

Membership Summary ACCESS⁺

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

A smart future for managing your healthcare costs

How it Works

- 1 **Members Work Together** to keep costs down by shopping for the best value and making smart choices
- 2 **Every Member Contributes** a fixed monthly contribution through their own Medical Cost Sharing account held at an FDIC-insured bank.
- 3 **Medical Bills are Shared Directly** from one Member's Medical Cost Sharing Account to another when a Member Experiences an eligible* Medical Need.



*Sharing eligibility is determined by the Sedera Membership Guidelines

Key Terms

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



Member Rewards



Sedera Members can earn rewards for Community-minded actions like understanding the Guidelines, engaging in healthy lifestyle activities, and being a savvy healthcare shopper.

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 Max # of IUAs for Individuals & Families ¹	3 IUAs per Membership Year
Max Shareable Amount ²	No maximum
Expert Medical Second Opinion ³	\$250 reduction in IUA for non-emergency surgery
Network	None - Freedom to choose
Preventive Care ⁴	Screening colonoscopies and mammograms, Childhood immunizations by schedule to age 18, and yearly flu vaccine for all ages NEW
Telemedicine ^{3,5}	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 & out-patient)	Shareable after IUA if related to illness or injury
Surgery (in-patient & out-patient)	Shareable after IUA if related to illness or injury
Maternity ⁶	Shareable after Maternity IUA
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
Mental Health	Shareable up to \$750/year after meeting IUA NEW

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
Rx Marketplace ⁷	Free shopping tool

NOTE: Needs are eligible for sharing subject to any stated restrictions or limitations in the Membership Guidelines.

¹ Then all eligible future Needs have a \$0 IUA.

² 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.

³ Some memberships may include add-ons and/or additional products that are not provided by Sedera but instead are provided, serviced, and maintained by third parties. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

⁴ Only if the Member does not have access to preventative care through another responsible payor.

⁵ Some services like behavioral health and dermatology may require a consult fee.

⁶ Maternity IUAs are treated differently, please refer to Section 9 of the Guidelines for specific details.

⁷ The Rx Marketplace is not operated by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES ON THE RX MARKETPLACE.

WARNING: THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC. ARE NOT INSURANCE COMPANIES AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA, INC. AND/OR THE SEDERA MEDICAL COST SHARING COMMUNITY DO NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

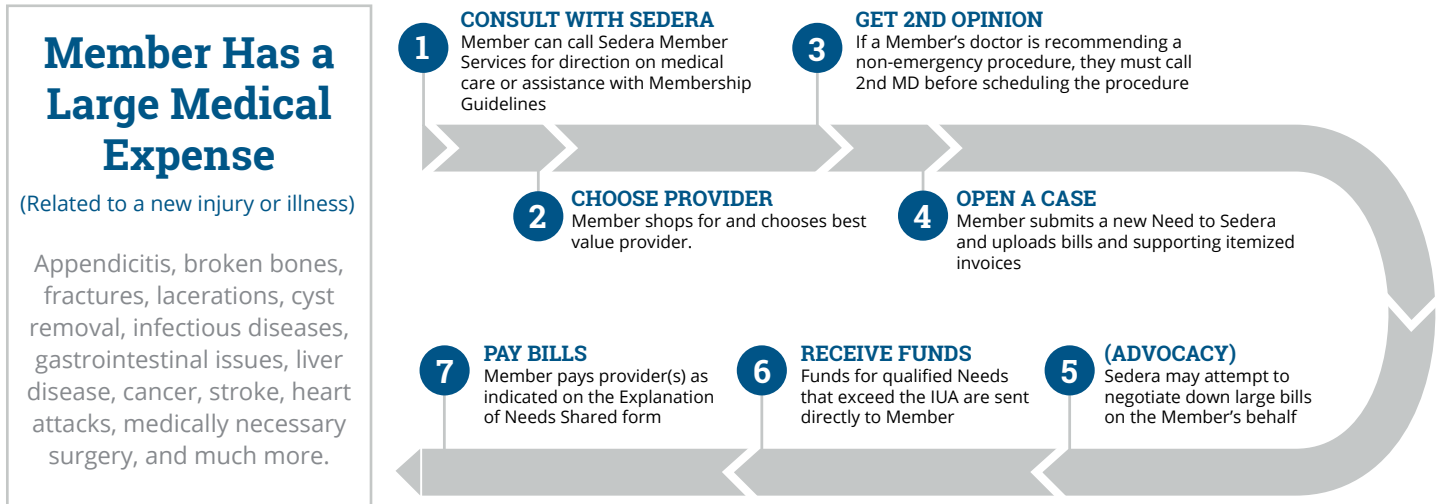
ACCESS⁺

Sedera is a non-profit Medical Cost Sharing Community. Thousands of Members throughout the United States voluntarily contribute monthly to one another's large or unexpected medical expenses.



The Sedera Medical Cost Sharing Process

Members understand which Needs are eligible for sharing based on the Sedera Membership Guidelines. Here is a closer look at the sharing process that occurs when a Member experiences a Need.



