

| Updated and New Key Terms | | |
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| | Current Membership Guidelines | Membership Guidelines Update |
| Domestic Partners | No mentions / Not applicable | Add "Domestic Partners." Now to read, "Spouses/Domestic Partners" wherever applicable. |
| Fair Share | NA | <p>Notifying your Sedera Member Advisor as soon as possible of a new medical diagnosis or medical incident (e.g., within three days of receiving notice from your doctor) is strongly encouraged. Doing so enables Sedera to assist our Members in locating and utilizing highly qualified medical providers at fair prices. We refer to these as "Best Value" providers.</p> <p>Member Advisors are equipped with access to multiple data resources to assist in determining high quality medical care at fair and reasonable rates and are empowered to reward Members who embrace using Best Value providers. For example, by reducing or waiving the Member's IUA.</p> |
| Community Stewardship Board (previously Medical Review Board) | Nearly all needs can be determined to be shareable or not shareable according to the Membership Guidelines. In matters where the Guidelines may not provide absolute clarity, Sedera shall have the sole discretion to determine whether the need should be shared. Sedera may, but shall not be required to, consider prior procedure and precedent in making such a determination. Any such determination shall be final and binding. If Sedera cannot determine whether the need is shareable, or if the member believes Sedera is misinterpreting the Guidelines or their particular circumstances, upon the member's written request, the need may be submitted to a panel of seven randomly chosen members who have agreed to review the need to determine whether it is shareable. If any two members out of the seven agree that the need should be shareable, then Sedera will treat the need as shareable in the usual fashion. | <p>Nearly all needs can be determined to be shareable or not shareable according to the Membership Guidelines. In matters where the Guidelines may not provide absolute clarity, Sedera shall have the sole discretion to determine whether the need should be shared. Sedera may, but shall not be required to, consider prior procedures and precedent in making such a determination. Any such determination shall be final and binding. If Sedera cannot determine whether the need is shareable, or if the member believes Sedera is misinterpreting the Guidelines or his/her particular circumstances, upon the member's written request, the need will be submitted to Sedera's Community Stewardship Board (CSB) to determine if, or how much, of a need will be shared. The CSB reserves the right to recommend partial sharing (less than the full amount) of medical Needs requests.</p> <p>The Community Stewardship Board review represents the second of three layers in the Needs appeal process. Please see Section 12.A for detailed information pertaining to appeals.</p> |
| Pre-Existing medical conditions (previously Prior medical conditions) | Prior medical conditions Needs that result from a condition that existed prior to membership (known or producing observable symptoms) are only shareable if the condition appears to be fully cured and 36 months have passed without any symptoms (either benign or deleterious), treatment, or medication, even if the cause of the symptoms is unknown or misdiagnosed. | Pre-Existing Medical Conditions/ Medical Conditions that Existed Prior to Membership. Any medical condition that existed prior to membership (diagnosed, suspected or producing observable signs or symptoms) is considered a Pre-Existing Medical Condition. Needs that result from Pre-Existing Medical Conditions are subject to sharing limitations (as presented in this document) <u>unless</u> 36 months immediately prior to membership effective date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed. |



| Updated FAQs | | |
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| | Current Membership Guidelines | Membership Guidelines Update |
| FAQ 12 | Having the personal freedom to choose the medical providers of your choice is fundamental to Sedera’s values. Sedera’s Member Advisors will be happy to assist you in providing quality information to help you make a decision on the best provider(s), but there are no “out-of- network” penalties. | Having the personal freedom to choose the medical providers of your choice is fundamental to Sedera’s values. At the same time, Sedera Members, being cash-pay patients, are expected to seek reasonable prices for their medical care. Paying exorbitant charges for medical care ultimately leads to higher monthly costs for the entire community. Outside of bona fide medical emergencies, Sedera and its members are disinclined to share in expenses generated by physicians and facilities who charge hyperinflated and exorbitant prices and are unwilling to negotiate for fair prices. Once informed by Sedera that a provider or facility charges exorbitantly and is not willing to negotiate reasonably, a member should not expect the community to share in more than a fair and reasonable price, as defined by industry norms, if they choose to return to that provider. Sedera’s Member Advisors are available and happy to assist Members in locating high quality medical providers that charge fair prices for their services. |
