



ACCESS+ for Individuals



Sedera Medical Cost Sharing Overview

Medical Debt and Bankruptcy

50% of Americans now **carry medical debt**, a new chronic condition for millions*

Medical bills account for **40% of all bankruptcies****

“About **one-third of insured adults** worry about affording their monthly health insurance premiums”***



*<https://www.forbes.com/sites/debgordon/2021/10/13/50-of-americans-now-carry-medical-debt-a-new-chronic-condition-for-millions/?sh=2f99aa895e5d>

**“Medical bills account for 40% of bankruptcies.” Gottlieb S. BMJ. 2000 May 13, 2000. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1127305/>

***“Americans’ Challenges with Healthcare Costs.” Montero, Kearney. 2022 July 14, 2022 [Americans’ Challenges with Healthcare Costs](https://www.kearney.com/insights/americans-challenges-with-healthcare-costs)

The Burden of Medical Bankruptcy

Heart Disease Bankrupted Him Once, Now He Faces Another \$10,000 Medical Bill*



Matthew Fentress was diagnosed with heart disease that developed after a bout of the flu in 2014. His condition worsened three years later, and he had to declare bankruptcy when he couldn't afford his medical bills, despite having insurance.

- *Meg Vogel for KHN*

*Ungar, Laura. "Heart Disease Bankrupted Him Once. Now He Faces Another \$10,000 Medical Bill" *NPR*, NPR, 25 Sept. 2020, <https://www.npr.org/sections/health-shots/2020/09/25/916514499/heart-disease-bankrupted-him-once-now-he-faces-another-10-000-medical-bill>.

The Burden of Medical Bankruptcy (Pt.2)



THE BREAKDOWN

When he uses health providers within his insurer's network, his **annual deductible is \$1,500**, plus coinsurance. His **annual out-of-pocket maximum is \$7,900** — **more than a quarter of his annual salary.**

Fentress owed around \$5,000 after his 2017 hospitalization at Baptist Health Louisville. He set up a monthly payment plan, but says he was sent to collections after missing a \$150 payment. **He declared bankruptcy after the hospital sued him.**

In Fentress' case, the \$10,092 he owed the hospital was more than a third of what his insurer paid for his care. **The majority of his debt — \$8,271.56 — was coinsurance, about 20% of the bill, which he must pay after meeting his deductible.**

The Solution

Sedera is a **Medical Cost Sharing Community** made up of Members who share the cost of large medical expenses.

We **empower** Members **with tools and resources** to lower the cost of healthcare.

We provide **affordability, price transparency, freedom of choice and peace of mind.**



Sedera is not Insurance. It's Better.



Control Your Costs



Choose Value-Driven Care



Get Real Support

Real Life Medical Example

A family's child had a persistent ear infection. Their health insurance deductible was \$5,000 per family member.

Care for the child required:

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



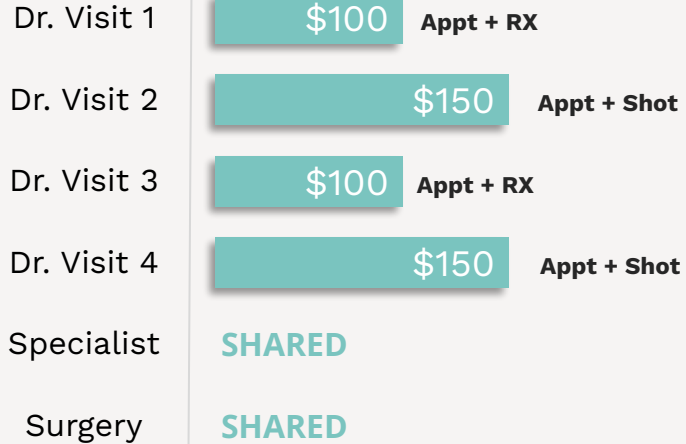
Price Comparison

Individual: Health Insurance vs Medical Cost Sharing

Health Insurance - \$5,000 Deductible



Medical Cost Sharing - \$500 IUA



\$2,525

\$21,000

\$23,525

Patient
out-of-pocket
+
Annual Costs

\$500

\$8,500

Total

\$9,000

Prices may vary.



