

There's a better way to pay for healthcare.

Sedera is not insurance.

It's a Medical Cost Sharing Community made up of Members who help share the cost of one another's large medical expenses through a secure platform. In doing so, we support one another's physical and financial health.

Medical Cost Sharing is a peer-to-peer sharing of large, unexpected medical costs through a membership-based Community.



A new future for healthcare



Control Costs

Enjoy affordable monthly costs and plan for the unexpected.



Choose Your Care

There is no such thing as out of network. We go where you go.



Make Informed Decisions

Take charge by using our tools to get the most out of your care.



Get Real Support

You are supported by the Sedera team and a Community that cares, every time you need us.

Monthly Membership Contributions



SELECT+
Organization Member
+ DPC/VPC

\$500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$221	\$303
Member + Spouse	\$502	\$640
Member + Child(ren)	\$440	\$580
Member + Family	\$728	\$912

\$1,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$180	\$219
Member + Spouse	\$399	\$447
Member + Child(ren)	\$353	\$409
Member + Family	\$576	\$638

\$1,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$163	\$196
Member + Spouse	\$355	\$396
Member + Child(ren)	\$316	\$365
Member + Family	\$514	\$566

\$2,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$148	\$180
Member + Spouse	\$315	\$361
Member + Child(ren)	\$283	\$334
Member + Family	\$455	\$516

\$5,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$138	\$169
Member + Spouse	\$288	\$335
Member + Child(ren)	\$261	\$311
Member + Family	\$415	\$480

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
- Member Services Fees
- Monthly Bank Fee
- Telemedicine
- Expert Second Opinion Services

Member Services Fees:

Member Only	\$74
Member + Spouse	\$124
Member + Children	\$124
Member + Family	\$174

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 6.B 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.

How Medical Cost Sharing Works



🏠 You Select Your Initial Amount

You select your Membership level which determines your Initial Unshareable Amount (IUA). This is the amount you feel comfortable paying for without help from the Community.

👥 Every Member Contributes

When you join Sedera, you agree to Membership Principles and Commitments and begin contributing funds for use by other Members on a monthly basis.

💰 The Community Shares with You

If something unexpected happens, Community members share funds through our secure platform to pay for shareable expenses beyond your IUA.

🏥 You Pay Your Doctor

You pay your healthcare provider with the shared funds, for the duration of your care.

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 up to \$25,000
Months 25-36	Shareable up to \$50,000
Months 37 and after	Shareable

Additional Sharing Restrictions – Tobacco/Vape Users:

Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users contribute an additional \$75.00 per month. If the Member is a Tobacco/Vape User and 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.

What's shareable

The Medical Cost Sharing Membership

Initial Unshareable Amount (IUA)	\$500, \$1000, \$1500, \$2500, or \$5000 per medical Need
Annual max number of IUAs for individuals and 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 with age and monetary limits, childhood immunizations by schedule to age 18, and yearly flu vaccine for all ages
Telemedicine ^{3,5}	Unlimited use

Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary care	Shareable after IUA if related to injury or illness
Specialty care	Shareable after IUA if related to injury or illness
Emergency room	Shareable after IUA if related to injury or illness
Hospitalization (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Surgery (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Maternity ⁶	Shareable after Maternity IUA
Diagnostic imaging (MRI, CT, PET scans)	Shareable after IUA if related to injury or illness
X-rays (office, out-patient or in-patient)	Shareable after IUA if related to injury or illness
Mental health	Shareable up to \$750/year after meeting IUA

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
The Rx Marketplace ³	Free shopping tool

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

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

²Dollar 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.

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⁴Only if the Member does not have access to preventive care through another responsible payor. Please see the Applicable Sedera Guidelines for age restrictions and/or monetary limits for certain preventive care.

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

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

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The Rx Marketplace*

Shop Discounts on Prescription Medications

Our Members work hard each day to make informed healthcare decisions.

To make shopping for prescriptions easier and more affordable, we are connecting Sedera Members to a powerful shopping tool called The Rx Marketplace.

66,000

U.S.
Pharmacies


20

International
Pharmacies

8

Different discount,
mail order, and patient
assistance programs

Sedera Members can choose from multiple ways to purchase medications and save through the Rx Marketplace!

 Discount Cards

 Prescription Assistance

 International Pharmacy

 Home Delivery

The Rx Marketplace is free for Members and active at the same time as the membership start date.



Visit the Rx Marketplace from your Member Portal. Members can access this from a desktop, tablet, or mobile device.

If you have any questions about this tool or need help setting up your account reach out to Member Services.

DISCOUNT ONLY - Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. You may cancel your registration at any time or file a complaint by contacting Customer Care.

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