

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

\$500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$199	\$277
Employee + Spouse	\$462	\$590
Employee + Child(ren)	\$403	\$534
Employee + Family	\$671	\$844

\$1,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$161	\$198
Employee + Spouse	\$364	\$410
Employee + Child(ren)	\$321	\$374
Employee + Family	\$528	\$587

\$1,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$146	\$176
Employee + Spouse	\$323	\$361
Employee + Child(ren)	\$286	\$333
Employee + Family	\$470	\$518

\$2,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$132	\$161
Employee + Spouse	\$285	\$329
Employee + Child(ren)	\$256	\$303
Employee + Family	\$414	\$472

\$5,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$122	\$151
Employee + Spouse	\$260	\$305
Employee + Child(ren)	\$234	\$282
Employee + Family	\$377	\$437

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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