



Sedera

Member Welcome Packet

ACCESS FOR DPC MEMBERS



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Welcome!

Congratulations, you have joined an incredible community that is working together to create a new normal in health care. We are so glad you are here!

Sedera is a refreshingly different way to manage your large medical costs. We know that this unique approach involves a bit of a learning curve. The resources you will find in this packet will help you feel empowered and informed. A welcome call is a wonderful opportunity for you to connect with our team and ask any questions you might have about your membership.

We are committed to helping you successfully navigate Medical Cost Sharing and access high-quality care when you need it. We are only a phone call or email away.

Thank you for joining us. We are excited to serve you!

A handwritten signature in black ink, appearing to read 'Jamie Lagarde', with a stylized flourish at the end.

Jamie Lagarde

President and CEO

WHAT IT MEANS TO BE A

Sedera Medical Cost Sharing Community Member



At Sedera, Inc.* we believe that participating in a Medical Cost Sharing (MCS) Community is a refreshingly different way to manage large health care costs. This packet serves as a guide to make your experience as rewarding as possible.

So what does it mean to be a Sedera MCS Community Member?

Here are a few important pieces of information that will allow you to both enjoy the membership experience and do your part to create and sustain a thriving sharing community.

*We refer to the entity that manages the Sedera Medical Cost Sharing Community as Sedera, Inc.

Recognize that you are an important part of the larger community

This is a **sharing** community, which means that our individual decisions impact one another. In essence, every Sedera Member commits to taking care of their own health and taking care of others. By doing so, Sedera Members are able to help reduce one another's burden. Every Member commits to the same set of Membership Principles, which allows the Sedera MCS Community to stay healthy and sustainable.

Learn what it means to be a cash pay patient

Sedera Members are cash pay patients. This does not necessarily mean that they pay cash for every visit, but it does mean that they take personal responsibility for the medical bills issued to them. Sedera Medical Cost Sharing dollars are available to help Sedera Members address their large, unexpected costs. The Membership Guidelines determine what is eligible for sharing, so there is clarity regarding what is shareable and what is not. Beyond that, as a cash pay patient, you can ask for cash pay rates and often know your costs before receiving treatment. To learn more about how to navigate being a cash pay patient when you visit your doctor, please watch [this video](#).

Actively engage in your health care

It is normal to shop for the best value for every other product we purchase. Why not health care too? You have the freedom to choose your medical provider. There is no "Sedera network." That being said, it is important for every Member to be smart and savvy when it comes to the treatment they receive and the providers they visit. Here are some ways that you can be active and engaged healthcare consumers and support the overall health of the Sedera MCS Community:

- Build strong relationships with the providers you choose.
- Talk in depth about the diagnosis and treatment. Ask questions, i.e.: "Do I need this treatment? Is this the best treatment for me?"
- Get second opinions and do your own research.

Recognize reasonable cash pay prices

Sometimes within the same ZIP code, the cost of an identical treatment can vary by thousands of dollars with no difference in quality. Be a savvy shopper and a strong Community Member by shopping for the best value. Sedera wants every Community Member to receive high-quality care. However, just because something is more expensive certainly does not mean the care is better. When you pay reasonable prices for medical care, you save yourself and the MCS Community money and keep the membership contributions affordable as well. Here are a few ways to be savvy when it comes to purchasing medical care:

- Crowdsource for recommendations and read reviews.
- Call ahead to get prices from several options before you make a decision.
- Use Sedera's Medical Concierge in the Sedera web-based app to request cash pay friendly providers near you.

Use the Sedera App and Sedera Member Services

If you have not done so already, schedule your welcome call and log in to the [Sedera web-based app](#). We want you to know what is available to you well before you need to use it. This Welcome Packet along with the Sedera Medical Cost Sharing Membership Guidelines have important information that will help you as you encounter various opportunities to utilize this membership. Also, take time to watch the [Sedera Savvy Series](#), a fun and informative resource for every Sedera Member. Last but not least, the Sedera Member Services team is only a phone call or email away and is happy to answer any questions you might have.



