

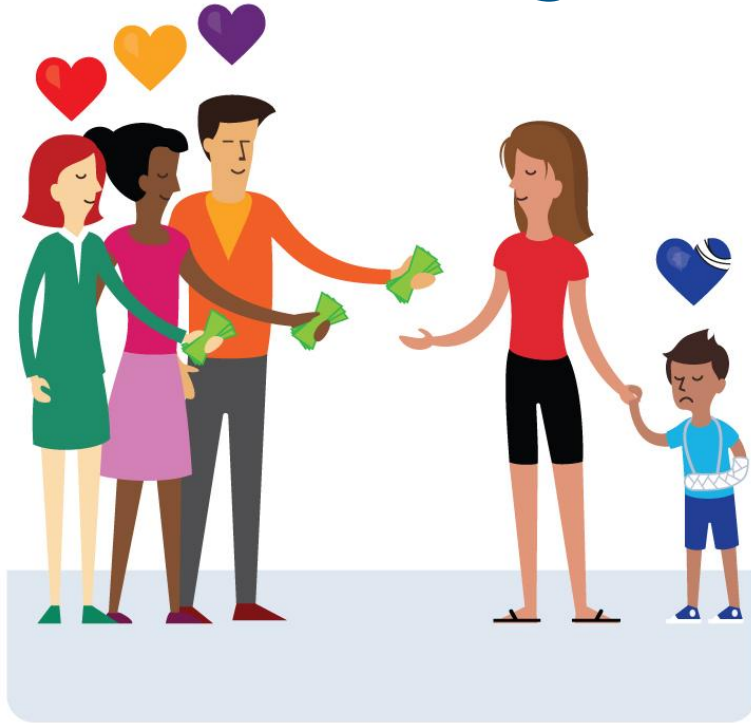
ACCESS⁺

Sedera Medical Cost Sharing

AN OVERVIEW



Medical Cost Sharing



- How it Works
- Members Helping Members
- Why is MCS unique?

