

Membership Summary

Medical Cost Sharing

Sedera is a non-insurance, [community sharing approach](#) to managing larger health care costs.

Sedera members are [self-pay patients](#), only submitting bills to Sedera when costs exceed their IUA*. There are [no networks](#); members are free to go to the provider of their choice.

Membership Options:

Combination of Age and [Initial Unshareable Amount](#) (IUA).

Steps for Sharing Needs:

1. Members collect and submit itemized statements and any receipts to Sedera when they have a [Need](#).
2. The community then [shares](#) the cost.
3. Payment is sent to the member.
4. Member pays the provider.

Yearly IUA* Limits:

Sedera shares at first dollar after Need* limit is reached.

- Individual – 3 Needs per membership year
- Family – 5 Needs per membership year

Prescriptions

Maintenance:

These medications are eligible for sharing as part of a need for [the first 120 days](#) following a new diagnosis.

Curative:

When prescribed as part of treatment for a qualified Need*, these medications are shareable

Member Services

Telemedicine:

24/7, 365 days a year unlimited access to [telemedicine](#) service. Consultations are free of cost.

2nd MD:

Free access to expert [second opinion service](#) for non-life threatening surgeries, new diagnoses, changes in treatment

Your **Member Services Advisor** can help you research costs for services and facilities as well as help you navigate the medical cost sharing world.

