



Sedera

# Member Welcome Packet

**PRIME+**



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# Welcome!

Congratulations, you have joined an incredible Community that is working together to create a new normal in health care. We are so glad you are here!

Sedera is a refreshingly different way to manage your large medical costs. We know that this unique approach involves a bit of a learning curve. The resources you will find in this packet will help you feel empowered and informed.

We are committed to helping you successfully navigate Medical Cost Sharing and access high-quality care when you need it. We are only a phone call or email away.

Thank you for joining us. We are excited to serve you!

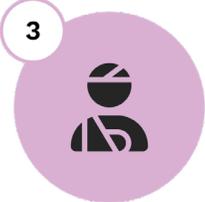
A handwritten signature in black ink, appearing to read 'Tony Dale', with a stylized initial 'T' that forms a triangle.

Tony Dale  
Founder of Sedera

# Members Helping Members

Medical Cost Sharing (MCS) is an innovative, non-insurance solution for managing medical costs. Sedera MCS Community Members help other Members by committing to lead a healthy lifestyle and to voluntarily contribute to one another's large and unexpected medical expenses. In doing so, they are able to reduce financial burdens across the Community and be in the driver's seat of their own healthcare decisions.

## How it Works

-  1 Select an Initial Unshareable Amount (IUA), the amount you're comfortable paying without Community funds.
-  2 Sign Membership Agreement, Principles, Beliefs and provide existing medical condition information.
-  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 a medical event to an eligible Member. Subject to the applicable Sedera Membership Guidelines.

### Example of Eligible Need

Claire's son fell off his bike and broke his arm. Claire took her son to the emergency room for x-rays, a cast, and a prescription for a pain medication. The costs of this Need that were greater than the family's chosen IUA were shared with the MCS Community. Community Members Alice, Priya, and Nathan contributed to the Need through the sharing that Sedera facilitates.

*Example reflects individual experiences and do not guarantee that all medical expenses will be shared.*

# Membership Guidelines

Sedera facilitates the sharing of medical Needs in accordance with the [Sedera Membership Guidelines](#). All Sedera Members are responsible for understanding and adhering to these Guidelines. The Guidelines provide important perspective on Sedera's philosophy and offer valuable information regarding what kinds of medical costs are shareable with the Community.

The applicable Membership Guidelines can be accessed through the Sedera Member Portal. Please take a few minutes to familiarize yourself with them.

Find out more information regarding terms that are unique to Medical Cost Sharing, and read Sedera's most frequently asked questions (FAQs) [here](#).



## Member Principles and Commitments

Members agree to and are united by an ideology that supports:



### **Direct Care**

Direct relationships between patients and their physicians.



### **Individual Choice**

The right to choose treatment timing, type, and provider.



### **Individual Responsibility**

Mindful commitment to shop fair prices and strive for a healthy lifestyle.

# Sharing Rules

## General Medical Sharing Rules

### Services provided for:

- Medical incidents
- Injuries
- Illnesses

### And receiving treatment from:

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

## 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 condition

Year 3: A **\$50,000** sharing limit for condition

Year 4: Condition eligible for full sharing

## 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

## Tobacco/Vape Sharing Rules

- Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users<sup>1</sup> contribute an **additional \$75.00 per month**.
- If the Member is a Tobacco/Vape User and over the age of 50, then the Medical Needs for that Member are **limited to \$25,000** for certain related illnesses.<sup>2</sup>

## Maternity Sharing Rules

Maternity Specific Initial Unshareable Amount applies: **2x the Member’s selected IUA** up to a **maximum of \$5,000**.<sup>3</sup>

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 preventative care costs<sup>4</sup>, other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age **45+**
- Screening mammogram age **40+**
- Childhood immunizations **to age 18**
- Annual flu vaccine for **all ages**

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

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

3 - For pregnancies that begin after the membership effective date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership, sharing is limited.

4 - 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.

# What's Shareable

## The Medical Cost Sharing Membership

Initial Unshareable Amount (IUA)	\$500, \$1000, \$1500, \$2500, or \$5000 per medical Need
Annual max number of IUAs for individuals and families <sup>1</sup>	3 IUAs per membership year
Max shareable amount <sup>2</sup>	No maximum
Expert medical second opinion <sup>3</sup>	\$250 reduction in IUA for non-emergency surgery
Network	None - Freedom to choose
Preventive care <sup>4</sup>	Screening colonoscopies and mammograms subject to membership length requirements, age, and monetary limits; childhood immunizations by schedule to age 18; yearly flu vaccine for all ages
Telemedicine <sup>3,5</sup>	Unlimited use

## Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary care	Shareable after IUA if related to injury or illness
Specialty care	Shareable after IUA if related to injury or illness
Emergency room	Shareable after IUA if related to injury or illness
Hospitalization (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Surgery (in-patient & out-patient)	Shareable after IUA if related to injury or illness
Maternity <sup>6</sup>	Shareable after Maternity IUA
Diagnostic imaging (MRI, CT, PET scans)	Shareable after IUA if related to injury or illness
X-rays (office, out-patient or in-patient)	Shareable after IUA if related to injury or illness
Mental health	Shareable up to \$750/year after meeting IUA

## Prescriptions

Maintenance medications	Not shareable for existing medications. With new conditions, shareable for the first 120 days.
Curative medications	Shareable as part of a Need
The Rx Marketplace <sup>3</sup>	Free shopping tool

NOTE: Needs are eligible for sharing subject to any stated restrictions and/or limitations in the Membership Guidelines.

<sup>1</sup> Then all eligible future Needs have a \$0 IUA.

<sup>2</sup> Dollar amount is not capped, but sharing may be limited by available funds or the Membership Guidelines; for example, therapies generally have a sharing limit of \$3,000 per Need.

<sup>3</sup> 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. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

<sup>4</sup> Only if the Member does not have access to preventive care through another responsible payor. Please see the Applicable Sedera Guidelines for membership length requirements, age restrictions, and/or monetary limits for certain preventive care.

<sup>5</sup> Some services like behavioral health and dermatology may require a fee.

<sup>6</sup> Maternity IUAs are treated differently, please refer to Section 7 of the Guidelines for specific details.

**MEDICAL COST SHARING IS NOT HEALTH INSURANCE:** The Sedera Medical Cost Sharing Community (Sedera) is a benevolent fund of Covenant HealthShare, Inc. (Covenant), a 501(c)(3) nonprofit corporation. Sedera and Covenant are not insurance companies and do not provide insurance. Membership in Sedera is not issued or offered by an insurance company and does not create any contractual or legal obligation to share in medical expenses. Members are self-pay patients and remain personally responsible for all unpaid medical bills. Any monetary assistance provided to a member or household for medical expenses is entirely voluntary. Neither Sedera nor its members have any legal right or obligation to compel or provide contributions toward any medical expenses. Healthcare sharing ministries like Sedera are not substitutes for legally mandated health insurance coverage and do not satisfy federal or state law requirements for healthcare coverage or insurance. Sedera is not an employee welfare benefit plan, an employer-sponsored health plan, or a multiple employer welfare arrangement (MEWA). Sedera functions solely as a voluntary community where members assist each other according to shared ethical beliefs and community guidelines. Members have no legal obligation to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera's Ethical Beliefs, Principles, and Community Guidelines.

# Sharing Examples

\$1500 IUA and monthly contribution for Sedera Medical Cost Sharing Membership:

## Urgent Care Center

### Broken Arm

Member breaks arm falling off step stool at home and goes to local emergency facility.

ER visit (self pay price)	\$2000
X-rays (self pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$834
<b>Total Member Cost</b>	<b>\$1500</b>

## Inpatient Hospital

### Heart Attack

Member has a heart attack at home and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery and post-surgery physical therapy. Doctor prescribes prescriptions for maintenance.

Hospital bill	\$54600
Anesthesia and surgery	\$22000
Prescriptions (for first 120 days)	\$425
Follow-up office visits	\$500
Shared by Community	-\$76025
<b>Total Member cost</b>	<b>\$1500</b>

## Direct Primary Care

### Sprained Ankle

Example with Direct Primary Care Membership  
(average cost \$79/mo.\*)

Member sprains ankle playing soccer and goes to their Direct Primary Care physician facility to make sure it is not seriously injured.

Direct Primary Care physician visit	\$0
Ankle brace	\$25
<b>Total Member cost</b>	<b>\$25</b>

Members are able to pair Sedera Medical Cost Sharing membership with a DPC (Direct Primary Care) Provider that handles the day-to-day routine and preventive care focused on overall physical, mental and financial well-being of Members. **DPC pairing is OPTIONAL and not included in a standard Sedera membership.**

DISCLAIMER: Any relationship with a third-party provider is solely between the Member and the respective provider; Sedera is not a party to that relationship and assumes no responsibility or liability in connection therewith. SEDERA MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, OR SERVICES PROVIDED BY THIRD PARTIES. Members are solely responsible for evaluating and engaging with any third-party service providers, and Sedera cannot assist with any disputes or issues arising from such third-party providers or services.

