Sedera Cheat Sheet

Here is a list of words we want you to use when telling the world about Sedera.

- **Medical Cost Sharing**
  A membership-based non-insurance arrangement established for the purpose of sharing legitimate health care expenses between Members.

- **Membership Guidelines**
  What every Member is asked to read and sign acknowledging they understand how sharing and the Sedera community functions.

- **Initial Unshareable Amount (IUA)**
  The amount that Members are required to bear on their own prior to any amount that may be eligible for sharing; IUAs are applied per injury or illness.

- **Monthly Contribution**
  The monthly cost, per Member, contributed to the Needs of the Community.

- **Need**
  All of the medical expenses related to a single accident or illness that exceeds the Member’s Initial Unshareable Amount (IUA).

- **Share/Sharing**
  When the Medical Cost Sharing community steps in to give toward the costs of your Medical Need. (*Never say “cover” or “coverage”)*

Please steer clear of these words:

- Coverage
- Benefits
- Deductible
- Plan
- Major Medical
- Policy
- Catastrophic
- Out-of-Pocket
- Premiums
- Reimbursement
- Employer-sponsored
- Arrangement
- Program