

# FAQs for Prospective Members

## Registration and Sign Up

### 1. How do I sign up?

Please complete the registration form via the registration link you have been provided. This can be done via your computer or your phone. You will then be redirected to our mobile app where you will need to complete both your profile and your Medical Cost Sharing application.

### 2. What can I expect after submitting the application?

Sedera's Member Services Team will review your application for completion, and then we will activate your membership. You will receive a welcome email containing your own copy of the Membership Guidelines and your Member Welcome Packet, which describes the services that are included in your membership.

### 3. How do I pay for my membership?

If you are a W-2 employee, your portion (total monthly contribution less your employer's defined contribution) will be deducted from your paychecks. If you are a 1099 contractor, you will write a check (or have a credit card charge) for the full amount of the monthly contribution to the organization you are contracting with. The amount of your contribution is associated with your age (under 30 or 30+) and your membership tier (Employee Only, Employee & Spouse, Employee & Child(ren) or Employee & Family); as listed either on your organization's website or in their benefit materials.

## Health Care Providers

### 4. Can I use my current provider?

Yes. Sedera allows you to choose any provider that accepts cash pay patients. As a result, you are not restricted by a network or surprised by "out-of-network" penalties. Please remember that the Minimum Essential Coverage (MEC) Plan, which is provided through your organization, requires use of a provider network (PPO) for well-patient and Preventative Care visits.

### 5. How do I know if my current provider is part of the MEC PPO?

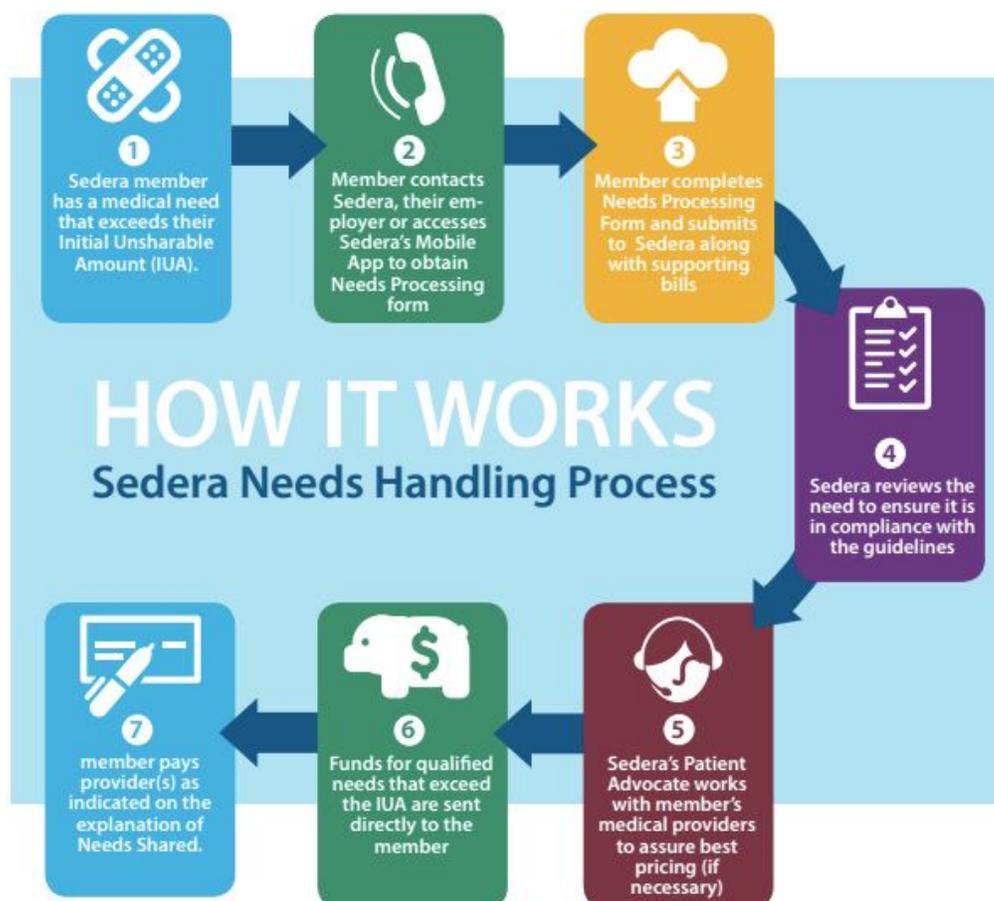
Your MEC Plan will be serviced by a Third-Party Administrator (TPA) who negotiates the plans networks. Please contact your Third Party Administrator (TPA) for their PPO networks or for other information relating to your MEC.

