

STATE SPECIFIC DISCLAIMERS

Alabama

Alabama Code §22-6A-2

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Alaska

Alaska Statute §21.03.021(k)

Notice: The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arizona

Arizona Statute 20-122(B)(7)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and the Medical Cost Sharing Organization's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the Medical Cost Sharing Organization or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this Medical Cost Sharing Organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Arkansas

Arkansas Code 23-60-104(b)(2)(G)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

California

Notice: As you likely know, a number of states, including California require residents to have qualifying insurance, also called an individual mandate. Under California's individual mandate, those who do not have qualifying health insurance coverage may face a financial penalty unless they qualify for an exemption. **Because Sedera Medical Cost Sharing is not insurance, it is important to note that a Sedera membership does not qualify as health insurance coverage for California residents and therefore a Sedera membership by itself does not meet the California individual mandate.** That said, Sedera can be a beneficial supplementary option to help defray health care costs that are not covered by a qualifying health insurance plan. To get more information about qualifying health insurance coverage and details about the California individual mandate, visit Covered California's website (CoveredCA.com) or the California Franchise Tax Board's website (ftb.ca.gov).

Florida

Florida Statute 624.1265(3)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Georgia

Georgia Statute §33-1-20

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.”

Idaho

Idaho Statute §41-121(2)(f)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Illinois

Illinois Statute 215-5/4(Class 1)(b)(viii)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Indiana

Indiana Code §27-1-2.1-1(7)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Kentucky

Kentucky Revised Statute 304.1-120(7)

NOTICE: UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION OR ANY PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS. WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.

Louisiana

Louisiana Revised Statute 22-318

Notice: The Medical Cost Sharing Organization facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the Medical Cost Sharing Organization constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the Medical Cost Sharing Organization or subscription to any publication issued by the Medical Cost Sharing Organization shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

Maine

Maine Title 24-A, §704(3)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Maryland

Maryland Insurance Code §1-202(4)

This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Massachusetts

Notice: As you likely know, a number of states, including Massachusetts require residents to have qualifying insurance, also called an individual mandate. Under Massachusetts's individual mandate, those who do not have qualifying health insurance coverage may face a financial penalty unless they qualify for an exemption. **Because Sedera Medical Cost Sharing is not insurance, it is important to note that a Sedera membership does not qualify as health insurance coverage for Massachusetts residents and therefore a Sedera membership by itself does not meet the Massachusetts individual mandate.** That said, Sedera can be a beneficial supplementary option to help defray health care costs that are not covered by a qualifying health insurance plan. To get more information about qualifying health insurance coverage and details about the Massachusetts individual mandate, visit <https://www.mass.gov/info-details/health-care-reform-for-individuals>

Michigan

Michigan §550.1687(g)

Notice: The Sedera Medical Cost Sharing Community that operates this health care sharing organization is not an insurance company and the financial assistance provided through the Medical Cost Sharing Organization is not insurance and is not provided through an insurance company. Whether any participant in the Medical Cost Sharing Organization chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the Medical Cost Sharing Organization. A participant who receives assistance from the

Medical Cost Sharing Organization for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

Mississippi

Mississippi Statute §83-77-1(3)(f)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Missouri

Missouri Statute §376.1750, 2(6)

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Nebraska

Nebraska Statute §44-311(2)(f)

IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs

New Hampshire

New Hampshire Statute §126-V:1 (III)(g)

IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate,

you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

New Jersey

Notice: As you likely know, a number of states, including New Jersey require residents to have qualifying insurance, also called an individual mandate. Under New Jersey's individual mandate, those who do not have qualifying health insurance coverage may face a financial penalty unless they qualify for an exemption. **Because Sedera Medical Cost Sharing is not insurance, it is important to note that a Sedera membership does not qualify as health insurance coverage for New Jersey residents and therefore a Sedera membership by itself does not meet the New Jersey individual mandate.** That said, Sedera can be a beneficial supplementary option to help defray health care costs that are not covered by a qualifying health insurance plan. To get more information about qualifying health insurance coverage and details about the New Jersey individual mandate, visit <https://nj.gov/governor/getcoverednj/>

North Carolina

North Carolina Statute §58-49-12(6)

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

Pennsylvania

Pennsylvania Title 40 §23

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

Rhode Island

Notice: As you likely know, a number of states, including Rhode Island require residents to have qualifying insurance, also called an individual mandate. Under Rhode Island's individual mandate, those who do not have qualifying health insurance coverage may face a financial penalty unless they qualify for an exemption. **Because Sedera Medical Cost Sharing is not insurance, it is important to note that a Sedera membership does not qualify as health insurance coverage for Rhode Island residents and therefore a Sedera membership by itself does not meet the Rhode Island individual mandate.** That said, Sedera can be a beneficial supplementary option to help defray health care costs that are

not covered by a qualifying health insurance plan. To get more information about qualifying health insurance coverage and details about the Rhode Island individual mandate, visit <https://sovos.com/regulatory-updates/rhode-island-enacts-health-insurance-individual-mandate/>

South Dakota

South Dakota Title 58-1-3.3(6)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

Texas

Texas §1681.002

Notice: This Medical Cost Sharing Organization facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the Medical Cost Sharing Organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this Medical Cost Sharing Organization continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this Medical Cost Sharing Organization may be reported to the office of the Texas attorney general.

Virginia

Virginia §38.2-6300(6)

Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

Washington, District of Columbia (Washington DC)

Notice: As you likely know, a number of states/districts, including Washington DC require residents to have qualifying insurance, also called an individual mandate. Under Washington DC's individual mandate, those who do not have qualifying health insurance coverage may face a financial penalty unless they qualify for an exemption. **Because Sedera Medical Cost Sharing is not insurance, it is important to note that a Sedera membership does not qualify as health insurance coverage for Washington DC residents and therefore a Sedera membership by itself does not meet the Washington DC**

individual mandate. That said, Sedera can be a beneficial supplementary option to help defray health care costs that are not covered by a qualifying health insurance plan. To get more information about qualifying health insurance coverage and details about the Washington DC individual mandate, visit <https://disb.dc.gov/page/do-you-know-your-health-insurance-rights>

Wisconsin

Wisconsin Statute 600.01 (1)(b)(9)(f)

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Wyoming

Wyoming Statute §26-1-104(a)(v)(c)

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