Membership Principles

The following principles bind us together and allow our Community to sustainably flourish.



In joining this Community, each Member agrees to the following statements:

- A.** I believe that a community of moral, ethical and health-conscious people can most efficiently and effectively encourage and care for one another by sharing each other's medical Needs directly.
- B.** I understand that Sedera, Inc. is a benevolence organization that facilitates the Medical Cost Sharing Community, not an insurance entity, and that while Sedera, Inc. will make every effort to meet its Member's medical Needs, Sedera, in and of itself, cannot and does not guarantee payment of any medical expense.
- C.** I agree to practice good health measures and strive for a balanced lifestyle.
- D.** I agree to refrain from the usage of any form of illegal substances.
- E.** I understand that medical Needs caused by, or due to, the act of performing any illegal or unlawful activity will not be shareable.
- F.** I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Sedera, Inc. or its affiliates.
- G.** I am an employee, Member, or participant of a sponsoring entity that is providing access to the Sedera Medical Cost Sharing Community and am eligible for membership with the Sedera Medical Cost Sharing Community through that relationship. I understand that Sedera, Inc., by and of itself, does not make any representations that the membership in the Sedera Medical Cost Sharing Community satisfies any federal or state law requirements for healthcare coverage or insurance.
- H.** I agree to sign and submit a membership continuation agreement each renewal year confirming my commitment to adhere to these principles.
- I.** I have read and understand all of the above, as well as the Sedera Membership Guidelines (including the Disclaimer and Section 12 Disputes and Reconciliation), and am certifying that all of my answers are true and accurate and indicate my agreement to abide by the Membership Guidelines as well as the Member Principles and Responsibilities.

Membership Guidelines

Sedera, Inc. facilitates the sharing of medical Needs in accordance with the Sedera Membership Guidelines. All Sedera Members are responsible for understanding and adhering to these Guidelines. The Guidelines provide important perspective on Sedera's philosophy and offer valuable information regarding what kinds of medical costs are shareable with the community.

The [Membership Guidelines](#) can be found on the Sedera [website](#) for easy access at any time. Please take a few minutes to familiarize yourself with them.

Find out more information regarding terms that are unique to Medical Cost Sharing, and read Sedera's most frequently asked questions (FAQs) [here](#).



Membership Summary ACCESS

Direct Primary Care is the foundation for your care and the first step for your everyday health. The Sedera Medical Cost Sharing Community is a proven non-insurance approach to manage large healthcare costs.

Together, these create an unparalleled experience, with access to high-quality from start to finish.

How it Works

- 1 Individual/Family joins the Sedera Medical Cost Sharing Community through their association
- 2 Member begins to contribute monthly to sharing in the medical Needs of the Community
- 3 When member has an **eligible** medical Need, they pay their Initial Unshareable
- 4 Amount (IUA) and submit the remaining bills to the Community*



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.

*Sharing eligibility is determined by the Sedera Membership Guidelines

What Makes Medical Cost Sharing Unique



Sharing on a Per Need Basis



Every Member is a Cash Pay Patient



People over Numbers



Freedom From Networks



Commitment to a Healthy Lifestyle



Savvy Health Care Consumers

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.

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 IUAs per membership year*
Annual Family Max # of IUAs	5 IUAs per membership year*
Max Shareable Amount	No maximum**
Expert Medical Second Opinion	\$250 reduction in IUA for non-emergency surgery
Network	Freedom to choose

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

Preventive Care	Screening Colonoscopies and Mammograms, 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 the Sedera Medical Cost Sharing Community 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.

**** Standard 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. NOT INTENDED FOR EMPLOYER GROUPS.

Below are a range of potential medical Needs from minor to major that illustrate the way a Direct Primary Care patient and Sedera Member would manage their costs in conjunction with the larger Community.