The Sedera Way

Sedera Membership

Sedera provides a best-in-class Medical Cost Sharing experience and is inclusive — welcoming people from all walks of life who commit to the ethical beliefs and principles of the Community.

Principles, Commitments & Individual Responsibility

Sedera Members are active and engaged participants in their healthcare decision-making, dedicated to a healthy lifestyle, and united by shared values. They shop for the best care, at the best price.



Affordability:

Monthly contributions and 5 IUA choices to fit any budget.
\$500, \$1,500, \$1,000, \$2,500, \$5,000



Price Transparency:

As cash pay patients, Members know the cost of care, before receiving it.



Freedom of Choice:

No network restrictions, we go where you go, world-wide.



Consistency:

No ties to employment.

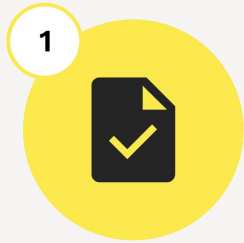
Sedera Medical Cost Sharing is not insurance and is NOT issued or offered by an insurance company. In order to participate in the membership, Members are required to agree to the Sedera Ethical Beliefs and Principles and Commitments. Membership in the Sedera Medical Cost Sharing Community, by and of itself, does NOT make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.

Sedera by the Numbers

Dollars Shared: \$119 Million+

Dollars Saved: \$146 Million+

How Sedera Medical Cost Sharing Works



1

Select an IUA, the amount you're comfortable paying without Community funds.



2

Open a bank account to share funds with the Community.



3

When you have a Need*, open a Needs Case in your Member Portal.



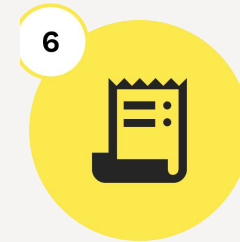
4

Shop for the treatment and value-driven provider of your choice.



5

Receive Community funds that exceed your IUA. Only pay 3 IUAs per membership year.



6

Pay your provider with funds from the Community.

*A Need is one or more Medical Bills caused by an injury, illness, or medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

Sharing Rules

General Medical

Services provided for:

- Medical incidents
- Injuries
- Illnesses

Continue for Sharing Rules for specific medical situations



And receiving treatment from:

- Licensed medical providers
- Emergency rooms
- Urgent care centers
- Hospitals
- Outpatient surgery centers (for physician ordered treatments)
- Diagnostic facilities
- Specialists

Tobacco/Vape Sharing Rules

Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users* contribute an **additional \$75.00 per month**.

If the Member is a Tobacco/Vape User and **age 50 or older**, then the Medical Needs for that Member are **limited to \$25,000** for certain related illnesses.**



*A Member is considered a Tobacco/Vape User if they engage in regular usage 12 months prior to when their membership starts.

**Conditions related to tobacco and vape: Respiratory disease, vascular disease, stroke, cancer, oral disease, esophageal disease, peptic ulcers.

Pre-existing Conditions Sharing Rules

Conditions for which symptoms and/or treatment existed **within 36 months** prior to membership.

- **Year 1:** No cost sharing for the condition
- **Year 2:** A **\$15,000** sharing limit for the condition
- **Year 3:** A **\$30,000** sharing limit for the condition
- **Year 4:** Condition eligible for full sharing



Individuals are not excluded from the Sedera Community due to pre-existing conditions.

Medication Sharing Rules



Regular, routine medicines (“Maintenance”)

- Sharing eligible for **first 120 days** following a *new* diagnosis

Hospital administered medications

- Fully shareable as part of an eligible Need

Medicines to recover from illness or injury (“Curative”)

- Fully shareable as part of an eligible Need

Maternity Sharing Rules

Maternity specific Initial Unshareable Amount applies:
Normal vaginal and emergency C-Section - **\$5,000**
Elective C-Section - **\$7,500**

Newborn members must be added to a household no later than **30 days after birth** to be eligible for shared funds.



Preventive Care Sharing Rules



Members are responsible for preventive care costs,* other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations by schedule **to age 18**

*Subject to the applicable Sedera Membership Guidelines for age, membership period, and/or monetary limits for certain preventative care, and only if the Member does not have access to preventative care through another responsible payor.

