

Medical Cost Sharing is a direct and transparent way to manage medical costs.

\$500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$210	\$294
Member + Spouse	\$489	\$628
Member + Child(ren)	\$426	\$567
Member + Family	\$711	\$897

\$1,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$169	\$208
Member + Spouse	\$384	\$433
Member + Child(ren)	\$337	\$395
Member + Family	\$557	\$620

\$1,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$152	\$185
Member + Spouse	\$340	\$381
Member + Child(ren)	\$300	\$350
Member + Family	\$494	\$546

\$2,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$137	\$169
Member + Spouse	\$299	\$346
Member + Child(ren)	\$267	\$318
Member + Family	\$434	\$496

\$5,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$126	\$158
Member + Spouse	\$272	\$320
Member + Child(ren)	\$244	\$295
Member + Family	\$394	\$459

Prices may vary; see Membership Guidelines for full sharing rules. May not be available in all states.

The above monthly membership contribution costs include the Member Share Amount and Member Services Fees of \$65 for Member Only, \$110 for Member + Spouse and Member + Child(ren), and \$160 for Member + Family. They also include the costs for Telemedicine and Expert Second Opinion Services, and the monthly banking fee of \$3 per month. The monthly membership contribution DOES NOT include the one-time set up fee of \$30 that our banking partner charges in the first month for new households.

Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users contribute an additional \$75.00 per month. All Tobacco/Vape Users over the age of 50 have a \$25,000 per Need sharing limit for 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.

Initial Unshareable Amount (IUA):

An "IUA" is the amount Members feel comfortable paying per illness or injury without help from the Community.

Need:

A "Need" is one or more shareable medical expenses caused by an injury or illness and exceeds the IUA.

Monthly Membership Contribution Includes:

- Member Share Amount
- Member Services Fees
- Telemedicine
- Expert Second Opinion Services
- Monthly Bank Fee: \$3 per household per month

Households with one or more Tobacco / Vape Users

Additional \$75 per month contribution

Limitations for Pre-existing Conditions

- + Year 1: No cost sharing
- + Year 2: \$25,000 sharing limit
- + Year 3: \$50,000 sharing limit
- + Year 4: Eligible for full sharing



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 YOUR 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.