Example Direct Primary Care + Sedera Membership
\$1,000 Initial Unshareable Amount
*DPC Memberships average cost \$79/mo.**

Sinus Infection	
Member feels awful and calls their Direct Primary Care physician.	
Call to Direct Primary Care Physician	\$0
Prescription (using discount coupon)	\$14
Total Member Cost	\$14

Sprained Ankle	
Member sprains ankle playing soccer and goes to their Direct Primary Care physician facility to make sure it is not seriously injured.	
Direct Primary Care Physician Visit	\$0
Ankle brace	\$25
Total Member Cost	\$25

Pregnancy	
Member becomes pregnant receives prenatal care for 9 months. Through Sedera, Member can use any OBGYN doctor. Member has standard 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. Gets a same day appointment with their DPC.	
Direct Primary Care Physician Visit	\$0
Strep Test	\$0
Prescription (using discount coupon)	\$26
Total Member Cost	\$26

Broken Arm	
Member breaks arm 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. Doctor prescribes maintenance medication.	
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

*Average monthly cost for DPC from a 2015 survey of all open practices from dpcfrontier.com.

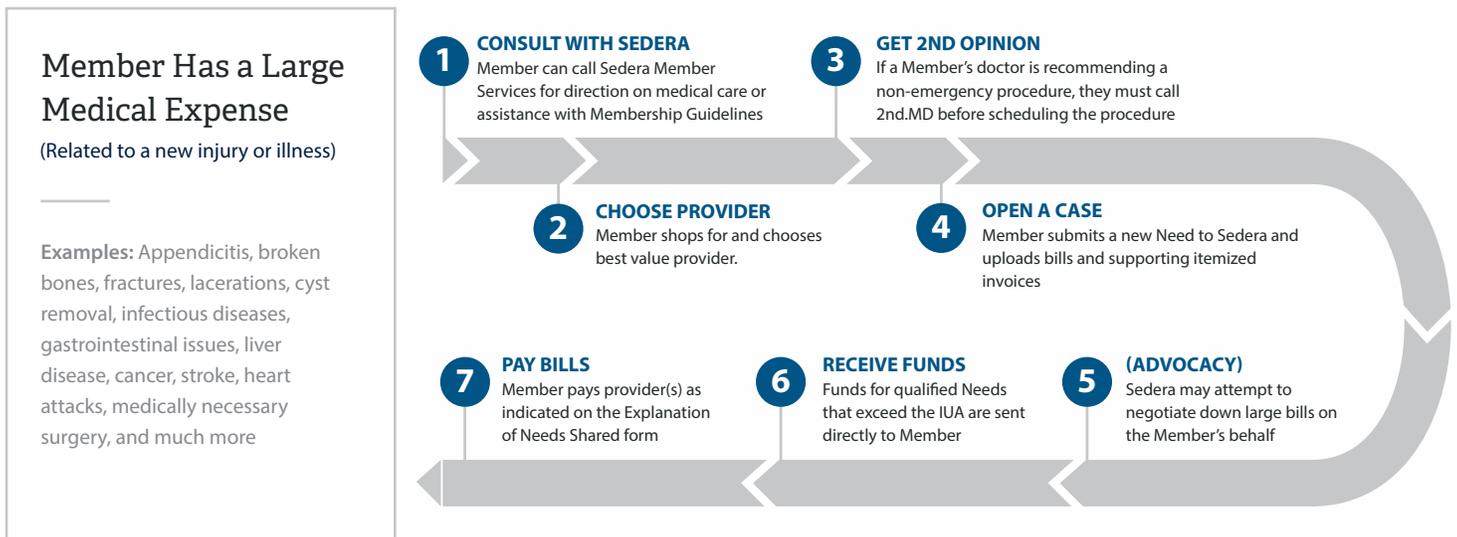


How Needs Are Shared



Thousands of community Members 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

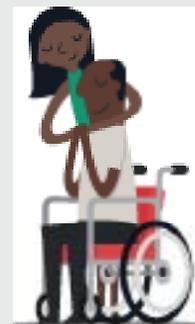


Pre-Existing Conditions

Any pre-existing medical condition whether diagnosed or not, that has been active or needed treatment within 36 months prior to a Member's membership start date is subject to sharing limitations.