Will My Medical Expense Be Shared?



Is a medical necessity



Meets Membership Guidelines



Performed by a licensed Medical Professional



Has been submitted within 6 months from Date of Service



For certain Needs, a 2nd opinion may be required

Subject to the applicable Sedera Membership Guidelines. For more specifics around sharing guidelines refer to:

<https://sedera.community/selectplus-guidelines>

Sedera Member Resources

Get Real Support

Speak with a real, live expert who can answer your questions and walk you through the process.

Sedera Members Services helps Members:

- Shop for the best prices for medical services
- Understand the Medical Cost Sharing Guidelines
- Navigate the Needs Case process



Savvos Cash Pay Marketplace



Savvos is the nation's largest marketplace of affordable cash prices for shoppable medical care, imaging, outpatient surgery, labs, and more.

By using Savvos, Sedera Members are able to:

- Find reduced costs on medical procedures, saving up to 90% compared to local hospital prices
- Pay just once for all provider services for a procedure
- Communicate with Sedera Member Services, medical professionals, and Savvos all in one message center.



**Members using Savvos
are eligible for a
reduction of their IUA!**

Medical Shopping Concierge



Medical Shopping Concierge helps members shop for local, **value-driven prices** on office visits and smaller diagnostics such as X-rays, ultrasounds, and medications.

- Members request a list of providers, procedures, and/or prescriptions.
- Sedera provides a list of fairly priced, local recommendations within 3-5 days.
- Members compare these options to find the right fit.

We shop the best value, quality, and price for most things in life - shouldn't healthcare be the same?

The Rx Marketplace*



Prescription Medication Discounts

- Navigate over **67,000 pharmacies** to find the best prices on your medications
- **Save up to 80% or more**
- Find quality and certified pharmaceutical brands
- Pet medication discounts available

Free for Members!

*This product is not owned, operated, serviced or maintained by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES ON THE RXMARKETPLACE

24/7 Telemedicine*

Common Illnesses Unlimited Access, No Fee

- **Receive prescriptions and treatments** for conditions like:
 - Flu
 - Allergies
 - Bronchitis
 - Sinus and Respiratory infections
 - Rashes
 - And more

Behavioral Health & Dermatology Additional Fee

- **Confidential 1:1 Counseling for:**
 - Depression, anxiety, stress
 - Marital or family issues
 - And more
- **Dermatology**
 - Upload images of skin condition
 - Get diagnosis and personalized treatment plan

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The Sedera Promise



**There's a better way to pay
for healthcare — Sadera.**

Sedera Medical Cost Sharing in Action

\$119M+

Community
funds Shared

\$146M+

Dollars
Saved

\$0

Profit Incentive to
NOT Share
in Needs Cases

35 Days

Avg. Time per
Medical Bill*
Shared

As of July 2023

*Subject to the applicable Sedera Membership Guidelines.

Sedera Satisfaction

Our Members are

**14x more likely to
recommend Sedera**

than health insurance*



*Based on Net Promoter Score of 28 as calculated in <https://www.netpromoter.com/know/>; industry published in <https://customer.guru/net-promoter-score/industry/health-care-insurance-and-managed-care>; when compared to health insurance customers.⁴³

Hear It From Our Members

Larry from AZ

“Absolutely the best experience we have ever had with medical bills.”

Hayle from TX

“Sedera has been amazing to work with. Their system for processing needs is easy to use. We are happy with the service we have received!”

Melissa from MO

“Low monthly contributions, great member support, and a Community that truly cares about its members.”



Member Video Stories



Jeff & Ashley

Sedera Members who have found comfort in knowing there is another way to manage healthcare.



Dr. Aiken, DPC

Finding beauty with consumer empowerment made simple.

Sedera Pricing Sample

ACCESS+ for Individuals Monthly Contributions

| ACCESS+ for Individuals Initial Unshareable Amount (IUA)* | | | | | |
|---|-----------|-------------|-------------|-------------|-------------|
| Ages 30-39 yrs | \$500 IUA | \$1,000 IUA | \$1,500 IUA | \$2,500 IUA | \$5,000 IUA |
| Member Only | \$258 | \$251 | \$226 | \$186 | \$161 |
| Member + Spouse | \$481 | \$468 | \$418 | \$338 | \$288 |
| Member + Child(ren) | \$463 | \$451 | \$403 | \$327 | \$280 |
| Member + Family | \$692 | \$673 | \$600 | \$485 | \$412 |

SAMPLE - ACCESS+ Individuals Ages 30-39 Only*

*Prices in effect as of 10/1/22. Prices may vary depending on age and membership type.