## Medical Expenses

### 6. What do I do when I have a medical Need that is not taken care of through the MEC?

MEC Needs, i.e. those that are involving preventative care, are all going to be paid through the Third-Party Administrator (TPA). Just show the provider your MEC Identification card when you visit an in-network provider. Care for curative Needs, i.e. if you are sick or injured, can be shared through the Medical Cost Sharing component of your membership.

For curative care Needs, let your health care providers (doctors, laboratories, hospitals) know you are a “self-pay” patient. The providers will send their bills directly to you. In some cases, you may Need to pay the provider at the time of service. Keep your medical bills together for each separate Need. Here’s a graphic overview of the process:



### **7. How long does it take Sedera to process a medical Need?**

The sharing turnaround time is between 14 and 60 days, depending on the receipt of all required information and whether your bills go through negotiation. If your Needs Processing Form is correct and complete, and there are no ongoing financial negotiations with providers, your Needs will normally be shared the next sharing period. Sedera processes shareable Needs on a weekly basis.

### **8. Will Sedera share medical costs that were incurred outside of the United States?**

Yes, eligible Needs, wherever incurred, will be handled through the Sedera Medical Cost Sharing program. Bills from medical treatments occurring overseas must be written or translated into English and the price converted to U.S. dollars. They are then handled the same as bills from treatment in the U.S.

## Sharing Limits

### **9. Is there a sharing limit?**

There are no lifetime or annual maximum amounts eligible for sharing for most medical Needs. There is no limit on the number of Needs that you/your household may have. Some behavioral treatments and physical therapies do have annual sharing limitations. Tobacco users age 50 and older, until confirmed tobacco free for 12 months, have a \$25,000 shareable limit for Cancer, Heart conditions, COPD and stroke.

## Prior Medical Conditions

### **10. What if I have a pre-existing medical condition? Will Sedera share my medical bills?**

A prior medical condition is a condition for which you either have received medical treatment, taken medications for, or exhibited observable symptoms. Any prior medical condition that does not exhibit symptoms during the 36 continuous months prior to membership effective date is considered cured and will have no sharing restrictions. Prior medical conditions will become eligible for sharing based on the member's tenure with Sedera, as indicated by the following graduated sharing schedule:

Year 1 -Not shareable

Year 2 - Shareable to \$25,000

Year 3 - Shareable to \$50,000

Year 4+ - Fully shareable

## Pregnancy

### **11. What if I am pregnant?**

For a pregnancy that begins after the start of your membership, maternity Needs are shared like any other Needs. For a pregnancy that began prior to your membership, the amount shared is generally limited to the amount of Medical Cost Sharing dollars you have contributed since the beginning of your membership.

## ACA Compliance

### **12. Does Sedera's Medical Cost Sharing program comply with the Affordable Care Act requirements?**

Sedera's Medical Cost Sharing program is not a substitute for insurance as defined by the Affordable Care Act (ACA). To deal with the requirements of the ACA, member companies use a qualifying self-insurance plan which is administered by a licensed third-party administrator, or TPA – as described above. This type of plan is referred to as Minimum Essential Coverage (MEC) plan. The MEC plan, however is only designed to take care of preventative care Needs.

## Medications

### **13. How can I find out how much medications will cost?**

To find out how much you will be paying for your medications, we recommend using mobile apps like GoodRX or Blinkhealth. Simply type in the name of the medication and zip code, select your dosage and they will give you prices (and usually discounts) for any medication you Need – whether maintenance or curative. If you are on a regular medication schedule and can mail-order your medicines, we recommend that you consider the LibertyRx's buy-up option as described below.

### **14. How is birth control handled?**

Birth Control coverage is included in your MEC plan.

### **15. What is the LibertyRx Buy-Up Option?**

If you are on a regular medication schedule and can mail-order your medicines, we recommend that you consider the LibertyRx buy-up option. For \$27.50/month you can get significant discounts on maintenance medications via this prescription membership program. Wondering about your medication pricing? Look up LibertyRx's pricing for home-delivery of your medication by [clicking here](#).

## Other Questions

### **16. I have other questions that are not answered in this FAQ document, what do I do?**

If you still have questions that are not answered in the Membership Guidelines or the FAQs contained here, please email [memberservices@sedera.com](mailto:memberservices@sedera.com) or call them at 855-973-3372.