

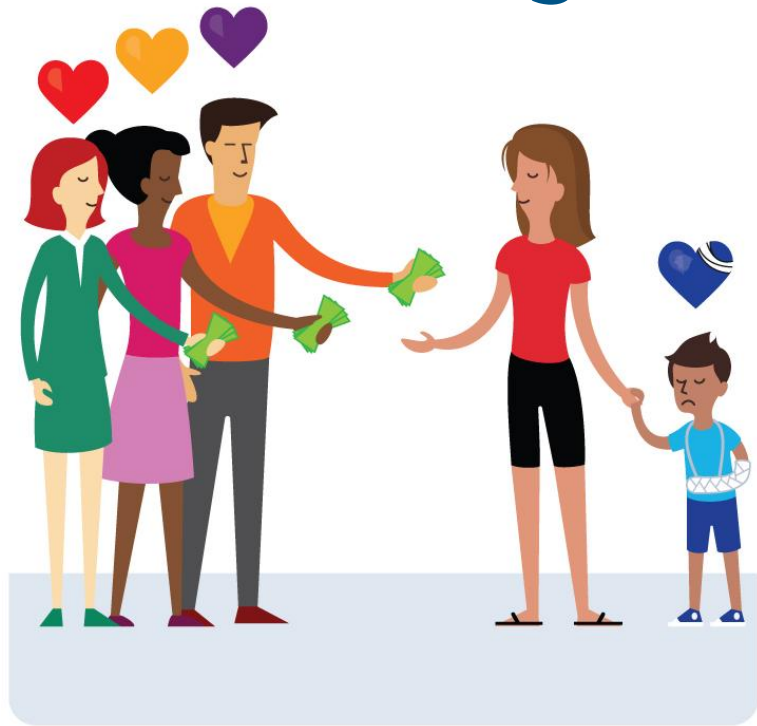
SELECT⁺

Sedera Medical Cost Sharing

AN OVERVIEW



Medical Cost Sharing



- What Makes Medical Cost Sharing Unique?
- How it Works

What Makes Medical Cost Sharing Unique

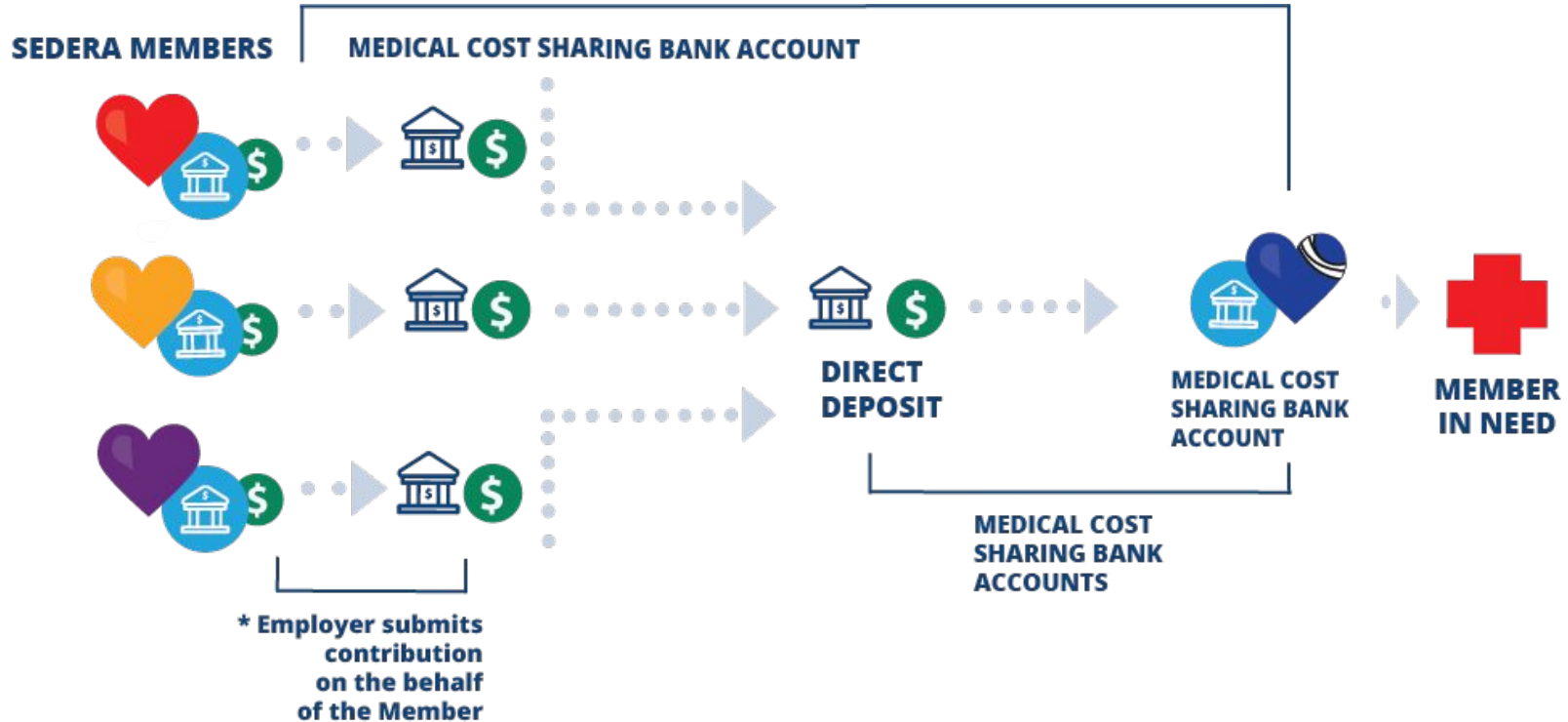
Freedom from Networks/ Cash Pay



Medical Cost Sharing by Sedera is not insurance and is specific to the Sedera Medical Cost Sharing Community. To participate, one must be a member of an authorized association/membership organization or Employer and personally agree to abide by the Sedera benevolence guidelines. Sedera is NOT a Health Care Sharing Ministry (HCSM) and its members do NOT qualify for the Individual Mandate exemption in the Affordable Care Act through the Sedera Membership. Members can meet the Minimum Essential Coverage (MEC) requirements in other ways if desired.

*Industry-wide statistic source: www.healthcaresharing.org

