³

Supported by Experts

Expert Second Opinions³

Get expert second opinions on surgeries and new diagnoses from top doctors

24/7 Telemedicine^{3,5}

Access medical care when you need it from the comfort of your own home

Member Advisors

Our compassionate Member Advisors help you navigate your care directly

* DPC Services are not offered, operated, serviced, or maintained by Sedera. All DPC memberships are between the patient and the DPC, Sedera is not a party to that relationship.
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What's shareable

The Medical Cost Sharing Membership

Initial Unshareable Amount (IUA)	\$500, \$1000, \$1500, \$2500, or \$5000 per medical Need
Annual max number of IUAs for individuals and families ¹	3 IUAs per membership year
Max shareable amount ²	No maximum
Expert medical second opinion ³	\$250 reduction in IUA for non-emergency surgery
Network	None - Freedom to choose
Preventive care ⁴	Screening colonoscopies and mammograms with age and monetary limits, childhood immunizations by schedule to age 18, and yearly flu vaccine for all ages
Telemedicine ^{3,5}	Unlimited use

Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary care	Shareable after IUA if related to injury or illness
Specialty care	Shareable after IUA if related to injury or illness
Emergency room	Shareable after IUA if related to injury or illness
Hospitalization (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Surgery (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Maternity ⁶	Shareable after Maternity IUA
Diagnostic imaging (MRI, CT, PET scans)	Shareable after IUA if related to injury or illness
X-rays (office, out-patient or in-patient)	Shareable after IUA if related to injury or illness
Mental health	Shareable up to \$750/year after meeting IUA

Prescriptions

Maintenance medications	Not shareable for existing medications. With new conditions, shareable for the first 120 days.
Curative medications	Shareable as part of a Need
The Rx Marketplace ³	Free shopping tool

NOTE: Needs are eligible for sharing subject to any stated restrictions and/or limitations in the Membership Guidelines.

¹ Then all eligible future Needs have a \$0 IUA.

² Dollar amount is not capped, but sharing may be limited by available funds or the Membership Guidelines; for example, therapies generally have a sharing limit of \$1500 per Need.

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⁴ Only if the Member does not have access to preventative care through another responsible payor. Please see the Applicable Sedera Guidelines for age restrictions and/or monetary limits for certain preventive care.

⁵ Some services like behavioral health and dermatology may require a fee.

⁶ Maternity IUAs are treated differently, please refer to Section 9 of the Guidelines for specific details.






NOTE: SEDERA MEDICAL COST SHARING IS NOT INSURANCE. THE SEDERA MEDICAL COST SHARING COMMUNITY AND SEDERA, INC. (collectively "SEDERA") THAT FACILITATE THE SHARING OF MEDICAL EXPENSES ARE NOT INSURANCE COMPANIES AND NEITHER THE GUIDELINES NOR THE PLAN OF OPERATION IS AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL EXPENSES FROM ANY MEMBER. AS SUCH, PARTICIPATION IN THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE INSURANCE OF ANY KIND. WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, YOU WILL ALWAYS REMAIN LIABLE FOR PAYING YOUR MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM SEDERA OR ANY OTHER MEMBER. THIS IS NOT A LEGALLY BINDING AGREEMENT TO REIMBURSE OR INDEMNIFY YOU FOR THE MEDICAL EXPENSES YOU INCUR BUT IS AN OPPORTUNITY FOR YOU TO ASSIST OTHER MEMBERS IN NEED, AND WHEN YOU ARE IN NEED, TO PRESENT YOUR MEDICAL BILLS TO OTHER MEMBERS AS OUTLINED IN THE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND NOT FROM SEDERA.


Example Sharing

Example of Cost Sharing for \$1000 IUA


You select your Membership level which determines your Initial Unshareable Amount (**IUA**). This is the amount you feel comfortable paying for without help from the Community.

A **Need** is one or more shareable medical expenses caused by an injury or illness to an eligible Member that exceeds their IUA.


 Telemedicine	 Doctor Visit	 Urgent care center	 Emergency Room	 Hospital Stay
Minor medical Need	Small to medium medical Need			Large medical Need


 Telemedicine	Sinus infection
Member feels awful and schedules an appointment with telemedicine service.	
Telemedicine visit	\$0
Prescription (using discount coupon)	\$14
Total Member cost	\$14


 Urgent care center	Sprained ankle
Member sprains ankle playing soccer and goes to urgent care facility to make sure it is not seriously injured.	
Cash pay prices for visit	\$125
Ankle brace	\$25
Total Member cost	\$150

 Hospital Stay	Maternity Need
A Maternity IUA is different from a members chosen IUA and applies to all eligible maternity Needs. While some rules apply, generally, for eligible maternity cases a total Maternity IUA of \$5,000.	
Member becomes pregnant and receives prenatal care for 9 months. Through Sedera, member can use any OB/GYN doctor. Member has standard vaginal delivery, and postnatal care. Prescription drugs are filled at local pharmacy.	
Pre and postnatal care	\$2500
Ultrasounds and lab work	\$1000
Delivery expenses	\$5000
Prescriptions	\$425
Shared by the Community	-\$3925
Total Member cost	\$5000

SEDERA MEDICAL COST SHARING IS NOT INSURANCE AND IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA DOES NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

 Doctor Visit	Strep throat
Member has horrible sore throat and needs to know whether it is strep or not. Makes an appointment with a doctor.	
Cash pay price for visit	\$100
Strep test	\$25
Prescription (using discount coupon)	\$26
Total Member cost	\$151

 Emergency Room	Broken arm
Member breaks arm falling off step stool at home and goes to local emergency facility.	
ER visit (cash pay price)	\$1000
X-rays (cash pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$334
Total Member cost	\$1000

 Hospital Stay	Heart attack
Member has heart attack at home and is taken to the ER by ambulance. Patient 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	-\$76525
Total Member cost	\$1000

We're a Changemaking Community

Sedera cares

Medical Cost Sharing is a proven alternative for managing healthcare costs. Enjoy a few Sedera in action stories here.

"Some of the aspects that sold us on medical cost sharing is the ability to choose your provider, to go where you want. The additional confidence that I gained was learning that a lot of other physicians themselves have Sedera. By switching to Sedera, my family and I are saving over \$1000 a month from traditional health insurance cost. Not only do you have peace of mind, but it's more affordable."

Chris, Sedera Member

"Many people feel trapped by insurance. But there are other options. You can join a Cost-Sharing community, have Telemedicine, have Direct Primary Care."

Alex, Sedera Member

"Sedera's different. It introduces an alternative option to Team Members that's more affordable—and more supportive. Sedera also frees up HR and CFOs so they don't have to deal with a health insurance plan, and they can focus on the things they really need to be focused on instead."

Cindy, Sedera Member & Affiliate



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