| FAQ 19 | Each month Sedera retains 9.9% of the medical cost sharing dollars received are retained by Sedera to cover its administrative costs. The remaining monthly share remain in the possession of the sponsoring entity until needed for medical cost sharing. Additionally, Sedera may retain up to the first 90 days of new member’s monthly shares to cover program expenses and costs related to expanding the community. An audit of Sedera’s finances is conducted each year by an independent auditing firm. | Added new Section (13) to address the methodology by which Sedera takes administrative fees. See “How Sedera gets paid” Section 13 below. |
| Updated Sections | | |
| 6.A.5. Effect of Discounts | Keeping medical expenses to a minimum is an advantage to all Sedera members. Therefore, members are asked to contact their Member Advisor in all medical incidents that are not emergency situations. If you are involved in a medical emergency, please contact your Member Advisor within 48 hours, or as soon as reasonably possible. Members who pay highly inflated charges for medical services which exceed industry price norms may be subject to sharing reductions. See Sections 3.E., 3.F. and 3.G. | Same but add: Notifying your Sedera Member Advisor as soon as possible of a new medical diagnosis or medical incident (e.g., within three days of receiving notice from your doctor) is strongly encouraged. Doing so enables Sedera to assist our Members in locating and utilizing highly qualified medical providers at fair prices. |
| 7.A.1. Chronic or recurrent conditions existing prior to membership (previously Conditions cured and 36 months symptom and treatment free) | Needs that result from a condition that existed prior to membership (known or producing observable symptoms) are only shareable if the condition is fully cured and 36 months have passed without any symptoms (either benign or deleterious), treatment, or medication, even if the cause of the symptoms is unknown or misdiagnosed. | Needs that result from a chronic or recurrent Pre-Existing Condition are subject to sharing limitations, <u>unless</u> 36 months immediately prior to membership effective date have passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed. |
| 7.A.3. Verification for certain conditions | For some conditions listed below (all of Section 8 and Appendix), a written verification signed by both the member and the member’s treating physician must be submitted to substantiate that the condition did not exist prior to the membership effective date, or that the member went without symptoms, treatment, and/or medication for at least 36 months since the last time the condition occurred prior to membership. | For some conditions listed below (all of Section 8 and Appendix), a written verification signed by both the member and the member’s treating physician must be submitted to substantiate that there have been <u>no signs or symptoms of the condition, no treatment needed, no medication recommended or taken, and no suspicion by the patient or doctors that the condition was resurfacing for at least 36 months prior to membership effective date.</u> |

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| <p>8.A. Medical Conditions for which Expenses Are Eligible for Sharing</p> | <p>Member need requests for medical expenses resulting from conditions within the time periods indicated prior to membership, require a verification statement signed by both the member and their doctor, as described in Section 7.A.3. This is to ensure that the condition did not exist prior to membership, or that the member has not received treatment, exhibited symptoms or taken medications for the specific condition for the required time period prior to membership.</p> | <p>Member need requests for medical expenses resulting from conditions within the time periods indicated prior to membership require a verification statement signed by both the member and their doctor, as described in Section 7.A.3. This is to ensure that the condition did not exist prior to membership and that the member had no signs or symptoms of the condition, no treatment was needed or undertaken, no medication prescribed or taken, and there was no suspicion by the patient or doctors that the condition was resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed.</p> |
| <p>8.A. Medical Expense Needs for which Medical Cost Sharing is Limited</p> | <p>A look-back period of 36 months applies to all prior medical conditions for Sedera applicants. A prior medical condition, as previously defined, is a condition in which the applicant has either received medical treatment, taken medications for, or exhibited observable symptoms. Any prior medical condition that has not exhibited symptoms during the 36 continuous months prior to membership effective date is considered cured and will have no sharing restrictions</p> | <p>A look-back period of 36 months applies to all prior medical conditions for Sedera applicants. A Condition Existing Prior to Membership, as previously defined, is subject sharing limitations unless 36 months immediately prior to membership effective date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed.</p> |