Pre-existing conditions will become eligible for sharing based on the Member's tenure with the Sedera Medical Cost Sharing Community, 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



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.

Expert Second Opinions

Access the World's Best Doctors Through 2nd.MD



You have access to leading-edge medical specialists for virtual second opinions at no additional charge.

When should you leverage these opinions?

- When you receive a new diagnosis
- When your doctor recommends surgery*
- When your doctor recommends a change in your medication regimen
- When you are suffering from chronic conditions

What 2nd.MD will do for you:

- Contact your current doctors and gather your records
- Review your situation and reach out for a phone or video consultation
- Send you their written recommendation

What you will do:

- Attend your consultation
- Forward their recommendation to your Needs Coordinator for inclusion in your file

*If you are considering a non-emergency surgical procedure, be sure to schedule a consultation with 2nd.MD two weeks prior to the event, so that your Need can be eligible for full sharing. Members who proceed without consulting 2nd.MD prior to undergoing a non-emergency surgical procedure may have their sharing level reduced by 50%. As an added feature, all Members who use 2nd.MD for a non-emergency surgical procedure will have their Initial Unshareable Amount (IUA) reduced.

Find out more information by calling 2nd.MD at (866) 841-2575
or by visiting their website.

Reaching out to 2nd.MD does not necessarily mean your Need is a shareable Need. Sedera administers Needs sharing according to the Membership Guidelines. Please refer to the Guidelines regarding what constitutes a shareable Need.

How to Submit a Need via the Sedera Web-Based App:

1. Go to member.sedera.com
2. Log in using the mobile number Sedera has on file and your 8-digit passcode
3. Select the dropdown menu located in the top left corner, click the "3 horizontal lines"
4. Select Needs Management
5. Follow the prompts!

Once your Need is assigned to a Needs Coordinator, they will reach out by email with any questions or requests for additional information. Your Needs Coordinator will be your point of contact should you have questions about your Need.



Upload Itemized Statements

When you require medical services, be sure to ask your provider for an itemized statement for your bills and/or proof of payment.

Itemized statements list the exact services and prices that you received. Sedera will not accept any documentation that does not include specifics. The following is an example of an itemized statement.



Business Office
PO Box 1050 | Marshfield, WI 54449
Do not mail payments to this address
Address Service Requested

i Customer Service: 855.642.2455
Office Hours: Mon-Fri 8am-12:30/1:30-4:30pm
Tues open at 9am

Addressee

|||||
JOHN DOE
123 MAIN ST
THORP WI 54771-9408

Save time... pay online.
Enroll online at ascensionwi.mysecurebill.com or call Ascension Wisconsin customer service at 1-855-642- to enroll by phone.

Guarantor Number	Due Date	Total Balance	Amount
12345	UPON RECEIPT	\$20.00	\$20.00

Please make checks payable and remit to

|||||
ASCENSION MEDICAL GROUP
PO BOX 856964
MINNEAPOLIS MN 55485-6964

Account Number
1234567

Check if address/insurance changes are on back

myEasyMatch Code: P-XWZYF-56724-HAXRYH Please detach and return top portion with pay

Guarantor Number	Guarantor Name	Statement Date	Due Date
12345	JOHN DOE	01/28/18	UPON RECEIPT

Date of Service	Account Number	Description/Location	Charges	Insurance Pending	Payments/Adjustments		Patient Balance	Notes
					Patient	Insurance		
ASCENSION MEDICAL GROUP								
01/24/17	1234567	JOHN DOE OFFICE VISIT - ESTABLISHED PATIENT	\$129.49	\$0.00	\$0.00	\$-109.49	\$20.00	
		TOTALS:	\$129.49	\$0.00	\$0.00	\$-109.49	\$20.00	