How Medical Cost Sharing Works



*Only the Medical Cost Sharing Amount from the Monthly Member Contribution is used for Needs sharing.

**This sharing process will commence once sharing dollars in current accounts are depleted.

What is a “Need”?



- Defining a “Need”
- Submitting Needs
- Medical Cost Sharing in Real Life
- Pre-existing Conditions
- Medications
- Rx Marketplace

Defining a “Need” and How it Works



A "Need" is one or more medical expense caused by a **SINGLE** accident or illness

Initial Unshareable Amount (IUA)

What members pay before Sharing begins for the Need

Needs that exceed your IUA (\$500, \$1,000, \$1,500, \$2,500, \$5,000)

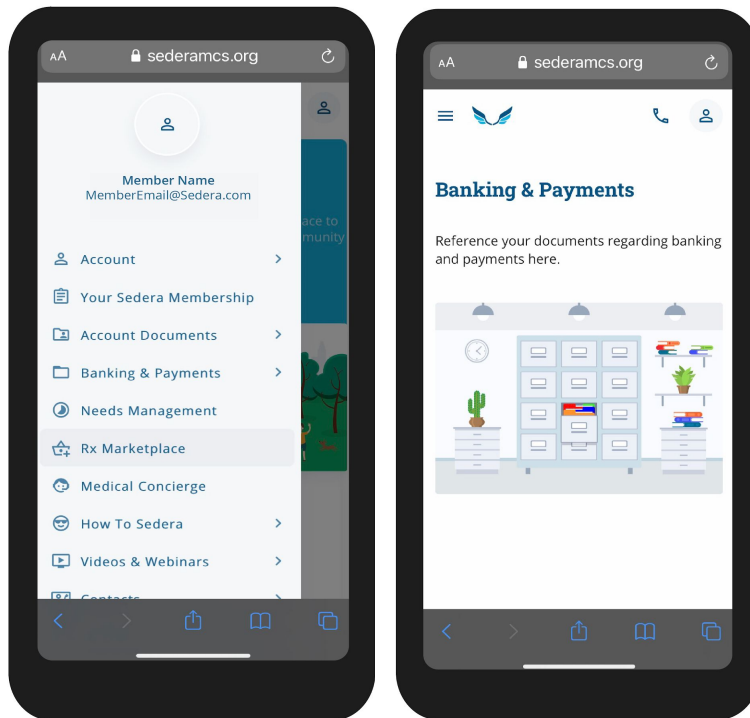
Fully Shareable with the community

Limiting your out-of-pocket costs

Three (3) IUA's per individual and five (5) per family. \$0 IUA for eligible needs after that point (as determined by the Membership Guidelines).