| <p>8.B.2. Alternative medical practices</p> | <p>Shareable pending prior written approval by Sedera. Member is required to demonstrate the proposed value of the prescribed alternative treatment; monetary savings, less-invasive treatment, shortened treatment protocol, et al.</p> | <p>Alternative medical practices are generally not shareable regardless of the type of clinician who recommends them. This provision applies to, among other things, all diagnostics and therapeutics generally considered alternative including, but not limited to, most functional/integrative medicine, food supplements, mold toxicity, most stem cell therapies and most diagnostics and lab tests performed on healthy people. The Sedera Community recognizes that some alternative methods can become commonly accepted medical practices over time. Therefore, even if not approved by the FDA, some alternative diagnostics and therapeutics may be considered for sharing or partial sharing if the Community Stewardship Board is provided satisfactory evidence of the value/effectiveness for the specific disease being treated. Your Sedera Member Advisor or Needs Coordinator is available to discuss the submittal process.</p> |
| <p>8.B.8. Colonoscopy</p> | <p>Shareable when: 1) Prescribed by a licensed medical provider due to symptoms related to a shareable need after the member’s IUA has been met, or 2) As a prescribed preventive care procedure that is medically appropriate due to the member’s condition or family history; IUA applies.</p> <p>Effective January 1, 2019, shareable for persons age 50 and older as a function of colorectal cancer screening (IUA waived) for eligible screenings.</p> | <p>1. Shareable <i>after</i> IUA for a <i>diagnostic</i> colonoscopy when ordered and performed by a licensed medical provider to evaluate signs/symptoms related to a shareable need. 2. Shareable <i>without</i> IUA (as a well-patient procedure) when a <i>screening</i> colonoscopy is performed for a fair and reasonable price as a routine medical preventive <i>screening</i> test in a member who does not have signs/symptoms or history of colon disease. 3. If a screening colonoscopy identifies a colon abnormality, such as a polyp or diverticula, all future colonoscopies will be considered diagnostic and be shared only after IUA.</p> |
| <p>8.B.16. Vaccines</p> | <p>Immunizations Generally not shareable. Adult immunizations are a member responsibility so are not shareable. Effective January 1, 2019, there is an exception for immunization vaccines for children from birth to age 18 - doses and recommended ages vary: ◦Diphtheria, Tetanus, Pertussis (Whooping Cough) ◦ Haemophilus influenza type b ◦ Hepatitis A ◦Hepatitis B ◦ Human Papillomavirus (HPV) ◦ Inactivated Poliovirus ◦ Influenza (flu shot) ◦Measles ◦ Meningococcal ◦Pneumococcal ◦ Rotavirus ◦Varicella (Chickenpox)</p> | <p>Adult immunizations are a member responsibility so are not shareable. Routine Childhood immunizations are sharable for children from birth to age 18 for: ◦ Diphtheria, Tetanus, Pertussis (Whooping Cough) ◦Haemophilus influenza type b ◦Hepatitis A ◦ Hepatitis B ◦ Human Papillomavirus (HPV) ◦ Inactivated Poliovirus ◦ Influenza (flu shot) ◦Measles ◦ Meningococcal ◦Pneumococcal ◦ Rotavirus ◦ Varicella (Chickenpox)</p> |



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| <p>8.B.18. Laboratory tests and check-ups</p> | <p>Shareable only when prescribed by a licensed medical provider due to symptoms of a condition not in existence prior to membership</p> | <p>Shareable only when prescribed by a licensed medical provider to diagnose the cause of signs and symptoms of a condition when not subject to limitations for Pre-Existing Conditions.</p> <p>The Sedera community will not share in laboratory diagnostics for which the practice either receives a kickback or upcharges more than 10% over the available wholesale lab price. This is to avoid the conflict of interest that induces certain doctors to order excessive tests.</p> |
| <p>8.B.20. Mammography / Mammograms:</p> | <p>Shareable when: 1) Prescribed by a licensed medical provider due to symptoms related to a shareable need after the member’s IUA has been met, or 2) As a prescribed preventive care procedure that is medically appropriate due to the member’s age, gender, condition or family history; IUA applies. Effective January 1, 2019, shareable for women age 40 and older as a function of breast cancer screening (IUA waived) for eligible screenings.</p> | <p>1. <i>Diagnostic</i> mammograms are shareable <i>after</i> IUA when ordered by a licensed medical provider to evaluate signs/symptoms related to a shareable need.</p> <p>2. Shareable <i>without</i> IUA (as a well-patient procedure) when a <i>screening</i> mammogram (not thermography) is performed for a fair and reasonable price as a routine biannual medical screening test in a member, age 50 and above, who <i>does not have signs/symptoms of breast disease</i>, or age 40 and above if the member has a genetic risk or family history of breast cancer, as recommended by the US Preventive Services Task Force.</p> |