Thank You



Sedera



[sedera.com](https://www.sedera.com)



800.473.5472

NOTE: SEDERA MEDICAL COST SHARING IS NOT INSURANCE. THE SEDERA MEDICAL COST SHARING COMMUNITY AND SEDERA, INC. (collectively "SEDERA") THAT FACILITATE THE SHARING OF MEDICAL EXPENSES ARE NOT INSURANCE COMPANIES AND NEITHER THE GUIDELINES NOR THE PLAN OF OPERATION IS AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL EXPENSES FROM ANY MEMBER. AS SUCH, PARTICIPATION IN THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE INSURANCE OF ANY KIND. WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, YOU WILL ALWAYS REMAIN LIABLE FOR PAYING YOUR MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM SEDERA OR ANY OTHER MEMBER. 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 AS OUTLINED IN THE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND NOT FROM SEDERA.

Appendix

Sedera Basics

A **“Need”** is one or more **Medical Bills** caused by an injury, illness, or medical event to an eligible Member.

The **Initial Unshareable Amount (IUA)** is the **amount you feel comfortable paying** on your own without help from the Community. (\$500, \$1,000, \$1,500, \$2,500, \$5,000)

Needs Cases that exceed your IUA are eligible to receive shared funds from the Sedera Community.*

You are subject to a **maximum of 3 IUAs per Membership year**, the 4th is fully shareable without IUA.*

*Subject to the applicable Sedera Membership Guidelines.



The Power of Sedera + Direct Primary Care (DPC)



Direct Primary Care is a subscription-based membership which offers consistent and personalized primary and preventive care for a monthly fee.

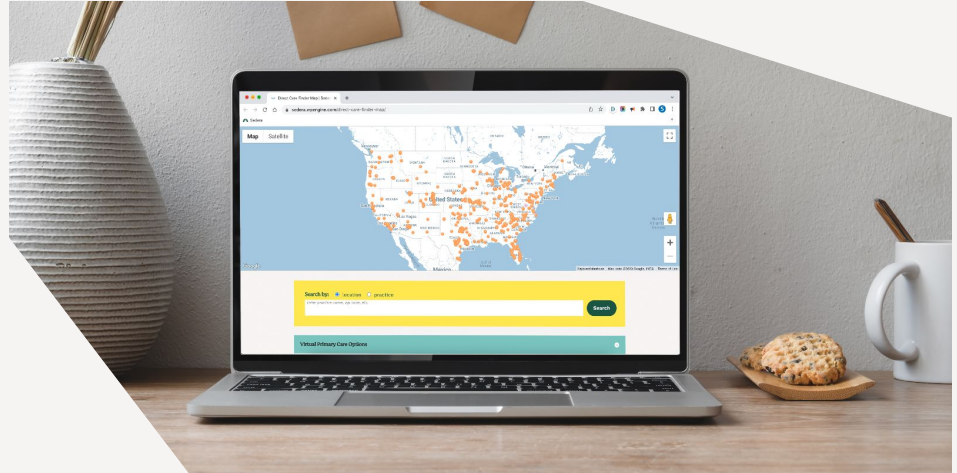


Pairing a DPC Membership with Sedera Medical Cost Sharing provides a complete solution for routine day-to-day care, as well as support for large, unexpected medical expenses.



Ask about our exclusive DPC Discount!

Use the Sedera **Direct Care Finder** on our **website** to easily search for DPC practices in your area. [Click here](#)



*Sedera does not offer DPC Services. While Sedera makes reasonable efforts to ensure that the information offered through its website is accurate - Sedera makes no warranty or guarantee regarding the information contained on this resource, as it is intended to be a tool for Members of the Sedera Medical Cost Sharing Community. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES

Best in Class

Sedera Inc.'s Awards & Recognition

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.