Submitting a Need

Members submit a Need via Member Portal

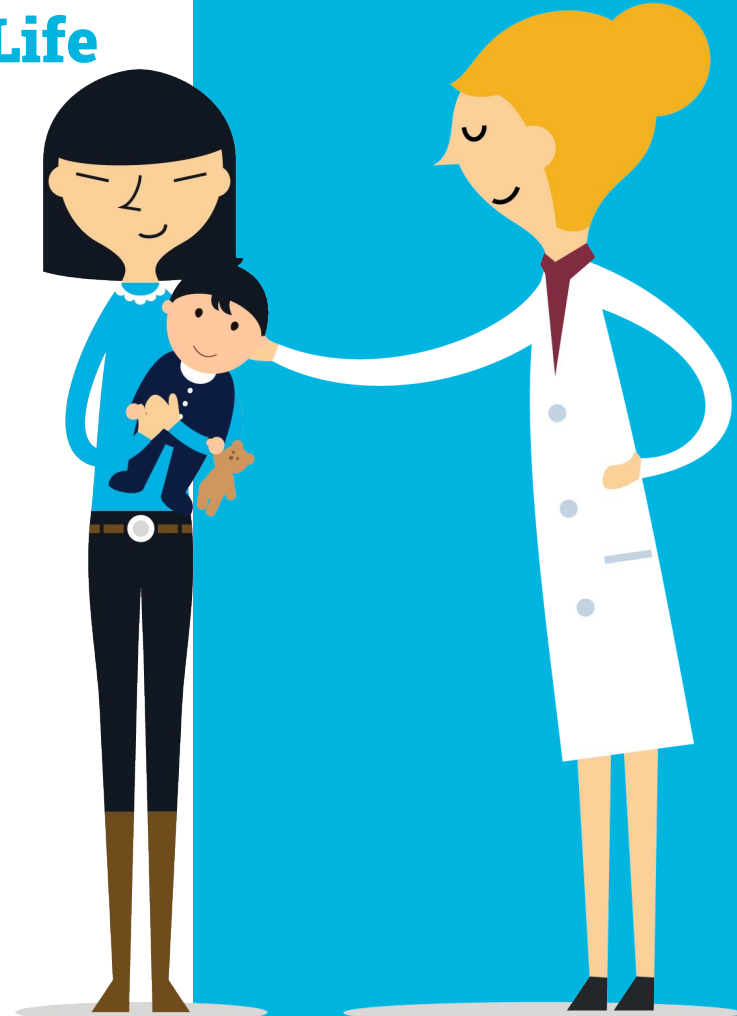


Medical Cost Sharing in Real Life

For example, a family's one year old child had a persistent ear infection. Their deductible was \$5,000/ per family member threshold.