| <p>8.B.33. Prescriptions</p> | <p>Prescriptions for medications related to a qualifying medical condition are shareable for the customary cost of the first 120 days. (Treatments for cancer and sublingual immunotherapy—a curative treatment for allergies—are not subject to this limitation; medications related to organ transplants are limited to 12 months duration) All medications, prescribed or not, administered during inpatient hospital stays will be shareable. Sedera employs various mechanisms in order to substantially reduce the cost of maintenance medications, including the use of a mail-order pharmacy program (buy-up option).</p> <p>Note: Sedera members do not share the cost of prescriptions for maintenance of chronic or recurring conditions (e.g. diabetes, eczema, blood pressure control) beyond the initial 120-day period. Subsequent sharing of a prescription for maintenance of the same condition will occur only when there is a new need. Sedera members do not share expenses for psychotropic medications for chemical imbalances that cannot be verified by laboratory tests.</p> | <p>No change to current but the following to be added after first paragraph:</p> <p>Curative medications are prescribed with the intent to cure a disease or ailment, serve a short-term bridge toward recovery/healing (e.g., anti-biotics, chemo therapy medications, or short-term pain medications, etc.). Maintenance medications are prescribed to control a medical condition (e.g., cholesterol medication, blood pressure control, thyroid medications, etc.).</p> |
| <p>8 TBD NEW! Treatment for addictions other than Alcohol / Substance Abuse/ Chemical Dependency</p> | <p>NA</p> | <p>Not Shareable. The Sedera Community does not share costs for treatments related to addictions other than for Alcohol/Substance Abuse & Chemical dependency. However, Sedera’s Member Advisors are available to assist Members in locating qualified medical providers and/or alternative treatment options</p> |
| <p>8 TBD NEW! Provision for providers who do not respond to bill negotiation requests ("Unresponsive Providers")</p> | <p>NA</p> | <p>Upon request by Sedera or its authorized service affiliate, Sedera Members are expected to make reasonable efforts to contact their medical provider’s offices via telephone and/or in writing who are non-responsive for billed amounts that are deemed unreasonable.</p> <p>Outside of bona fide medical emergencies, the Sedera Community does not share in expenses generated by physicians and medical facilities who charge hyperinflated and exorbitant prices and are unwilling to negotiate for fair prices. Once informed by Sedera that a provider or facility charges exorbitantly and is not willing to negotiate reasonably, a member should not expect the community to share in more than a fair and reasonable price, as defined by industry norms, if they choose to return to that provider.</p> |



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| <p>9.B.2. Home Births:</p> | <p>The member’s maternity IUA will be waived for home births, including expenses for midwife services. Additionally, home births are not subject to prorating because they significantly reduce overall maternity costs.</p> | <p>All references to home births to be removed</p> |
| <p>9.B.4. Waiver for VBAC:</p> | <p>The member’s IUA is waived for vaginal birth after cesarean 9VBAC).</p> | <p>All references to IUA waivers for VBAC to be removed</p> |
| <p>9.C.1. General Rule: [Maternity] Sharing restrictions and limits for conditions that existed prior to membership <i>This update only applies to SELECT Guidelines</i></p> | <p>If a member became pregnant prior to her membership effective date, the amount eligible for sharing for her maternity needs from the pregnancy will be equal to the total shares the member has contributed from the beginning of her membership through the month of delivery. If a member terminates their membership, or allows it to lapse and later rejoins, the amount available for maternity needs will be calculated from the date of the most recent membership effective date.</p> | <p>If a member became pregnant prior to her membership effective date, the amount eligible for sharing for her maternity needs from the pregnancy will be equal to the total shares the member has contributed from the beginning of her membership through the month of delivery. If a member terminates their membership, or allows it to lapse and later rejoins, the amount available for maternity needs will be calculated from the date of the most recent membership effective date. <i>Certain exceptions exist based on employer group size and participation.</i></p> <p>New groups (i.e. those groups who are initially joining Sedera) with ten (10) or more participating members are eligible for sharing any pre-existing pregnancies as follows: Qualifying Members who are pregnant when joining the Sedera Community agree to a separate \$5,000 maternity IUA. Maternity costs incurred after the membership effective date, which exceed the member’s IUA, will be eligible for sharing with the Sedera Community.</p> <p>Additional consideration for reducing the \$5,000 pre-existing condition IUA will be given based on the pregnant Member’s flexibility and cooperation in utilizing alternative, high quality / lower cost care (e.g. specialized birthing centers). Your Sedera Member Advisor is available to provide assistance on birthing alternatives and price comparisons for labor and delivery facilities.</p> <p>Costs arising from medical complications from qualifying of Pre-Existing pregnancies will be eligible for sharing for both the mother and baby.</p> |
