

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

\$500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$210	\$294
Employee + Spouse	\$489	\$628
Employee + Child(ren)	\$426	\$567
Employee + Family	\$711	\$897

\$1,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$169	\$208
Employee + Spouse	\$384	\$433
Employee + Child(ren)	\$337	\$395
Employee + Family	\$557	\$620

\$1,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$152	\$185
Employee + Spouse	\$340	\$381
Employee + Child(ren)	\$300	\$350
Employee + Family	\$494	\$546

\$2,500 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$137	\$169
Employee + Spouse	\$299	\$346
Employee + Child(ren)	\$267	\$318
Employee + Family	\$434	\$496

\$5,000 Initial Unshareable Amount (IUA)

	<30	30+
Employee Only	\$126	\$158
Employee + Spouse	\$272	\$320
Employee + Child(ren)	\$244	\$295
Employee + Family	\$394	\$459

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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