



Membership Summary

ACCESS+ for Individuals

Control Your Costs

Choose Your Care

Get Real Support



Members are 14x more likely to recommend Sedera, compared to health insurance*

*based on Net Promoter Score of 41 as calculated in <https://www.netpromoter.com/know/>; industry published in <https://customer.guru/net-promoter-score/industry/health-care-insurance-and-managed-care>; when compared to health insurance customers.

Monthly Membership Contributions



ACCESS+
Individuals
+DPC/VPC

Initial Unsharable Amount (IUA): An “IUA” is the amount you feel comfortable paying on your own without help from the Community.

Monthly Membership Contribution Includes:

- Member Share Amount
- Expert Second Opinion Services
- Telemedicine

\$500 Initial Unshareable Amount (IUA)					
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$215	\$250	\$287	\$351	\$593
Member + Spouse	\$396	\$464	\$542	\$666	\$1,152
Member + Child(ren)	\$382	\$447	\$520	\$640	\$1,100
Member + Family	\$567	\$668	\$778	\$960	\$1,665

\$1,000 Initial Unshareable Amount (IUA)					
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$203	\$243	\$253	\$303	\$512
Member + Spouse	\$371	\$452	\$472	\$573	\$991
Member + Child(ren)	\$358	\$436	\$455	\$551	\$947
Member + Family	\$533	\$649	\$679	\$825	\$1,430

\$1,500 Initial Unshareable Amount (IUA)					
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$182	\$219	\$229	\$279	\$478
Member + Spouse	\$331	\$404	\$424	\$525	\$922
Member + Child(ren)	\$320	\$389	\$408	\$505	\$881
Member + Family	\$474	\$579	\$609	\$756	\$1,330

\$2,500 Initial Unshareable Amount (IUA)					
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$162	\$180	\$200	\$252	\$433
Member + Spouse	\$290	\$327	\$367	\$468	\$832
Member + Child(ren)	\$283	\$316	\$355	\$451	\$797
Member + Family	\$415	\$468	\$526	\$673	\$1,201

\$5,000 Initial Unshareable Amount (IUA)					
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$124	\$156	\$174	\$200	\$352
Member + Spouse	\$214	\$278	\$315	\$367	\$671
Member + Child(ren)	\$209	\$271	\$305	\$355	\$644
Member + Family	\$303	\$398	\$450	\$526	\$966

Amounts on this price sheet have been rounded up to the nearest dollar, final billing amounts may differ slightly as they are exact. Prices may vary depending on membership elections. Please see Membership Guidelines for full sharing rules. The Sedera Membership may not be available in all states. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users contribute an additional \$75.00 per month. All Tobacco/Vape Users over the age of 50 have a \$25,000 per Need sharing limit for 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.

NOTE: SEDERA MEDICAL COST SHARING IS NOT INSURANCE. THE SEDERA MEDICAL COST SHARING COMMUNITY AND SEDERA, INC. (collectively "SEDERA") THAT FACILITATE THE SHARING OF MEDICAL EXPENSES ARE NOT INSURANCE COMPANIES AND NEITHER THE GUIDELINES NOR THE PLAN OF OPERATION IS AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL EXPENSES FROM ANY MEMBER. AS SUCH, PARTICIPATION IN THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE INSURANCE OF ANY KIND. WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, YOU WILL ALWAYS REMAIN LIABLE FOR PAYING YOUR MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM SEDERA OR ANY OTHER MEMBER. 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 AS OUTLINED IN THE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND NOT FROM SEDERA.

Effective Date: 01/01/24

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There's a better way to pay for healthcare.

Medical cost sharing is a non-insurance approach to managing large, unexpected medical costs through a membership-based community. Members support one another's physical and financial health.



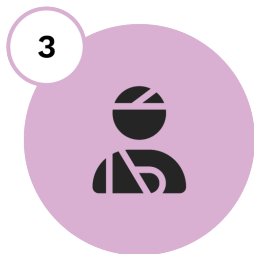
How Sedera Medical Cost Sharing Works



Select an IUA, the amount you're comfortable paying without Community funds.



Sign Membership Agreement, Principles, Beliefs and provide pre-existing condition information.



When you have a Need*, open a Needs Case in your Member Portal.



Shop for the treatment and value-driven provider of your choice.



Receive Community funds that exceed your IUA. Only pay 3 IUAs per membership year.



Pay your provider with funds from the Community.