| <p>9.C.4. Complications and conditions through birth</p> | <p>If the member’s expected delivery date is determined (by a qualified medical provider) to be nine months or greater from the member’s effective date of membership any needs due to complication of pregnancy will be fully shareable after the maternity IUA has been met.</p> | <p>Medical costs associated with Needs due to complications of Pre-Existing pregnancies are generally not shareable (as determined by an expected due date which is less than nine months from the Member’s effective date of membership). Exceptions exist for qualifying pregnancies.</p> <p>Note: Complications of pregnancy for both the mother and baby are shareable after the IUA for:</p> <ol style="list-style-type: none"> Existing members who become pregnant after their membership effective date (due date = or > 9 months from membership effective date). New members who are currently pregnant and whose sponsoring entity has 10 or more participating Members on their start date, and All Members for complications that arise after delivery. |
| <p>9.C.7. Surrogacy costs</p> | <p>Medical costs related to surrogacy are not shareable.</p> | <p>No change to text but is not applicable to section. Surrogacy to be moved to section 9.A.5.</p> |
| <p>12.A. NEW! Appeals Process</p> | <p>NA</p> | <p>Nearly all Needs can be determined to be shareable or not shareable according to the Membership Guidelines. In matters where the Guidelines may not provide absolute clarity, Sedera shall have the sole discretion to determine whether the Need should be shared. Sedera may, but shall not be required to, consider prior procedure and precedent in making such a determination. Any such determination shall be final and binding.</p> |

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| | | <p>If a Need is determined to be not shareable, and the Member believes that Sedera is misinterpreting the Guidelines or the Member’s particular circumstances, then the member may seek reconsideration of the decision by the appeals process generally described below. Please note that regardless of the outcome of the appeals process, the existence of an appeals process should not and does not create a legally enforceable right or entitlement to the sharing of a particular Need since there is not contractual promise or legally enforceable rights to the sharing of Needs under the Membership Guidelines. A Member has 90 days from the day the determination in question was rendered to initiate the first step in the appeals process.</p> <p>The appeals process is a three-step process:</p> <p>1) The Member may call his/her Member Advisor or Needs Coordinator and request that the Sedera Needs Operations Manager review the decision made by the Needs Coordinator assigned to the member’s Need. The Needs Operations Manager will provide his/her decision, usually within 10 business days;</p> <p>2) If the Member believes that the Needs Operations Manager is still misinterpreting the Guidelines or the Member’s particular circumstances, then the Member has 90 days from the day the determination in question was rendered by the Needs Operations Manager to make a written request to Sedera to have the Need submitted to the Sedera Community Stewardship Board (CSB) to determine if, or how much, of a Need will be shared. The CSB reserves the right to recommend partial sharing (less than the full amount) of a Needs request. Please contact his/her Member Advisor or Needs Coordinator to receive a copy of the Needs Appeal Form to make this written request.</p> <p>3) If the Member believes that the CSB is still misinterpreting the Guidelines or the Member’s particular circumstances, then the Member has 30 days to make a written request to have the Need submitted to a panel of seven randomly chosen members who have agreed to review the Need to determine whether it is shareable. If any two members out of the seven agree that the Need should be shareable, then Sedera will treat the Need as shareable in the usual fashion.</p> |
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| <p>13 NEW! How Sedera, Inc. is paid by the Sedera Medical Cost Sharing Community</p> | <p>Referred to only at a high level on FAQs</p> | <p>Sedera, Inc. facilitates the Sedera Medical Cost Sharing Community. This facilitation for the Sedera community includes the handling of: 1) Member Management; 2) Member Services; 3) Monthly Member Contributions. Sedera, Inc. also handles the coordination of the sharing of eligible needs amongst the Sedera Community Members.</p> <p>Every month, a member makes his/her Monthly Member Contribution to the Sedera Medical Cost Sharing Community. This Monthly Member Contribution includes both the Member Share Amount and the Member Services Fee. The Member Share Amount is used to share in community medical expenses that include fees for access to medical services/providers and the sharing of medical bills for the community per these Membership Guidelines. The Member Services Fee is used to facilitate and service the Sedera Community, which includes providing Member Advisors, Needs Coordinators, bill negotiation, patient advocacy, navigation services, referral fees, and other services.</p> <p>Sedera, Inc. has three revenue streams:</p> <ol style="list-style-type: none"> 1) Sedera, Inc. takes the Member Services Fee, which is used as outlined above. 2) Sedera, Inc. takes 9.9% of Member Share Amount as administrative fees. 3) Sedera, Inc. may take up to the first three months of the Member Share Amount for a new member to help grow the Sedera Community. |
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