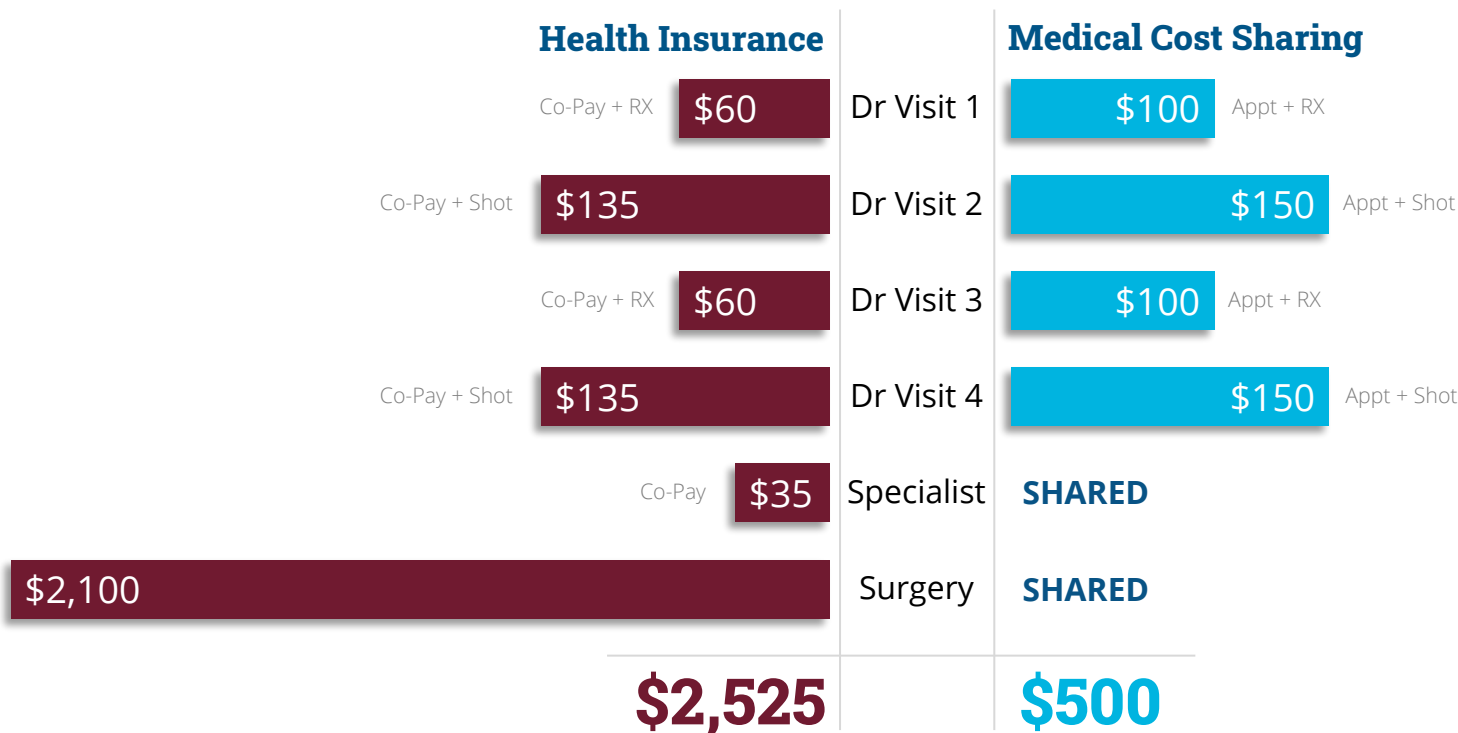
Care for the child required:

- + A series of antibiotics and booster injections.
- + Visit with an ENT specialist who inserted tubes in the child's ear at a local hospital



Medical Cost Sharing in Real Life (continued)

A family's one-year old child had a persistent ear infection. Their deductible was \$5,000/per family member.



Pre-existing Conditions



Pre-existing Conditions: Sharing Restrictions*

A condition is considered pre-existing if a member had symptoms or treatment in the last 36 months at the time of joining the Community.

- + **Year 1:** Not sharing for the condition
- + **Year 2:** \$25,000 sharing limit for the condition
- + **Year 3:** \$50,000 sharing limit for the condition
- + **Year 4:** Fully shareable



*Please see Sedera SELECT+ Medical Cost Sharing Guidelines for more details regarding what is shareable.

Medications

Curative Medications

Examples: Antibiotics, pain medications related to a car accident or post pregnancy, chemotherapy drugs, etc.