*A Need is one or more Medical Bills caused by an injury, illness, or a medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

Sharing Rules

General Medical Sharing Rules

Services provided for:

- Medical incidents
- Injuries
- Illnesses

And receiving treatment from:

- Licensed medical providers
- Emergency rooms
- Urgent care centers
- Hospitals
- Outpatient surgery centers (for physician ordered treatments)
- Diagnostic facilities
- Specialists

Pre-existing Conditions Sharing Rules

Conditions for which symptoms and/or treatment existed within 36 months prior to membership.

Year 1: No cost sharing for the condition

Year 2: A **\$15,000** sharing limit for condition

Year 3: A **\$30,000** sharing limit for condition

Year 4: Condition eligible for full sharing

Medication Sharing Rules

Regular, Routine Medicines (“Maintenance”):

- Sharing eligible for **first 120 days** following a new diagnosis

Hospital Administered Medications:

- Fully shareable as part of an eligible Need

Medicines to Recover from Illness or Injury (“Curative”):

- Fully shareable as part of an eligible Need

Tobacco/Vape Sharing Rules

- Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users¹ contribute an **additional \$75.00 per month**.
- If the Member is a Tobacco/Vape User and over the age of 50, then the Medical Needs for that Member are **limited to \$25,000** for certain related illnesses.²

Maternity Sharing Rules

Maternity Specific Initial Unshareable Amount applies: Normal vaginal and emergency C-Section - **\$5,000**
Elective C-Section - **\$7,500**³

Newborn Members must be added to a household no later than **30 days after birth** to be eligible for shared funds.

Preventive Care Sharing Rules

Members are responsible for preventative care costs⁴, other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations **to age 18**

1 - A Member is considered a Tobacco/Vape User if they engage in regular usage 12 months prior to when your membership starts.

2 - Conditions related to tobacco and vape: Respiratory disease, vascular disease, stroke, cancer, oral disease, esophageal disease, peptic ulcers.

3 - For pregnancies that begin after the membership effective date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership, sharing is limited.

4 - Subject to the applicable Sedera Membership Guidelines for age, membership period, and/or monetary limits for certain preventative care, and only if the Member does not have access to preventative care through another responsible payor.

Will My Medical Expenses Be Shared?

- ✓ Is a medical necessity
- ✓ Has been submitted within 6 months from Date of Service

- ✓ Performed by a licensed Medical Professional
- ✓ Meets Membership Guidelines

Member Resources

Sedera is committed to simplifying the Member experience and bringing the support, tools, and choices that assist in the day-to-day activities of managing your health. You shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?



Savvos Cash Pay Marketplace

- Shop for imaging, outpatient surgery, labs, diagnostics & more
- Reduced IUA for utilizing Savvos
- Save up to 90% compared to local hospitals
- Simplified communication, approvals, scheduling & payment



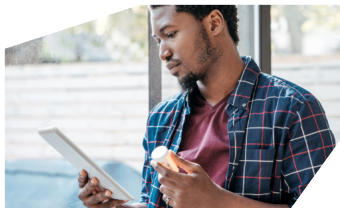
Get Real Support

- Real live experts
- Assist with sharing questions
- Guide you every step of the way



24/7 Telemedicine

- Add-on service
- Unlimited access to physicians
- Virtual care at your fingertips



The RX Marketplace Tool

- Save up to 80% on medications
- Powerful shopping tool for best prices
- Over 67,000 pharmacies



Medical Shopping Concierge

- Service to help Members find cash pay providers in their area and value-driven pricing for care
- Recommendations within 3-5 days

Sharing Examples

\$1500 IUA and monthly contribution for Sedera Medical Cost Sharing Membership:

 Urgent Care Center

Broken Arm

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

ER visit (cash pay price)	\$2000
X-rays (cash pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$834
Total Member Cost	\$1500

 Inpatient Hospital

Heart Attack

Member has a heart attack at home and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery and post-surgery physical therapy. Doctor prescribes prescriptions for maintenance.

Hospital bill	\$54600
Anesthesia and surgery	\$22000
Prescriptions (for first 120 days)	\$425
Follow-up office visits	\$500
Shared by Community	-\$76025
Total Member cost	\$1500

 Direct Primary Care

Sprained Ankle

Example with Direct Primary Care Membership
(average cost \$79/mo.*)

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

Members are able to pair Sedera Medical Cost Sharing membership with a DPC (Direct Primary Care) Provider that handles the day-to-day routine and preventive care focused on overall physical, mental and financial well-being of Members. **DPC pairing is OPTIONAL and not included in a standard Sedera membership.**

DISCLAIMER: DPC Services are not offered, operated, serviced, or maintained by Sedera. All DPC memberships are between the patient and that DPC, Sedera is not a party to that relationship. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

WARNING: The Sedera Medical Cost Sharing Community, a Covenant HealthShare, Inc. Benevolence fund (hereinafter "Sedera"), is not an insurance company nor is it insurance. Membership in Sedera is not issued or offered by an insurance company. Whether a member/household chooses to provide monetary assistance to you and/or your household to help with your medical expenses is entirely voluntary. Neither you nor Sedera has any right to compel payment of medical cost sharing costs from any member. A membership with Sedera should never be considered similar to a group insurance policy or an individual insurance policy.

