



# The Sedera Way

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# 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 Puts YOU in Control.



**Control Your Costs**



**Choose Value-Driven Care**



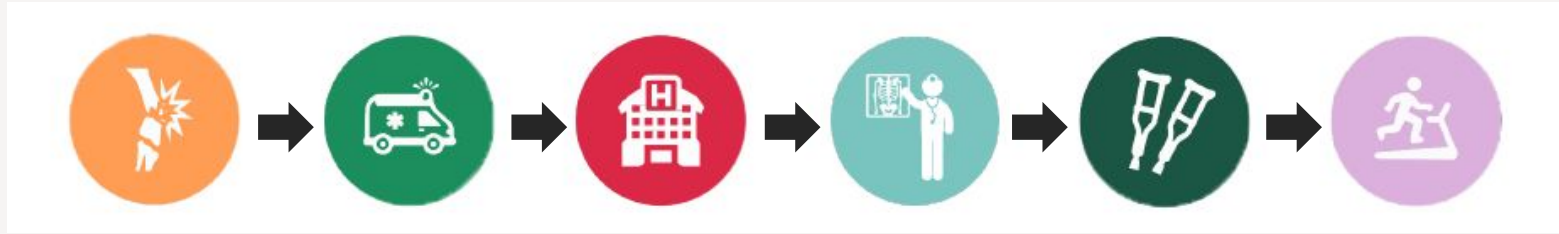
**Get Real Support**

# What Makes Sedera Medical Cost Sharing Unique



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 for the Large and Unexpected Needs



A “Need” is one or more shareable medical expenses caused by a single injury or illness to a Member that exceeds their IUA.

## Initial Unshareable Amount (IUA)

The amount Members pay without help from the Community.

## Needs that exceed your IUA

(\$500, \$1,000, \$1,500, \$2,500, \$5,000)  
are eligible for sharing with the Community.\*

## Limiting your costs

3 IUA’s per Membership Year, 4th eligible Need fully sharable without IUA.\*



\*Subject to the applicable Sedera Membership Guidelines.

# The Sedera Membership

# 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:**

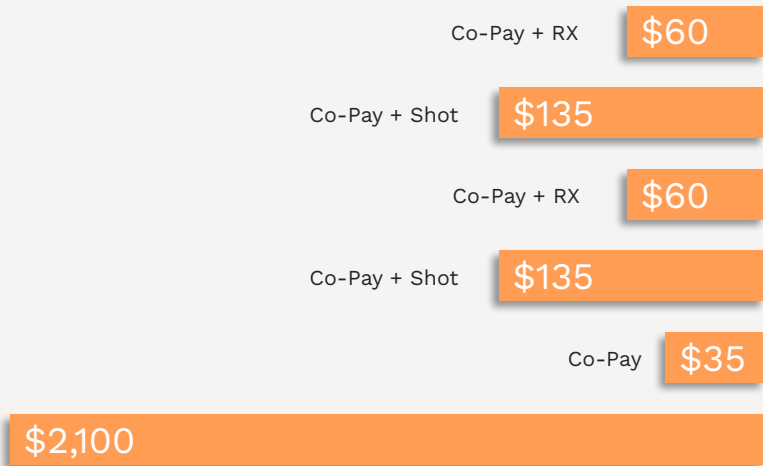
- A series of antibiotics and booster injections.
- Visit with an ENT specialist who inserted tubes in the child's ear at a local hospital.



# Health Insurance vs Medical Cost Sharing

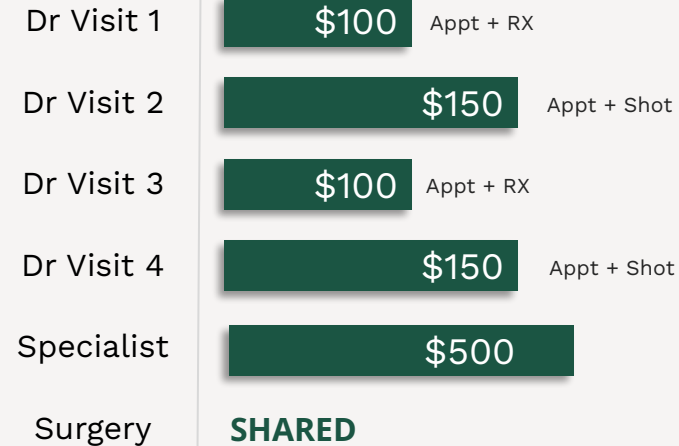


## Health Insurance - \$5000 Deductible



**\$2,525**  
**\$19,800\***  
**\$22,325**

## Medical Cost Sharing - \$1000 IUA



Patient out-of-pocket + Annual Costs  
**\$1000**  
**\$8,196\***  
**Total**  
**\$9,196**

\*Based on Family of 4 over the age of 30 with DPC Membership



# 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 \$25,000 sharing limit for the condition
- ☒ Year 3: A \$50,000 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.



# Sedera Member Resources

# Medications

## Maintenance Medications

**Examples:** Blood pressure medications, cholesterol medications, etc.

+ Sharing eligible for first 120 days following a new diagnosis

+ After 120 days on a new diagnosis (or for an existing diagnoses): Good resources for securing discounted prices on maintenance medications



## Curative Medications

**Examples:** Antibiotics, pain medications related to a car accident or post pregnancy, chemotherapy drugs, etc.

+ Included as part of an eligible Need.



# 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?**

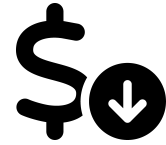
# Savvos Cash Pay Marketplace



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!**

# Get Real Support

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**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





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