The Rx Marketplace

Sedera is connecting its Members to a powerful prescription medication shopping tool called The Rx Marketplace.⁷ Members can access significant discounts on medications from 8 different discount programs, including prices from 66,000 U.S. pharmacies and 20 international pharmacies. Choose from home delivery or retail options!



Home Delivery



Safe & Reliable



Huge Discounts



Your Choice



Quality Medications



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.

Additional Sharing Restrictions - Tobacco:

Sedera Medical Cost Sharing households with one or more tobacco users (which includes vaping) contribute an additional \$75.00 per month. If the member who is a tobacco user is over the age of 50, then Medical Needs for that Member are limited to \$25,000 for each of the following: Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease, and Gastric and Duodenal Ulcers.

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

See Section 8 and the Appendix of the applicable Sedera Guidelines for additional details.

Confidently Manage Your Small and Large Medical Costs



Below are a range of potential medical Needs that illustrate the way a Medical Cost Sharing Member could manage their minor and major medical expenses.

Direct Primary Care

Urgent Care Center

Inpatient Hospital

PRIMARY + PREVENTATIVE

LARGE MEDICAL NEED

Example of a Direct Primary Care Membership

DPC Memberships average cost \$79/mo.*

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

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Example Sedera Membership

\$1,500 Initial Unshareable Amount
+ Monthly Contribution

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

Sinus Infection

Member feels unwell and calls their Direct Primary Care physician.

Call to Direct Primary Care Physician	\$0
Prescription (using discount coupon)	\$14
Total Member Cost	\$14

Spraining 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

Broken Arm

Member breaks arm falling off step stool at home and goes to local emergency facility.

ER Visit (Cash Pay Price)	\$2,000
X-Rays (Cash Pay Price)	\$100
Follow-up Office Visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$334
Total Member Cost	\$1,500

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 prescriptions for maintenance.

Hospital bill	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (for the first 120 days)	\$425
Follow-up Office Visits	\$500
Shared by Community	-\$76,025
Total Member Cost	\$1,500

Maternity Needs

Member becomes pregnant and receives prenatal care for 9 months. Through Sedera, Member can use any OBGYN doctor. Member has standard vaginal delivery, and postnatal. Prescription drugs are filled at local pharmacy.

Pre and Postnatal Care	\$2,500
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Prescriptions	\$425
Shared by Community	-\$3,925
Total Member Cost	\$5,000

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Medical Cost Sharing is a direct and transparent way to manage medical costs.

\$500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	\$208	\$244	\$283	\$349	\$601
Member + Spouse	\$396	\$467	\$547	\$677	\$1,181
Member + Child(ren)	\$381	\$449	\$525	\$649	\$1,127
Member + Family	\$574	\$678	\$793	\$982	\$1,713

\$1,000 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	\$195	\$237	\$248	\$300	\$517
Member + Spouse	\$370	\$454	\$475	\$580	\$1,013
Member + Child(ren)	\$357	\$437	\$457	\$557	\$968
Member + Family	\$538	\$659	\$690	\$842	\$1,469

\$1,500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	\$174	\$212	\$223	\$275	\$481
Member + Spouse	\$328	\$404	\$425	\$530	\$942
Member + Child(ren)	\$317	\$389	\$409	\$509	\$900
Member + Family	\$477	\$586	\$617	\$769	\$1,366

\$2,500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	\$153	\$172	\$193	\$246	\$435
Member + Spouse	\$286	\$324	\$366	\$471	\$849
Member + Child(ren)	\$278	\$313	\$353	\$453	\$812
Member + Family	\$416	\$471	\$531	\$684	\$1,232

\$5,000 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	\$113	\$147	\$166	\$193	\$351
Member + Spouse	\$207	\$274	\$312	\$366	\$681
Member + Child(ren)	\$202	\$266	\$302	\$353	\$653
Member + Family	\$300	\$398	\$452	\$531	\$988

IUA:

IUA stands for Initial Unshareable Amount which is the amount a Member pays on a per Need or incident basis before sharing through the Community begins.

Need:

A "Need" is one or more medical expense caused by a single accident or illness.

Monthly Membership Contribution Includes:

- Member Share Amount
- Member Services Fees
- Telemedicine
- Expert Second Opinion Services
- Monthly Bank Fee: \$3 per household per month

One-Time Medical Cost Sharing Account Set Up Fee

(\$30) for NEW household in the first month, paid during enrollment



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The above monthly membership contribution costs include the Member Share Amount and Member Services Fees of \$65 for Member Only, \$110 for Member + Spouse and Member + Child(ren), and \$160 for Member + Family. They also include the costs for Telemedicine and Expert Second Opinion Services, and the monthly banking fee of \$3 per month. The monthly membership contribution DOES NOT include the one-time set up fee of \$30 that our banking partner charges in the first month for new households.

Sedera Medical Cost Sharing households with one or more tobacco users (which includes vaping) contribute an additional \$75.00 per month. If the Member who is a tobacco user is over the age of 50, then Medical Needs for that Member are limited to \$25,000 for each of the following: Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease and Gastric and Duodenal Ulcers. See Section 8 and the Appendix of the applicable Sedera Guidelines for additional details.