



Sedera

General Purpose: for Peace of Mind to Manage Large, Unexpected Medical Bills – and more

A Medical Cost Sharing Solution for savvy healthcare consumers, featuring: Access, Accountability, Affordability, Flexibility, Healthy Lifestyle, Personal Responsibility, Transparency, Values – Yet May Not be the Right Fit for All...

Refer to the Sedera “**Membership Guidelines**” document for details.

- Sedera is based out of Austin, TX
- Sedera is NOT insurance and is not an insurance company
- Sedera is a “medical cost sharing community solution” (not “faith-based” but “rooted in love”)
- Cost is significantly less than medical insurance
- **Pre-existing condition limitations apply for three years: Sedera is clearly NOT for everyone**
- A pre-existing condition includes symptoms experienced in the 36 months prior to becoming a member, even if medical treatment was not received
- Members are active participants that are willing to engage with their own healthcare experience, take personal responsibility, and wish to lead a healthy lifestyle
- Members are to represent as “cash pay” customers to providers (ask provider for “cash price”)
- There is no provider network – members enjoy total freedom of choice in provider selection
- It is the member responsibility to pay all providers and the member is liable for any unpaid provider expenses
- Members may pay by cash onsite to the provider or ask to be billed the cash pay price
- Provider expenses must be submitted by the member to Sedera within six months to be eligible
- Members choose and must meet the “Initial Unshareable Amount” (“IUA”) before cost sharing applies
- The IUA is per “Need”; that is, the medical cost charged by a provider due to illness or injury
- A Need will remain open and active until 12 months treatment-free
- Members log into their Sedera Member Dashboard web app to open a new Need and submit itemized bills for eligible expenses above the IUA
- All shared payments from the Sedera Cost Sharing Community are made to the member (never paid to the provider)

- Members will receive an “Explanation of Need Shared” that will detail the reimbursement and amounts owed to providers
- Depending upon bill negotiation, sharing funds will generally be received within four weeks to 90 days
- Limit of IUAs per “membership year” = 3x per Individual and 5x per family (calendar year has no significance – important cost savings distinction)
- Non-emergency elective surgical procedures require a second opinion (use of “2nd.MD”), subject to a 50% shared amount penalty (IUA is reduced \$250 when in compliance)
- Needs exceeding \$1,000 are negotiated by a third party, “The Karis Group”
- Members are always encouraged to call Sedera Member Services
- IUA options range from \$500 to \$5,000
- Maternity Needs after 12 months of membership are subject to a separate \$5,000 IUA (\$7,500 for elective Cesarean section delivery); reduce by 50% when using birthing centers
- Mental health treatment is subject to strict limits (see **Membership Guidelines** pages 32 and 35)
- Certain Needs have separate sharing limits: \$1,500 for ADD/ADHD/SPD, treatment of alcohol or drug treatment abuse, musculoskeletal treatment, TMJ, and weight reduction treatment
- Therapy (PT/OT/ST) limited to \$3,000 per therapy per membership year
- There is no cost sharing for abortion, “alternative medical practices”, cosmetic treatment, infertility treatment, and pre-existing conditions with treatment within the prior 36 months
- There is no cost sharing for illness or injury resulting from the use of alcohol or illegal substance
- Injuries resulting from a motor vehicle accident will be shared when not the responsibility of any insurance entity or third party, and when not under the influence of alcohol or any illegal substance
- There is a +\$75 surcharge for tobacco use (smoking, vaping, and chewing) per family
- Tobacco use will limit cost sharing to \$25,000 for members over age 50 if a cost sharing condition is related to Cancer, Heart, COPD, and Stroke
- “High cost therapeutics” limited to \$250,000 per Need
- Prescription drug medication for maintenance of chronic or recurring conditions may only be shared during the initial 120 days following the date of a new diagnosis (a “rider” may be purchased with LibertyRx at \$27.50 per month to assist in the cost of maintenance medication)
- Immunizations covered for eligible children only
- Dependent children are eligible if unmarried to age 25
- The monies paid by members on a monthly basis are Monthly Contributions, which become the sharable funds for the Cost Sharing Community
- Sedera Monthly Contributions have been extremely stable over time, increasing only +7% since 2014
- In the unlikely event that the total of Community sharable Needs are significantly greater than the total of the Community Monthly Contributions, the reimbursement of Needs may be prorated among the community (note that 15% of Monthly Contributions are paid to the Sedera Emergency Fund)
- Only if Community Needs exceed Community Contributions for three consecutive months may there be a Community-wide increase to Monthly Contributions

ONLY make the commitment to the Sedera Cost Sharing Community if you read the **Membership Guidelines** to understand and accept your responsibility as an engaged healthcare consumer to be a catalyst of change in the problematic delivery of healthcare. You must agree to the **Nine Principles of Membership** as detailed on Pages 17-18 of the **Membership Guidelines**.

Note that as Sedera is not insurance, there is no “policy” or “guarantees” of payment. However, for Medical Cost Sharing to work, if a member understands the **Membership Guidelines** and follows the established protocol to submit eligible expenses as a cash pay patient to Sedera, Needs will be shared appropriately and members will be greatly satisfied with a more cost effective approach to healthcare that may even result in better outcomes.

The Sedera Member Services Team is dedicated to help members build confidence as a cash paying patient. Members are wise to use Member Services resources to answer questions and locate cost efficient providers willing to accept cash paying patients. Member Services will help with referrals to specialists and compare the cost of diagnostic imaging services, facilities, and surgeries.

Combine with MyFamilyPCP direct primary care medical clinics and Teledoc telemedicine to complete your healthcare experience.

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA 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, INC. 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.

WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, **YOU AS THE MEMBER WILL ALWAYS REMAIN LIABLE FOR YOUR UNPAID MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM SEDERA, INC. OR ANY OTHER MEMBER OR SPONSORING ENTITY.** THIS IS NOT A LEGALLY BINDING AGREEMENT TO REIMBURSE OR INDEMNIFY YOU FOR THE MEDICAL EXPENSES YOU INCUR, BUT IS AN OPPORTUNITY FOR YOU TO ASSIST OTHER MEMBERS IN NEED, AND WHEN YOU ARE IN NEED, TO PRESENT YOUR MEDICAL BILLS TO OTHER MEMBERS AND SPONSORING ENTITIES AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR SPONSORING ENTITIES, AND NOT FROM SEDERA, INC.

The logo for MyFamilyPCP features the word "MY" in a bold, blue, sans-serif font, followed by "family" in a light blue, cursive script font, and "PCP" in a bold, blue, sans-serif font.