Sedera

Common Sedera Sharing Rules Cheat Sheet

This is a quick reference guide for commonly asked questions and does not contain all of the sharing guidelines. For complete information regarding the sections below please review the full Sedera Membership Guidelines.

SHAREABLE

Chiropractic Care 6.B.12

- Up to $3,000 per Membership year for treatment of musculoskeletal injury or disease, not as a maintenance treatment

Colonoscopies 6.B.13

- Screening - For individuals over 45
  - In the first 6 months of Membership, with IUA, up to max $2,500
  - After 6 months of continuous Membership, without IUA up to a max of $2,500 per Member.
- Diagnostic - After IUA

Immunizations 6.B.25

- Routine childhood immunizations from birth to age 18
- Flu shots

Mammograms 6.B.30

- Screening - For women over 40
  - In the first 6 months of Membership, with an IUA, up to max $600
  - After 6 months of continuous Membership, without IUA biennially
- Diagnostic - After IUA on a Needs Case

Prescriptions 6.B.42

- New prescriptions are shared for 120 days. Maintenance (ongoing) medications are generally not shareable

Psychological Counseling 6.B.16

- Up to $750 per Membership year

Therapies 6.B.52

- Physical, Occupational, and Speech therapies up to $3,000 per Membership year

NOT SHAREABLE

Contraceptives or Sterilization	6.B.49
Cosmetic procedures	6.B.15
Dental	6.B.17
Dermatology	6.B.18
Fertility	6.B.21
Optical	6.B.36
Routine Care	6.D.10
Varicose Veins	6.B.55

*Exceptions may apply for certain injuries/illnesses. Refer to the Sedera Membership Guidelines for more information, or contact your Needs Coordinator with any questions.

TOP SEDERA TIPS

- Only pay your IUA once per Needs Case - no yearly reset
- Only pay 3 IUAs per year - After 3 IUAs in a Membership Year, consecutive IUAs are waived
- Reduce your IUA up to $1,500 when using Savvos for a procedure
- Any third party payments towards Medical expenses (primary insurance, workers comp, party at fault, etc.) should be processed first and will credit to the IUA.
- Inflated, unpaid bills over $1,000 may be eligible for bill negotiations. Refusing bill negotiations or continuously/knowingly submitting overpriced Medical bills with providers who are unwilling to negotiate, may reduce sharing.
- Separate Needs Cases are required for injuries not related to a single incident or medical event. (Ex: cataracts, joint replacements, etc.)

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