

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 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



A+.DPC.T.2.5

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 Individual Max # of IUAs	3 IUAs per membership year ¹
Annual Family Max # of IUAs	5 IUAs per membership year ¹
Max Shareable Amount	No maximum ²
Expert Medical Second Opinion	\$250 reduction in IUA for non-emergency surgery ³
Network	None - Freedom to choose
Preventive Care	Screening colonoscopies and mammograms, Childhood immunizations by schedule to age 18 ⁴ Yearly flu vaccine for all ages NEW
Telemedicine	Unlimited use ⁵

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	Shareable after maternity IUA ⁶
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 ⁶	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 Member does not have access to preventive care through another obligated vehicle.

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.

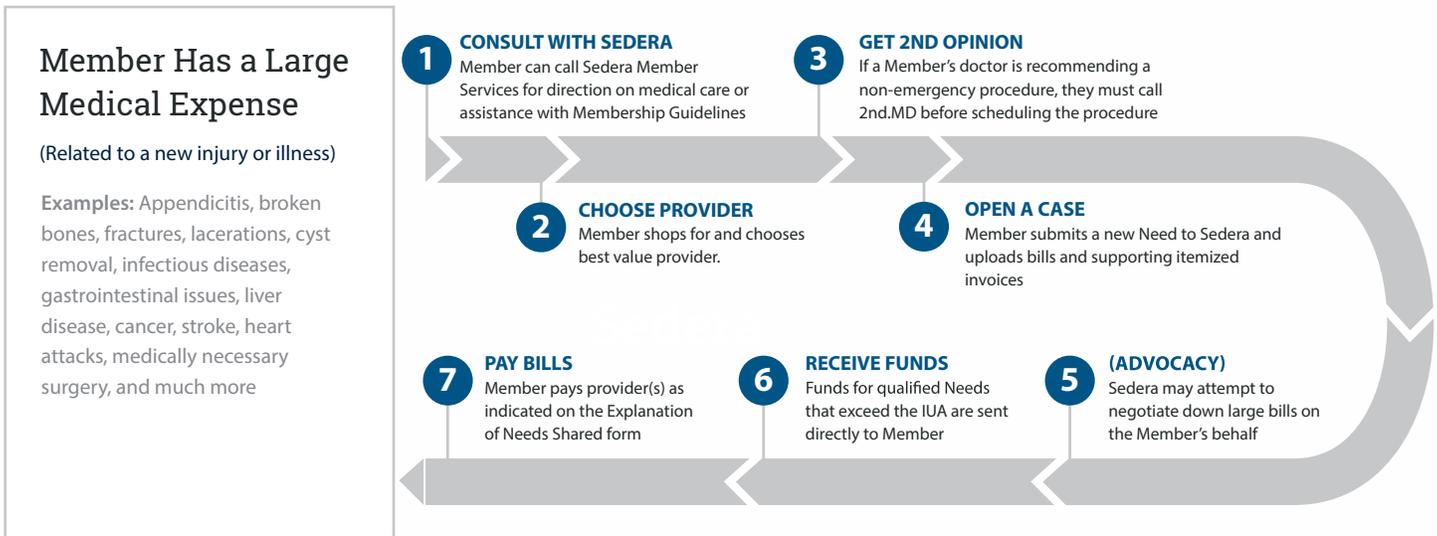
⁷ The Rx Marketplace is not operated by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES ON THE RX MARKETPLACE.

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.

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 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

NEW

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:

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.

Confidently Manage Your Small and Large Medical Costs



Below are a range of potential medical incidents from minor to major that illustrate the way a Sedera Member who is also a Direct Primary Care patient could manage their costs.



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 of a 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 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

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	-\$834
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 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	-\$76,025
Total Member Cost	\$1,500

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



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