



Sedera Health

SELECT GUIDELINE CHANGES

ITEM	CURRENT	WILL BE EFFECTIVE 9/1
IUA options	\$500 or \$1000	\$500, \$1000 & \$1500
Refusal to submit to bill negotiation and/or continuing to pay full market price	Up-to 25% reduction in sharing off billed charges	Up-to 50% reduction in sharing off billed charges
Second opinion requirement	Required for elective surgical procedures or 25% reduction in negotiated sharing. Member's IUA reduced 50% for utilizing 2nd.MD.	Required for elective surgical procedures or up-to 50% reduction in negotiated sharing. Member's IUA reduced \$250 for utilizing 2nd.MD.
Tobacco usage	\$45 surcharge per household	\$75 surcharge per household
Maternity sharing	Member responsible for their elected IUA.	Member responsible for 2x their elected IUA for Normal Vaginal and emergency C-section deliveries. Member responsible for \$5,000 IUA for non-emergency/elective C-sections.* *In case of miscarriage IUA defaults to member's standard IUA.
Monthly Contributions		See Chart