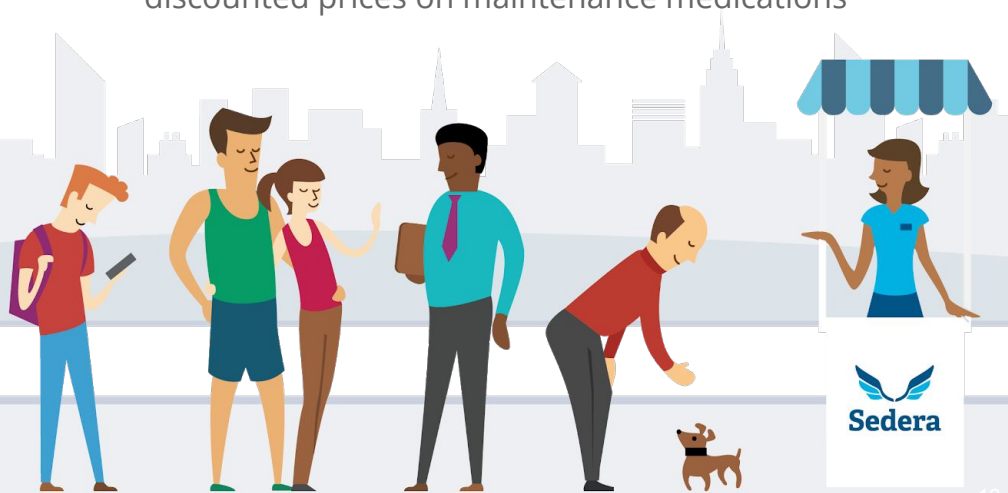
+ Same sharing rules apply

Maintenance Medications

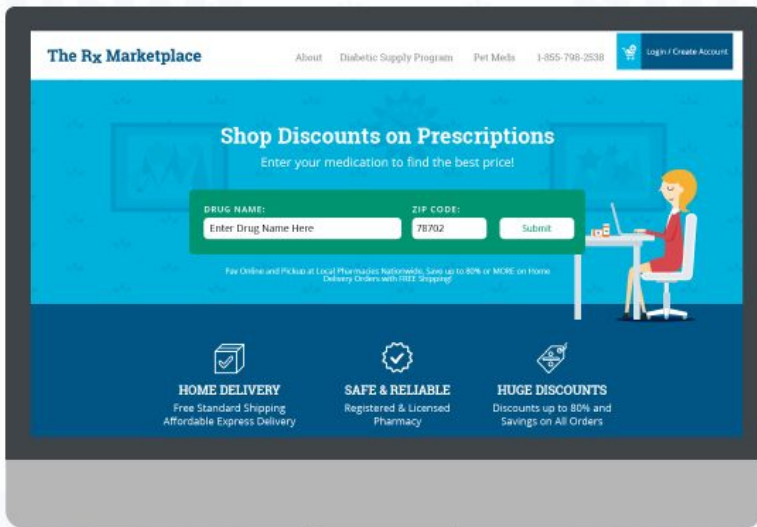
Examples: Blood pressure medications, cholesterol medications, etc.

+ Sharing eligible for first 120 days following a new diagnosis

+ After 120 days on a new diagnosis (or for an existing diagnoses): Good resources for securing discounted prices on maintenance medications



The Rx Marketplace



A Powerful Prescription Medication Discount Shopping Tool

Incorporating 8 Different Programs, 66,000 US Pharmacies, 20 International Pharmacies

Members Choose:

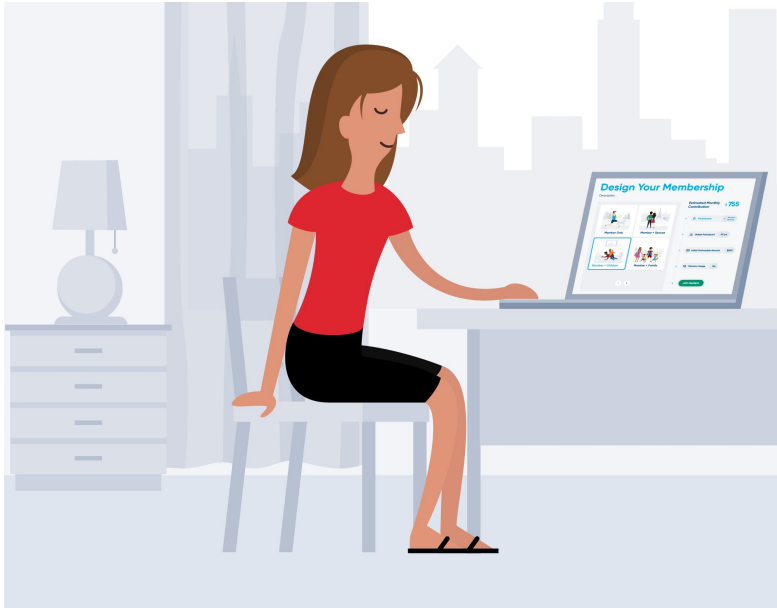
- Discount Card
- Home Delivery
- International Mail Order
- Patient Assistance Programs

Free for Members!



Small to Medium Costs

Preventive Care



- Direct Care
- Teladoc
- Preventive Care

Direct Primary Care

Employers often choose to pair primary and preventive care with Sedera. Direct Primary Care is the perfect solution. A subscription based primary care model focused on the doctor and patient relationship. Check out our Direct Care map to find a DPC near you!



