



Membership Summary ACCESS 2019

Medical Cost Sharing is an innovative solution to manage large healthcare costs without the insurance hassles.

Our community works together to save money without compromising quality of care.

We believe that leading a healthy lifestyle, contributing to a sharing community, and having direct access to care can lower costs and create better health outcomes.

A new normal in healthcare is possible.

How it Works

- 1** Individual/Family joins the Sedera Medical Cost Sharing community through their association
- 2** Member begins contributing monthly to the community
- 3** When member has an eligible medical Need, they pay their Initial Unshareable Amount (IUA) and submit the remaining bills to the community
- 4** Community shares funds with member for that eligible Need



Need: One or more medical expenses caused by a SINGLE accident or illness.

Initial Unshareable Amount (IUA): The amount a member pays before a Need is eligible for sharing.

What Makes Medical Cost Sharing Unique

Every Member is a Cash Pay Patient



Sedera ACCESS Membership Overview



SEDERA'S MEDICAL COST SHARING MEMBERSHIP

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

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

Preventive Care	Colonoscopies age 50+, Mammograms women age 40+, Childhood immunizations by schedule to age 18***
Telemedicine	\$0 Consult Fee; unlimited use

Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary Care	Shareable after IUA if related to illness or injury
Specialty Care	Shareable after IUA if related to illness or injury
Emergency Room	Shareable after IUA if related to illness or injury
Hospitalization (In-patient)	Shareable after IUA if related to illness or injury
Hospitalization (Out-patient)	Shareable after IUA if related to illness or injury
Surgery (In-patient)	Shareable after IUA if related to illness or injury
Surgery (Out-patient)	Shareable after IUA if related to illness or injury
Maternity****	Shareable after IUA if related to illness or injury
Diagnostic Imaging (MRI, CT, PET Scans)	Shareable after IUA if related to illness or injury
X-rays (office, out-patient or in-patient)	Shareable after IUA if related to illness or injury
Laboratory (out-patient)	Shareable after IUA if related to illness or injury

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 Sedera will be limited to 1st year \$0 shareable, 2nd year \$15,000, 3rd year \$30,000 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 \$1500 per Need.

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

**** Normal vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total IUA of \$5,000. Non-emergency/elective Cesarean section deliveries have a fixed IUA of \$7,500. Please refer to Section 9 of Sedera Membership Guidelines to review Maternity guidelines.

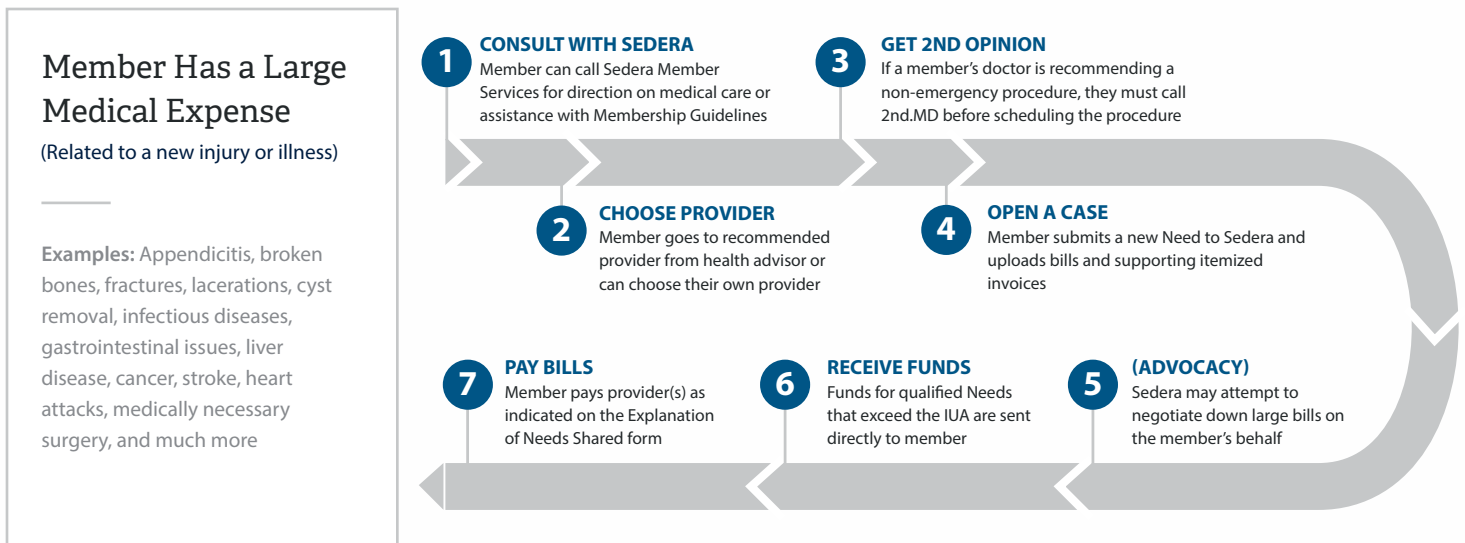
WARNING: SEDERA IS NOT AN INSURANCE COMPANY AND SEDERA'S MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER 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.