A Sedera Medical Cost Sharing membership is not insurance and is not offered by an insurance company.

# Will My Medical Expenses Be Shared?

✔ Is considered medically appropriate    ✔ Has been submitted within 6 months from Date of Service

✔ Performed by a licensed Medical Professional    ✔ Meets Membership Guidelines

## Member Resources

Sedera is committed to simplifying the Member experience and bringing the support, tools, and choices that assist in the day-to-day activities of managing your health. You shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?



### Savvos Self Pay Marketplace

- Shop for imaging, outpatient surgery, labs, diagnostics & more
- Reduced IUA for utilizing Savvos
- Simplified communication, approvals, scheduling & payment
- Login to your Member Portal and navigate to the Membership Features tab



### Get Real Support

- Real live experts
- Assist with sharing questions
- Guide you every step of the way
- Members can call 855.973.3372 or email [memberservices@sedera.com](mailto:memberservices@sedera.com)



### 24/7 Telemedicine\*

- Add-on service
- Unlimited access to physicians
- Virtual care at your fingertips
- Access in your Member Portal



### The RX Marketplace Tool\*

- This powerful shopping tool helps you find the best prices on medications
- Over 67,000 pharmacies to choose from, both local and home delivery available
- [therxmarketplace.com](http://therxmarketplace.com)



### Medical Shopping Concierge

- Service to help Members find self pay providers in their area and value-driven pricing for care
- Recommendations within 3-5 days
- Login to your [Member Portal](#) and navigate to the Medical Concierge

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# Your Sedera Member Portal

The [Member Portal](#) is your go-to place for all the tools you need to be a Sedera Member. You can:



## Update Your Personal Information

- Change your password or provide us with the most up to date contact information



## Access Important Membership Documents

- View your Membership Recap, Guidelines, and Monthly Contribution Statements



## Banking and Payments

- View or update the personal bank account you receive funds into (Account for Shared Needs)



## Manage Your Needs Case(s)

- Here, you can practice opening a Needs Case using Sedera's sample invoice
- Open a new Needs Case or upload bills to an existing Needs Case



## Activate Your Membership Features

- Find self pay friendly providers through Medical Concierge and Savvos
- Search for discounted prescriptions on the Rx Marketplace



## Learn More About Being a Sedera Member

- Access flyers with information on "What to Do When..."
- Watch videos spanning a variety of Sedera topics

We recommend bookmarking the [Member Portal](#) for quick reference in the future.

# Itemized Invoice

For Medical Bills to be considered for sharing amongst the Community, you must submit itemized invoices. Be sure to ask your provider for an itemized statement when receiving medical care.

Medical bills can be submitted to a Needs Case through your Member Portal within 6 months of the Date of Service. Once all required information has been received, bills are typically shared within 14-21 days, unless negotiation is required. Acceptable itemized invoices must include:

- Provider information (name, address, phone)
- Patient Name
- Date of Service(s)
- Itemized description of medical services rendered
- Original amount charged
- Discounts, if any
- Proof of patient payments, if any

The following is an [example of an itemized statement](#).



**HEAD & HEART IMAGING**  
7171 Southwest Pkwy  
Austin, TX, 78701

TAX ID# : 33-1234567

Melvin Aredes  
124 South St.  
Austin, TX 78703

Laboratory Bill



**BALANCE DUE NOW**

Payments made online must include this invoice number:

Invoice Number: 456012

Amount Due: \$1156.96

**Patient Name:** Aredes, Melvin  
**Invoice Date:** 10/10/2022

**Important Notice**

THIS BILL IS FOR THE SEDERA NEEDS DEMO. THIS IS NOT A REAL BILL. WE HOPE YOU ENJOY THE DEMO AND THAT THIS IS THE MOST FUN MEDICAL BILL YOU'VE RECEIVED YET.

Summary of Activity					
Date of Service	Description	Charges	Adjustments	Amount Paid	You Pay
09/09/2022	Magnetic Resonance Technology (MRI), w/o contrast, brain SELF PAY DISCOUNT	1542.61	385.65		1156.96
		1542.61	385.65		1156.96

*This is usually the spot where there is a scary note about what will happen if you fail to pay the bill. We'll spare you from that.*

# Where to Go for More Information

## Member Services Team

Lastly, we know at times it is nice to talk to someone either on the phone or via email. Our Member Services team is always willing to help. We accept calls weekdays during normal business hours and are happy to connect with you one-on-one.



Monday-Friday from 8 a.m. to 6 p.m. CST



855.973.3372



memberservices@sedera.com



# Sedera



Get Real Support

Let's get social. Connect with us!



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