Direct Primary Care

A primary care physician that you have direct access to for a monthly membership fee.



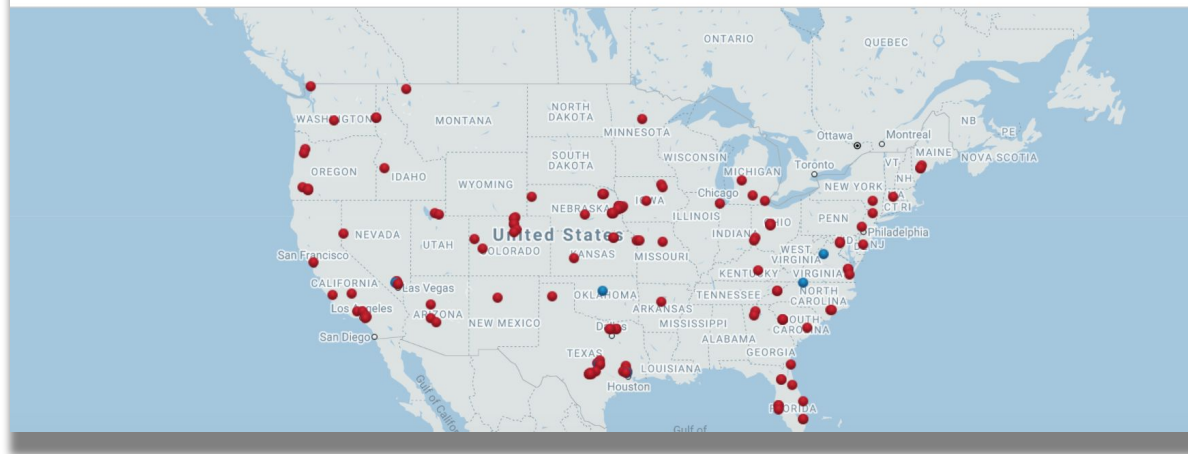
Virtual Primary Care

A primary care physician you have direct access to virtually
for a monthly membership fee.



Free-Market Surgery Centers

These Surgery Centers are designed for cash pay patients
and offer free market rates.



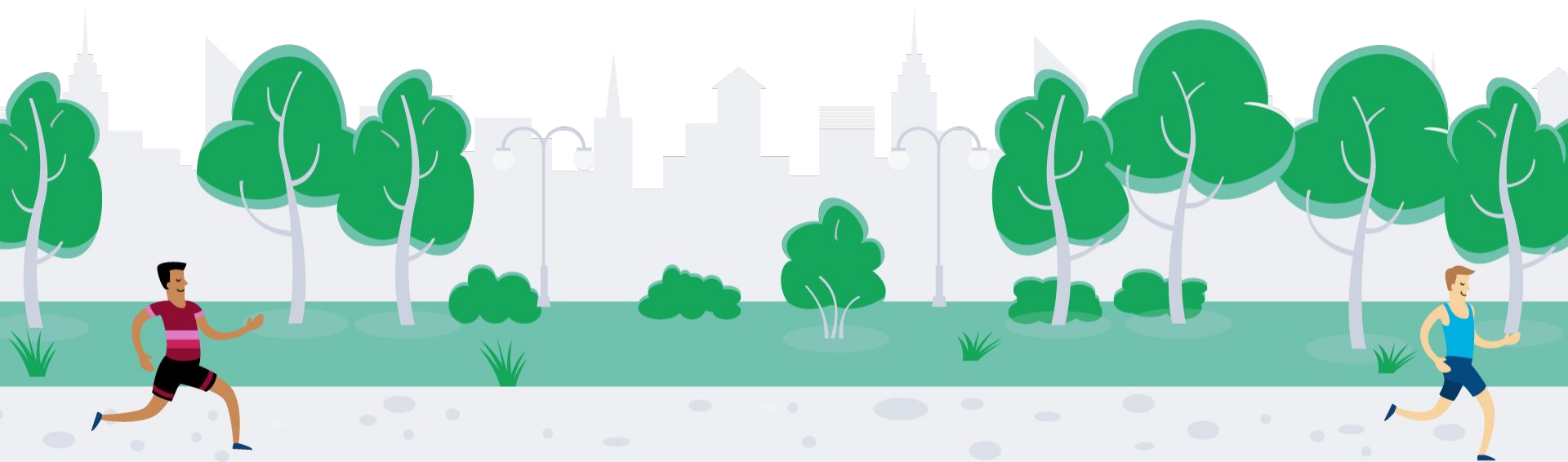
14.5%

Sedera Members receive a 14.5% discount on their monthly contribution

Preventive Care

Sedera is here to share in these preventive medical costs:

- Preventive colonoscopy age 50+
- Preventive mammogram age 40+
- Childhood immunizations*
- Flu shots for all ages
- Mental Health - up to \$750 after IUA



*According to Membership Guidelines

Active and Engaged Members



- Member Beliefs
- Member Commitment
- Member Services
- Monthly Contribution

Member Beliefs and Principles

The Members of the Sedera Medical Cost Sharing Community are united by a shared commitment to a set of beliefs and principles. They agree to these as part of the enrollment process.

- Ethical Beliefs
- Personal Commitments
- Community Commitments
- Needs Sharing Commitments

Healthy Lifestyle Commitments

- + To not use illegal narcotics
- + To not operate vehicles while intoxicated
- + Tobacco users - \$75 surcharge per month*



* Tobacco users age 50 and older have a \$25,000 per Need sharing limit for the top four disease states associated with tobacco usage: Heart Disease, Stroke, COPD and Cancer. See Sedera Member Guidelines for more information.

The screenshot shows the 'Sedera' website interface for building a membership. On the left, a sidebar lists steps: Registration, Your Sedera Membership, Member Beliefs and Principles (expanded), Ethical Beliefs, Personal Commitment, Community Commitment (highlighted), Needs Sharing Commitment, Disclaimer, and Financial Information. The main content area is titled 'Community Commitment' and contains a list of 8 bullet points detailing the community's values and rules. Below the text is a signature line with a handwritten signature and a green checkmark labeled 'Accepted'. At the bottom, a blue button reads 'Next: Needs Sharing Commitment' with a right arrow.

Sedera


Build your Membership

- Registration
- Your Sedera Membership
- Member Beliefs and Principles
 - Ethical Beliefs
 - Personal Commitment
 - Community Commitment**
 - Needs Sharing Commitment
 - Disclaimer
- Financial Information

Community Commitment

In order to build a thriving Medical Cost Sharing Community:

- I understand that I am joining a community of moral, ethical, health-conscious people who are voluntarily sharing each other's medical expenses.
- I understand that I am a cash-pay patient for medical services and that seeking fair pricing for my medical services benefits both me and the community.
- I commit to choosing medical professionals and hospitals based on transparent and good prices, are willing to travel to get the best value for elective procedures, select doctors and facilities that publish and charge fair and reasonable prices, and actively participate with Sedera on behalf of the community to negotiate down overpriced medical bills that my household may incur.
- I understand that the Sedera MCS Community, by and of itself does not make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.
- I understand that other obligated insurance, government entities or other responsible parties are always considered primary payors and commit to exhausting these primary payors before submitting a potentially shareable Need to the Sedera MCS Community.
- I understand that my membership continues year to year unless I notify the Sedera MCS Community of my desire to terminate my membership.
- I understand that I can notify the Sedera MCS Community of my desire to terminate membership at any time, however termination occurs at midnight on the last day of the billing cycle in which I notify Sedera.

Signature * 

✓ Accepted

Next: Needs Sharing Commitment →

Sedera Member Services

A Member Advisor (Coach) will help you...