Transparency in Healthcare Sharing Ministry: As a healthcare sharing ministry, Sedera operates differently from traditional insurance companies. It is important to understand that these ministries are not insurance providers. Instead, they function as communities where members voluntarily contribute funds to assist fellow members with their medical expenses. Unlike insurance policies, participation in a healthcare sharing ministry is entirely optional, and members decide whether or not to provide financial support to other members in need. Neither the individual seeking assistance nor the healthcare sharing ministry can demand or require payment from its members. A healthcare sharing ministry should not be viewed as an insurance policy, either group or individual, as it operates on principles of voluntary financial assistance among its members. It's crucial to recognize these distinctions when considering participation in such a community. In your capacity as a member of this Healthcare Sharing Ministry, it is crucial to understand that regardless of whether you receive financial assistance for medical expenses or if this membership continues to operate, you will always be personally responsible for any unpaid medical bills. You do not possess any legal entitlement to seek reimbursement or indemnification for such expenses from Sedera, Covenant Health Share Inc., or any other member or household. This agreement does not constitute a legally binding commitment to reimburse or indemnify you for your incurred medical costs. Instead, it serves as an opportunity for you to assist fellow members in need and, when you find yourself in need, to present your medical bills to other members and households in accordance with the outlined guidelines. Any financial assistance received will be provided by fellow members and/or households that are managed through the Sedera Medical Cost Sharing Community, a Covenant HealthShare Inc. Benevolence fund.

Common Sedera Sharing Rules Cheat Sheet

This is a quick reference guide for commonly asked questions and does not contain all of the sharing guidelines. For complete information regarding the sections below please review the full Sedera Membership Guidelines.

SHAREABLE



Chiropractic Care	6.B.12
<ul style="list-style-type: none"> Up to \$3,000 per Membership year for treatment of musculoskeletal injury or disease, not as a maintenance treatment 	
Colonoscopies	6.B.13
<ul style="list-style-type: none"> <u>Screening</u> - For individuals over 45 <ul style="list-style-type: none"> In the first 6 months of Membership, with IUA, up to max \$2,500 After 6 months of continuous Membership, without IUA up to a max of \$2,500 per Member. <u>Diagnostic</u> - After IUA 	
Immunizations	6.B.25
<ul style="list-style-type: none"> Routine childhood immunizations from birth to age 18 Flu shots 	
Mammograms	6.B.30
<ul style="list-style-type: none"> <u>Screening</u> - For women over 40 <ul style="list-style-type: none"> In the first 6 months of Membership, with an IUA, up to max \$600 After 6 months of continuous Membership, without IUA biennially <u>Diagnostic</u> - After IUA on a Needs Case 	
Prescriptions	6.B.42
<ul style="list-style-type: none"> New prescriptions are shared for 120 days. Maintenance (ongoing) medications are generally not shareable 	
Psychological Counseling	6.B.16
<ul style="list-style-type: none"> Up to \$750 per Membership year 	
Therapies	6.B.52
<ul style="list-style-type: none"> Physical, Occupational, and Speech therapies up to \$3,000 per Membership year 	

NOT SHAREABLE



Contraceptives or Sterilization	6.B.49
Cosmetic procedures	6.B.15
Dental	6.B.17
Dermatology	6.B.18
Fertility	6.B.21
Optical	6.B.36
Routine Care	6.D.10
Varicose Veins	6.B.55

*Exceptions may apply for certain injuries/illnesses. Refer to the Sedera Membership Guidelines for more information, or contact your Needs Coordinator with any questions.



TOP SEDERA TIPS

- Only pay your IUA once per Needs Case - no yearly reset
- Only pay 3 IUAs per year - After 3 IUAs in a Membership Year, consecutive IUAs are waived
- Reduce your IUA up to \$1,500 when using Savvos for a procedure
- Any third party payments towards Medical expenses (primary insurance, workers comp, party at fault, etc.) should be processed first and will credit to the IUA.
- Inflated, unpaid bills over \$1,000 may be eligible for bill negotiations. Refusing bill negotiations or continuously/knowingly submitting overpriced Medical bills with providers who are unwilling to negotiate, may reduce sharing.
- Separate Needs Cases are required for injuries not related to a single incident or medical event. (Ex: cataracts, joint replacements, etc.)