

# Common Sedera Sharing Rules Cheat Sheet

This is a quick reference guide for commonly asked questions and does not contain all of the sharing guidelines. For complete information regarding the sections below please review the full [Sedera Membership Guidelines](#).

## SHAREABLE



<b>Chiropractic Care</b>	6.B.12
<ul style="list-style-type: none"> <li>Up to \$3,000 per Membership year for treatment of musculoskeletal injury or disease, not as a maintenance treatment</li> </ul>	
<b>Colonoscopies</b>	6.B.13
<ul style="list-style-type: none"> <li><u>Screening</u> - For individuals over 45                             <ul style="list-style-type: none"> <li>In the first 6 months of Membership, with IUA, up to max \$2,500</li> <li>After 6 months of continuous Membership, without IUA up to a max of \$2,500 per Member.</li> </ul> </li> <li><u>Diagnostic</u> - After IUA</li> </ul>	
<b>Immunizations</b>	6.B.25
<ul style="list-style-type: none"> <li>Routine childhood immunizations from birth to age 18</li> <li>Flu shots</li> </ul>	
<b>Mammograms</b>	6.B.30
<ul style="list-style-type: none"> <li><u>Screening</u> - For women over 40                             <ul style="list-style-type: none"> <li>In the first 6 months of Membership, with an IUA, up to max \$600</li> <li>After 6 months of continuous Membership, without IUA biennially</li> </ul> </li> <li><u>Diagnostic</u> - After IUA on a Needs Case</li> </ul>	
<b>Prescriptions</b>	6.B.42
<ul style="list-style-type: none"> <li>New prescriptions are shared for 120 days. Maintenance (ongoing) medications are generally not shareable</li> </ul>	
<b>Psychological Counseling</b>	6.B.16
<ul style="list-style-type: none"> <li>Up to \$750 per Membership year</li> </ul>	
<b>Therapies</b>	6.B.52
<ul style="list-style-type: none"> <li>Physical, Occupational, and Speech therapies up to \$3,000 per Membership year</li> </ul>	

## NOT SHAREABLE



<b>Contraceptives or Sterilization</b>	6.B.49
<b>Cosmetic procedures</b>	6.B.15
<b>Dental</b>	6.B.17
<b>Dermatology</b>	6.B.18
<b>Fertility</b>	6.B.21
<b>Optical</b>	6.B.36
<b>Routine Care</b>	6.D.10
<b>Varicose Veins</b>	6.B.55

\*Exceptions may apply for certain injuries/illnesses. Refer to the Sedera Membership Guidelines for more information, or contact your Needs Coordinator with any questions.



## TOP SEDERA TIPS

- Only pay your IUA once per Needs Case - no yearly reset
- Only pay 3 IUAs per year - After 3 IUAs in a Membership Year, consecutive IUAs are waived
- Reduce your IUA up to \$1,500 when using Savvos for a procedure
- Any third party payments towards Medical expenses (primary insurance, workers comp, party at fault, etc.) should be processed first and will credit to the IUA.
- Inflated, unpaid bills over \$1,000 may be eligible for bill negotiations. Refusing bill negotiations or continuously/knowingly submitting overpriced Medical bills with providers who are unwilling to negotiate, may reduce sharing.
- Separate Needs Cases are required for injuries not related to a single incident or medical event. (Ex: cataracts, joint replacements, etc.)