How Needs Are Shared



Thousands of community members across the United States voluntarily commit to contribute monthly to one another's larger medical expenses. Here is a look at how Medical Cost Sharing works when a member has a Need.

The Sedera Medical Cost Sharing Process



Pre-Existing Conditions

A condition is considered pre-existing if a member had symptoms or treatment within the last 36 months at the time of joining the community.

Pre-existing conditions will become eligible for sharing based on the member's tenure with Sedera, 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 \$15,000
Months 25-36	Shareable to \$30,000
Month 37 and after	Shareable

When well controlled, these conditions are not considered pre-existing:

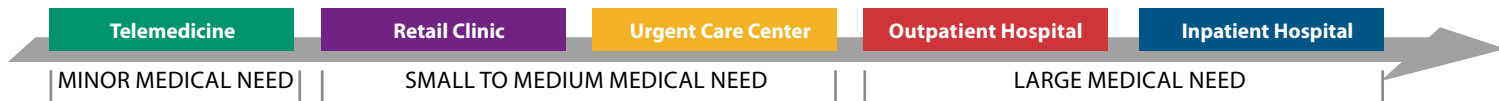
- High Blood Pressure
- High Cholesterol
- Sleep Apnea
- Non-Insulin Dependent Diabetes

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.

Below are a range of potential medical needs from minor to major that illustrate the way a Sedera member would manage their costs in conjunction with the larger community.



Example Sedera Membership

\$1,000 Initial Unshareable Amount

Sinus Infection	
Member feels awful and schedules an appointment with Telemedicine service.	
Telemedicine Visit	\$0
Prescription (using discount coupon)	\$14
Total Member Cost	\$14

Sprained Ankle	
Member sprains ankle playing soccer and goes to urgent care facility to make sure it's ok.	
Cash Pay Price for Visit	\$125
Ankle brace	\$25
Total Member Cost	\$150

Pregnancy	
Member becomes pregnant four months after membership effective date and has prenatal care for 9 months. Through Sedera, member can use any OBGYN doctor. Member has normal vaginal delivery, and postnatal care. Prescription drugs are filled at local pharmacy.	
Pre and Post-natal Care	\$2,500
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Prescriptions	\$425
Shared by Community	-\$3,925
Total Member Cost	\$5,000

Strep Throat	
Member has horrible sore throat and needs to know whether it is strep or not. Visits local minute clinic as a cash pay patient.	
Cash Pay Price for Visit	\$100
Strep Test	\$25
Prescription (using discount coupon)	\$26
Total Member Cost	\$151

Broken Ankle	
Member breaks ankle falling off step stool at home and goes to local emergency facility.	
ER Visit (Cash Pay Price)	\$1,000
X-Rays (Cash Pay Price)	\$100
Follow-up Office Visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$334
Total Member Cost	\$1,000

Heart Attack	
Member has heart attack at home and is taken to the ER by ambulance. Patient spends 5 days in the hospital and receives: EKG, surgery, and post-surgery physical therapy. Doctors prescribe prescriptions for maintenance.	
Hospital bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (for first 120 days)	\$425
Follow-up Office Visits	\$500
Shared by Community	-\$76,525
Total Member Cost	\$1,000