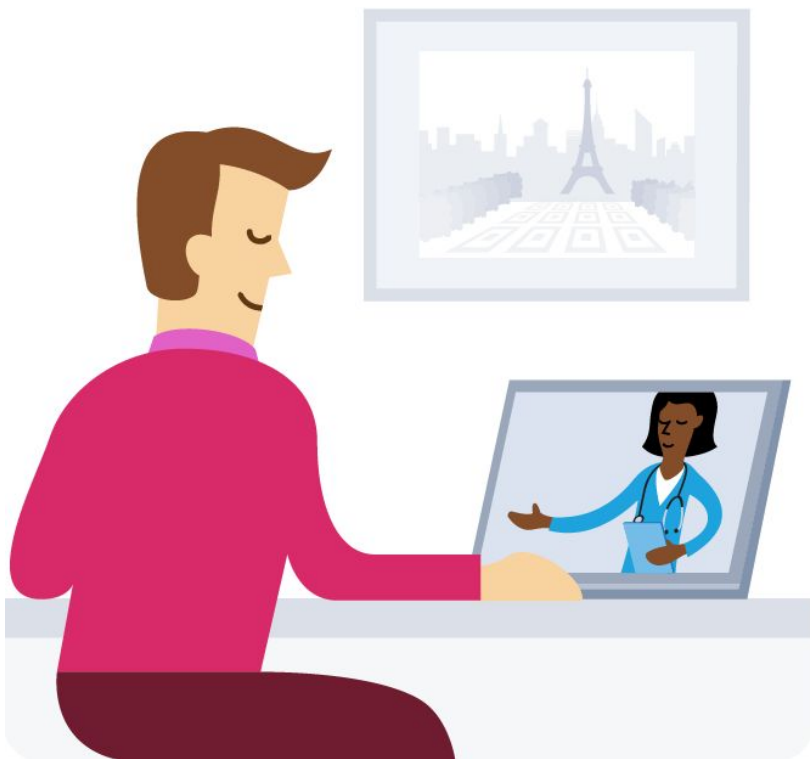
- + Navigate the world of Medical Cost Sharing
- + Find Medical Care and Cash Pay Friendly Providers
- + Understand the Medical Cost Sharing Guidelines
- + Get connected to Expert 2nd Opinions and Telemedicine

You are never a number with Sedera.



2nd.MD

The Nation's Top Doctors



2nd.MD offers personalized video consultations with leading physicians from top medical institutions when you need advice or a second opinion about:

- Your diagnosis and treatment plan
- An upcoming surgery or procedure
- An ongoing medical condition

2nd.MD is required for elective surgeries. When utilized, the member's IUA is reduced by **\$250!**



2nd.MD
easy access to leading doctors

Unlimited Access & No Fee for Sedera Members

- **Everyday Care/Children & Family.**

Doctors can prescribe treatment and prescriptions for non-emergency conditions like:

- The flu
- Allergies
- Bronchitis
- Sinus problems
- Respiratory infections
- Rashes
- And more

Behavioral Health & Dermatology*

- **Behavioral Health.** Get confidential counseling seven days a week for conditions like depressing, anxiety, stress, marital or family issues, and much more by phone or video.
- **Dermatology.** Use your Teladoc account to upload images of your skin condition and get a diagnosis and treatment plan personalized to fit your skin type.



*Additional costs do apply with Behavioral Health & Dermatology. Ask your Sales Mentor for details.



Sedera SELECT+ Monthly Contribution Costs

| SELECT+ Initial Unshareable Amount (IUA) | | | | | |
|--|-----------|-------------|-------------|-------------|-------------|
| | \$500 IUA | \$1,000 IUA | \$1,500 IUA | \$2,500 IUA | \$5,000 IUA |
| Employee Only | \$210 | \$169 | \$152 | \$137 | \$126 |
| Employee + Spouse | \$489 | \$384 | \$340 | \$299 | \$272 |
| Employee + Child(ren) | \$426 | \$337 | \$300 | \$267 | \$244 |
| Employee + Family | \$711 | \$557 | \$494 | \$434 | \$394 |
| Over age 30 | | | | | |
| Employee Only | \$294 | \$208 | \$185 | \$169 | \$158 |
| Employee + Spouse | \$628 | \$433 | \$381 | \$346 | \$320 |
| Employee + Child(ren) | \$567 | \$395 | \$350 | \$318 | \$295 |
| Employee + Family | \$897 | \$620 | \$546 | \$496 | \$459 |

Awarded Best In Class



4.8



Inc. 5000

Sedera ranked number 193 in the Inc. 5000 list of the fastest-growing private companies in America, putting Sedera in the top 4% of companies overall.

Austin Business Journal

In 2019, Sedera ranked #1 in the Small Business Category in the Austin Business Journal. In 2020, Sedera was placed on the "Fast 50" list for Large Businesses in the Austin Business Journal

Better Business Bureau

In 2020, Sedera was nominated as a finalist for the prestigious 2020 BBB Torch Award for Marketplace Ethics

Thank You!

Sedera.com | 800.473.5472

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. WHETHER A MEMBER/HOUSEHOLD CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR HOUSEHOLD TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR 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 THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC. OR ANY OTHER MEMBER OR HOUSEHOLD. 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 HOUSEHOLDS AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR HOUSEHOLDS, AND NOT FROM THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC.

