

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

#### \$500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$189	\$261
Employee + Spouse	\$434	\$553
Employee + Child(ren)	\$380	\$501
Employee + Family	\$631	\$790

#### \$1,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$154	\$187
Employee + Spouse	\$344	\$386
Employee + Child(ren)	\$304	\$354
Employee + Family	\$499	\$553

#### \$1,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$139	\$168
Employee + Spouse	\$307	\$342
Employee + Child(ren)	\$272	\$315
Employee + Family	\$446	\$490

#### \$2,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$127	\$154
Employee + Spouse	\$272	\$312
Employee + Child(ren)	\$244	\$288
Employee + Family	\$394	\$447

#### \$5,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$117	\$145
Employee + Spouse	\$249	\$290
Employee + Child(ren)	\$225	\$268
Employee + Family	\$360	\$416

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.

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.

#### 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



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