

The Health Access Solution

Access to healthcare and peace of mind.

Employer-sponsored healthcare plans are pricey and can be an administrative nightmare during enrollment season. Many small businesses can't afford them at all—or the hassle that comes with them.

Imagine easily providing all of your employees with top-quality health care at a low cost, without spending the extra time and frustration dealing with a health insurance company. That might mean the difference between keeping your employees healthy or not.

With Health Access Solutions, you'll cut out the insurance middleman and provide your employees with direct access to healthcare professionals, without network restrictions. You'll receive a comprehensive health benefit that works for all of your employees.

Our three-part solution includes

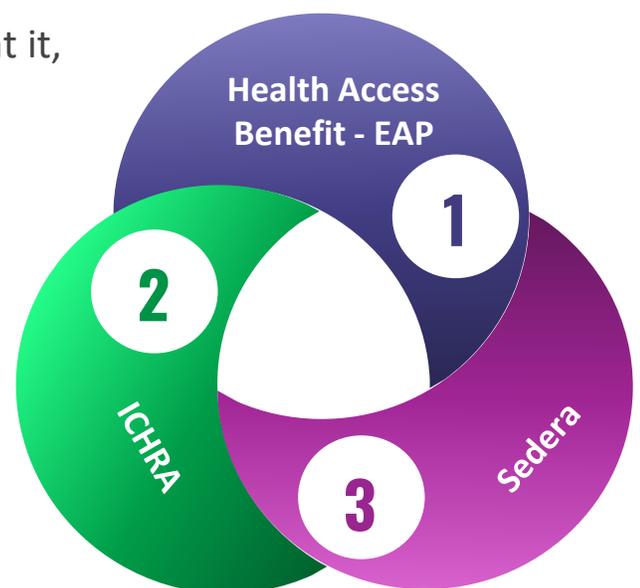
1. **Health Access Benefit**, an employee assistance program that provides affordable access to doctors, medication, and preventive services, including vision and dental.

Then add “**what if**” coverage for those who want it, by giving employees a fixed pot of money and affordable access to...

2. **Every available individual insurance plan** (often 30+ options) through an Individual Coverage Health Reimbursement Account (ICHRA) and
3. **A medical sharing plan** with Sedera, with no network restrictions so employees can see any provider they want.

With Health Access Solutions, you'll give all of your employees the healthcare they need at the price they can afford.

**Better Health.
Better Access.
Lower Costs.**





Health Access Benefit EAP

The solid foundation for every employee.

Virtual Direct Primary Care

Your dedicated primary care physician can provide services for 1,500 conditions including pediatric and OB/GYN services for you and your children via video, phone, or text.



Preventive Care (including Vision and Dental)

The best way to save money on health care costs is to stay healthy! Take advantage of 100% reimbursed preventive care services.



Discount Prescriptions

Find the best price at over 65,000 pharmacies nationwide – major national chains and local pharmacies.



Out-of-Pocket Assistance

Sedera members save up to \$1,500 on their 3rd or 5th IUA in a calendar year.





Protection for What-If

Maximum choice and affordability.

Individual Coverage Health Reimbursement Arrangement

Health reimbursement arrangements (HRAs) are a type of tax-advantaged account that employers can use to reimburse employees for their health care expenses.

Now through a new Individual Coverage HRA, you can use this tool to give employees a tax-free pot of money and have them choose any available individual insurance plan they want – often 30+ options.

What this means is:

- a set, predictable cost for employers and
- maximum choice and flexibility for employees

Sedera Medical Cost Sharing

Sedera is a medical cost sharing community (not insurance) that's more affordable than typical insurance plans. Patients use Sedera to share the cost of larger medical needs not included in their DPC memberships. Today, Sedera has members in 45 states who share funds toward medical costs.

Members reduce medical costs through provider negotiation. The sharing model provides high-end support while lowering monthly and out-of-pocket costs. Members have the freedom to choose their own doctor, visit well-regarded medical providers and typically still see that the total cost of healthcare is 30-50% less.

Go Anywhere

There's no such thing as "out-of-network" with Sedera. Benefits follow the employee.

Transparency

Employees always know their out-of-pocket costs before they receive care.

Saves Money

Sedera costs less than insurance and offers more transparent and reliable benefits.

The Total Solution: Access. Health. Affordable for everyone.

Benefit	Health Access Benefit EAP	Traditional Private Insurance	Sedera Medical Sharing
Your dedicated primary care physician can provide services for 1,500 conditions including pediatric and OB/GYN services via video, phone, or text – unlimited use.	X		
Lowest cost drugs - best price at over 65,000 pharmacies nationwide – major national chains and local pharmacies.	X		
Reimbursement for vision screening and/or dental cleaning up to \$120	X		
Doctor-recommended preventive screenings and tests at no cost	X	X	
Unlimited coverage for pre-existing conditions		X	
Phased-in coverage for pre-existing conditions (\$0k 1 st year, then limited to \$25k covered in 2 nd year, then \$50k in 3 rd year, then unlimited)			X
Unlimited network of doctors	X	Limited	X
Built-in second opinion from specialist			X
Very large health bills covered		X	X
Upfront responsibility		Deductible ¹ (Up \$8,150)	IUA ² (\$500-\$1,500)
Specialty Care		X	X
Emergency Room		X	X
Hospitalization (in-patient and out-patient)		X	X
Surgery (in-patient and out-patient)		X	X
Maternity		X	X
Diagnostic imaging (MRI, CT, PET scans)		X	X
X-Rays		X	X
Laboratory		X	X
Maintenance & curative medications		X	X ³
Reduced costs for large health bills	X ⁴	X	X
Discounts for non-tobacco use and limits on tobacco-related health condition coverage for those age 50+			X
Typical Cost for employee-only coverage	\$89	Up to \$700+	Up to \$209

1 up to \$8,150 per individual or \$16,300 per family, resets annually

2 Initial Unshareable Amount (per illness up to 3 per individual per year and up to 5 per family per year)

3 Maintenance medication covered for first 120 days for new conditions only

4 Reimbursement for 3rd individual or 5th family IUA per calendar year for Sedera members

