

MEDICAL COST SHARING



The Sedera Health medical cost sharing model boldly challenges the insurance status quo. Through an innovative layering of healthcare services, it enables individuals and families access to high quality healthcare that is affordable, flexible and effective.

Select+ Membership Features:



40%-60% Savings - Compared to traditional health insurance services.



No Networks - Members may go to any provider or facility of their choice.



Telehealth - **24/7/365** unlimited access to telemedicine service for acute care, *consultations are free of charge.*

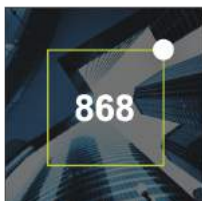


No Annual Reset - Needs*, as defined below, will be shared until you are treatment and symptom free for 12 months.

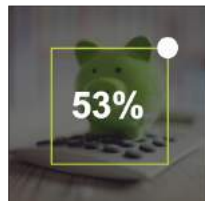


No Annual or Lifetime Maximum for Needs - There are no specific annual maximum dollar amounts or lifetime maximum dollar amounts per member, though certain dollar amounts and/or visit limits apply to specific types of medical care and therapies.

By the Numbers



868
Companies
participating in the
Sedera Community



53%
Cost savings
through negotiations



\$28M
Medical bills
processed through
the Sedera
Community



130%
Member growth
year-over-year

**Need: One or more medical expenses caused by a single accident or illness. (Ex: car accident, cancer, pneumonia, childbirth, etc.)
Please refer to the membership guidelines to confirm that a need meets sharing qualifications.*

***IUA (Initial Unshareable Amount): The amount each member pays for before a need is eligible for sharing by the community.*



How Needs Are Shared

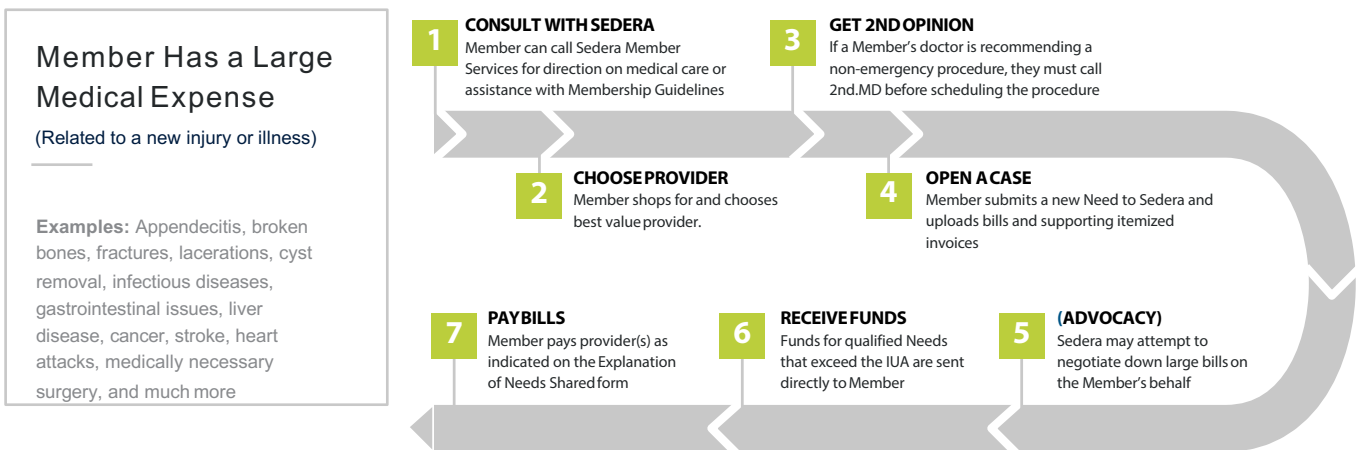


Sedera is a non-profit Medical Cost Sharing Community. Thousands of Members throughout the United States voluntarily contribute monthly to one another's large or unexpected medical expenses.

Members understand which Needs are eligible for sharing based on the Sedera Membership Guidelines.

The Sedera Medical Cost Sharing Process

Here is a look at how Medical Cost Sharing works when a Member has a Need.



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 to \$25,000
Months 25-36	Shareable to \$50,000
Month 37 and after	Shareable



Additional Sharing Restrictions - Tobacco:

Due to the increased likelihood of higher medical costs associated with tobacco use, Sedera households with one or more tobacco users are required to contribute an additional \$75/month.

Unless tobacco users age 50 and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$25,000 for each of the following conditions: 1. Cancer, 2. Heart conditions, 3. COPD, 4. Stroke.



SELECT+ PRICING



Ages 30 - 65

	\$500 IUA	\$1,000 IUA	\$1,500 IUA	\$2,500 IUA	\$5000 IUA
Member Only	\$304	\$218	\$195	\$179	\$168
Member + Spouse	\$638	\$443	\$391	\$356	\$330
Member + Child(ren)	\$577	\$405	\$360	\$328	\$305
Member + Family	\$907	\$630	\$556	\$506	\$404

Under 30


	\$500 IUA	\$1,000 IUA	\$1,500 IUA	\$2,500 IUA	\$5000 IUA
Member Only	\$220	\$179	\$162	\$147	\$136
Member + Spouse	\$499	\$394	\$350	\$309	\$282
Member + Child(ren)	\$436	\$347	\$310	\$277	\$254
Member + Family	\$721	\$567	\$504	\$444	\$404

Tobacco users have a \$75.00 surcharge per month per household. You must be tobacco free for 12 consecutive before the surcharge will be dropped.

SEDERA'S MEDICAL COST SHARING MEMBERSHIP

Initial Unshareable Amount (IUA)	\$500, \$1,000, \$1,500, \$2,500, \$5,000 per medical need
Annual Individual Max # of IUAs	3 IUAs per membership year*
Annual Family Max # of IUAs	5 IUAs per membership year*
Max Shareable Amount	No maximum**
Expert Medical Second Opinion	\$250 reduction in IUA for non-emergency surgery
Network	Freedom to choose

Eligible for sharing prior to meeting Initial Unshareable Amount (IUA)

Preventive Care	Screening colonoscopies and mammograms, Childhood immunizations by schedule to age 18***  NEW Yearly flu vaccine for all ages
Telemedicine	Nominal fee; unlimited use

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

NOTE: Expenses related to pre-existing conditions up to 36 months prior to enrollment in the Sedera Medical Cost Sharing Community will be limited to 1st year \$0 shareable, 2nd year \$25,000, 3rd year \$50,000 and 4th year shareable. Maintenance Drugs: Sharing eligible for the first 120 days following a new diagnosis.

* Then eligible Needs have a \$0 IUA.

** 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 \$3500 per Need.

*** Only if Member does not have access to preventive care through another obligated vehicle.

**** Standard vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total IUA of 2 times the Member's selected IUA. Non-emergency/ elective Cesarean section deliveries have a fixed IUA of \$5,000. Please refer to Section 9 of Sedera Membership Guidelines to review maternity guidelines.

WARNING: SEDERA IS NOT AN INSURANCE COMPANY AND SEDERA'S MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE OR TO BE LIKE A GROUP INSURANCE POLICY OR AN INDIVIDUAL INSURANCE POLICY.