WHAT TO DO WHEN YOU NEED A **Medical Procedure**



If a Non-Emergency Procedure Is Recommended:

- 1. During your doctor's appointment, use the "What to ask your doctor before a Medical Procedure" questions to learn about your potential procedure.** These can also be found on the Member Helps page.
- 2. Call Sedera within three days of your doctor's appointment to notify your Member Services Advisor.** We can search our database to make sure you choose a "Best Value" provider. These are medical professionals who offer high-quality care at value-driven prices.
- 3. Open a Needs case on the web-app.** You will then be assigned a Needs Coordinator who will be your point of contact if you have any questions or uncertainties.
- 4. Call the second opinion service associated with your membership.** For the cost of your procedure to be eligible for full sharing, you must use this service. Please submit your consultation before your procedure. This typically takes 7-10 days.
- 5. Attach the second opinion consult to your Needs case.**
- 6. If you decide to move forward with the treatment, then undergo your procedure.**
- 7. Attach your bills to your Needs case as you receive them.** Make sure your bills are itemized and list treatments and procedures specifically.

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Medical Procedure

Sedera is committed to helping you receive the best care possible. Here are some questions we recommend that you ask your provider when considering a medical or surgical procedure. You may consider taking this to your appointment to use as a checklist.

Why do I need this procedure? Are there other treatment options, and is this procedure the best option for me?

How will the procedure be performed?

What are the risks, benefits, and possible complications for this procedure?

- Will my health history and the medications I am currently taking mean the risks, possible complications, and benefits will be different for me?

What are my anesthesia options?

- If I need anesthesia, what kind is best for me considering my health history, the prescription medications, and vitamins/herbs I take?
- How will I be monitored during the procedure?

What can I expect before the procedure?

- Will I need to do any special preparation, like tests or a change in my routine medications?
- When do I have to stop eating and drinking?
- Should I take my regular medications before and after my procedure?
- Does someone need to be with me at the facility, or can I do this on my own?

When planning a medical procedure, please reach out to Sedera as soon as possible. Sedera can help you find no-hassle, cash friendly providers that will result in significant savings for both you and the Community.

1.855.973.3372

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Medical Procedure

What can I expect for my recovery in terms of treatment, medication, diet, and home care?

- Will I be in the hospital post-procedure for more than 12 hours? In a ward or in the ICU?
- What type of care will I have to provide for myself at home?
- When will I be able to return to my regular activities (work, lifting, driving, and exercise)?
- Will I need any medication, like antibiotics, pain medication?
- What sort of things should prompt me to urgently call you post-procedure?

Could you tell me about your experience with this procedure?

- How many times have you performed this procedure for someone like me?
- What is your success rate, and how often do your patients experience any problems?
- Are you board certified?
- Will doctors in training (students/residents/fellows) be involved? If so, how?
- How can I contact you if I have more questions?

What is the price you will charge me for this procedure?

- I am a cash pay patient. Will this change anything in terms of cost?

Who else will I be receiving bills from?

- I am a cash pay patient. Will this change anything in terms of cost?

When planning a medical procedure, please reach out to Sedera as soon as possible. Sedera can help you find no-hassle, cash friendly providers that will result in significant savings for both you and the Community.

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WHAT TO DO IF YOU HAVE AN Urgent Medical Event

If you believe you are experiencing a medical emergency, immediately dial 911.



If you know you are facing an urgent medical event, immediately seek the appropriate care.

In the past, emergency rooms were the main place people knew to access urgent care. Now, in almost any town across the country, there are urgent care facilities that provide a more accessible and affordable option for non-life threatening medical events.

Urgent care facilities are perfect for medical events that need immediate attention but are not life-threatening, like a severe sore throat or a sprained ankle. Alternatively, if you need urgent care that is not an emergency and does not require onsite attention, most DPCs and telemedicine providers have options for 24-hour care.

Difficulty breathing is an example of a medical emergency. In this case, or any life-threatening situation, you should seek immediate medical care by calling 911 or proceeding to an emergency room.

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Whether you go to an emergency room or an urgent care facility, the following steps will apply:

1. Upon your arrival, communicate with the staff that you are a cash pay patient and ask them to send you the bill. Get the treatment you need. When you are discharged, give Sedera a call, because we want to know you are okay!
2. Open a Needs case via the Sedera web-based app (member.sedera.com). If you would like a refresher on how to submit a Need, you can find a tutorial on the Sedera Member Helps page.
3. As you receive bills related to your Need, attach them to your open Needs case via the web-based app. Make sure the bills you submit are itemized.

WHAT TO DO FOR Diagnostic and Specialist Visits

As mentioned previously, Sedera Members have the freedom to choose their own medical providers, hospitals and services.

If you plan to have a diagnostic procedure:

- Please notify a Member Services Advisor as soon as possible.
- Take advantage of our Medical Concierge Service, where you can request pricing for qualified providers in your area.
- If you are using our Medical Concierge Service, please request a CPT code from your doctor's office so we can be sure to price the right procedure.



Please keep in mind, Medical Concierge pricing requests take 2-4 business days to get results.

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WHAT TO DO IF

You Are Pregnant

Congratulations! We are super excited for you.

Here is what you need to do:

1. Obtain medical care as soon as you suspect you are pregnant.
2. Communicate with your provider that you are a cash pay patient.
3. Request a global fee agreement on your clinic/hospital/doctor's letterhead, including any time constraints related to payment. You should expect at least two bills from your hospital: one for your physician and one for the delivery facility.
4. Ask if there are any costs that you can expect with a normal pregnancy that are not included in the global fee.
5. Open a Need via the Sedera's web-based app (member.sedera.com). We also recommend booking a call with your personal Needs Coordinator once you receive the introductory email, so you can get answers to any remaining questions and help during the Needs process.
6. Send the global fee arrangement letter to Sedera.
7. Have your baby! (Yay!)
8. If you incur any additional bills related to your pregnancy, you can attach them to your open Needs case via the Sedera's web-based app (member.sedera.com). Make sure the bills you are submitting are itemized. i.e.: listing the specific treatment and/or procedures.

Important things to note:

If you add your baby to your membership, the care related to your baby's post-birth will also be eligible for sharing. These expenses will be handled under a separate Needs case opened as your baby's membership. As a reminder, your IUA for your maternity Needs case will be \$5,000.

Please be aware that if you became pregnant before your membership with Sedera began, sharing for your pregnancy is substantially limited or not available.



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The Sedera Web-Based App:

1. Go to member.sedera.com
2. Log in using the mobile phone number Sedera has on file and your 8-digit passcode
3. Select the dropdown menu located in the top left corner, it is the "3 horizontal lines"
4. Select Medical Concierge
5. Follow the prompts!

Once the Sedera Member Services team receives the results, we will email them to the email address on file.



Where to Go for More Information

Sedera understands that Medical Cost Sharing is a new concept to many of our Members, so we have made much of the information in this packet accessible in other ways.

Member Helps Page

The Member Helps page is a password-protected resource page for our Members only. Here you can always access the most recent version of our Guidelines, flyers, Sedera Savvy Video series and membership tools. You can visit the Member Helps page via sedera.com/member-helps. **The password is sedera_member.**

Web-Based App

We have mentioned our web-based app in a variety of places in this packet. You can use this app via on your smartphone or desktop at member.sedera.com. We encourage our Members to bookmark the app, because you will want to access it easily if you have a Need. In addition, when you log into the app, you can view your enrollment, see who is active on your membership and check your IUA election. Find the app at member.sedera.com.

Member Services Team

Lastly, we know at times it is nice to talk to someone either on the phone or via email. Our Member Services team is always willing to help. We accept calls weekdays during normal business hours and are happy to connect with you one-on-one.



Sedera