What Makes Medical Cost Sharing Unique

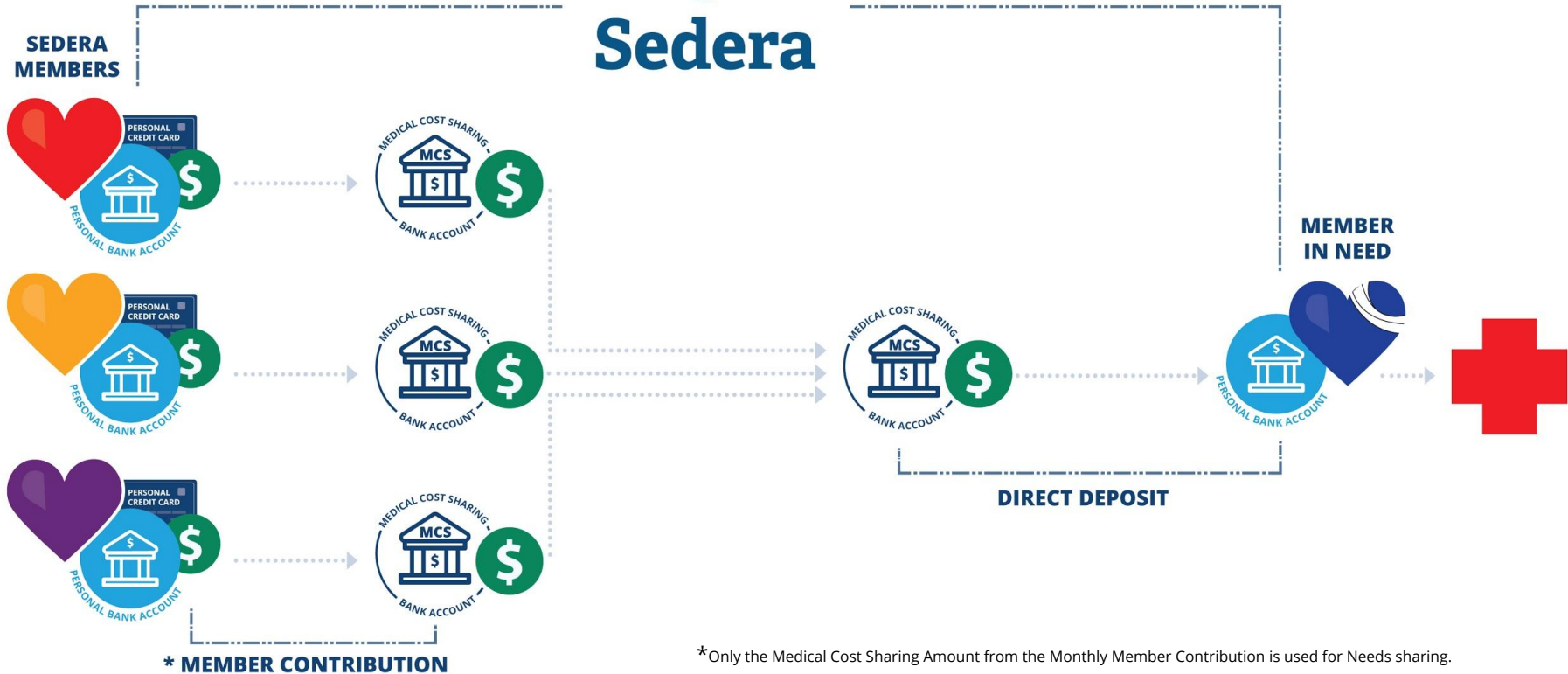
Every Member is a Cash Pay Patient



Medical Cost Sharing by Sedera is not insurance and is specific to the Sedera Medical Cost Sharing Community. To participate, one must be a member of an authorized association/membership organization or Employer and personally agree to abide by the Sedera benevolence guidelines. Sedera is NOT a Health Care Sharing Ministry (HCSM) and its members do NOT qualify for the Individual Mandate exemption in the Affordable Care Act through the Sedera Membership. Members can meet the Minimum Essential Coverage (MEC) requirements in other ways if desired.

*Industry-wide statistic source: www.healthcaresharing.org

How Medical Cost Sharing Works



*Only the Medical Cost Sharing Amount from the Monthly Member Contribution is used for Needs sharing.

**This sharing process will commence once sharing dollars in current accounts are depleted.

Healthy Lifestyle




- Member Beliefs
- Member Commitment
- Medications
- Pre-existing Conditions

Member Beliefs and Principles










The Members of the Sedera Medical Cost Sharing Community are united by a shared commitment to a set of beliefs and principles. They agree to these as part of the enrollment process.

- Ethical Beliefs
- Personal Commitments
- Community Commitments
- Needs Sharing Commitments



 Sedera

Build your Membership


-  Registration
-  Your Sedera Membership
-  Member Beliefs and Principles
 -  Ethical Beliefs
 -  Personal Commitment
 -  Community Commitment
 -  Needs Sharing Commitment
 -  Disclaimer
 -  Financial Information

Community Commitment

In order to build a thriving Medical Cost Sharing Community:

- I understand that I am joining a community of moral, ethical, health-conscious people who are voluntarily sharing each other's medical expenses.
- I understand that I am a cash-pay patient for medical services and that seeking fair pricing for my medical services benefits both me and the community.
- I commit to choosing medical professionals and hospitals based on transparent and good prices, are willing to travel to get the best value for elective procedures, select doctors and facilities that publish and charge fair and reasonable prices, and actively participate with Sedera on behalf of the community to negotiate down overpriced medical bills that my household may incur.
- I understand that the Sedera MCS Community, by and of itself does not make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.
- I understand that other obligated insurance, government entities or other responsible parties are always considered primary payors and commit to exhausting these primary payors before submitting a potentially shareable Need to the Sedera MCS Community.
- I understand that my membership continues year to year unless I notify the Sedera MCS Community of my desire to terminate my membership.
- I understand that I can notify the Sedera MCS Community of my desire to terminate membership at any time, however termination occurs at midnight on the last day of the billing cycle in which I notify Sedera.

Signature *



✓ Accepted

Next: Needs Sharing Commitment →

Choosing a Healthy Lifestyle



Our Members Believe

- + Smart choices (diet, exercise, lifestyle, etc.) can greatly improve one's quality of life
- + When a community of like-minded people agree to strive for a healthy lifestyle and share one another's health care expenses, everyone wins!



Our Members Commit

- + To strive for a healthy and balanced lifestyle
- + To not use illegal narcotics
- + To not operate vehicles while intoxicated
- + Tobacco users - \$75 surcharge per month*

* Tobacco users age 50 and older have a \$25,000 per Need sharing limit for the top four disease states associated with tobacco usage: Heart Disease, Stroke, COPD and Cancer. See Sedera Member Guidelines for more information.

Three Components



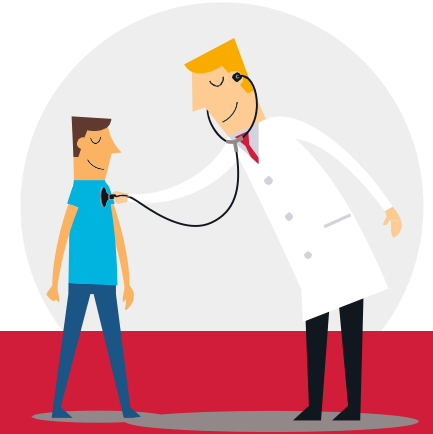
Large Costs (Needs)

Examples: Surgery due to an accident, Hospitalization related to an illness or Diagnostic Imaging



Small to Medium Costs

Examples: Cold, sinus infection, flu, UTI, mental health



Preventive Care

Examples: Preventive Colonoscopy and Mammograms, Childhood Immunizations, flu shots

What is a “Need”?



- Defining a “Need”
- How it Works
- Medical Cost Sharing in Real Life

Defining a "Need" and How it Works



A "Need" is one or more medical expenses caused by a **SINGLE** accident or illness

Initial Unshareable Amount (IUA)

What members pay before Sharing begins for the Need

Needs that exceed your IUA (\$500, \$1,000, \$1,500, \$2,500, \$5,000)

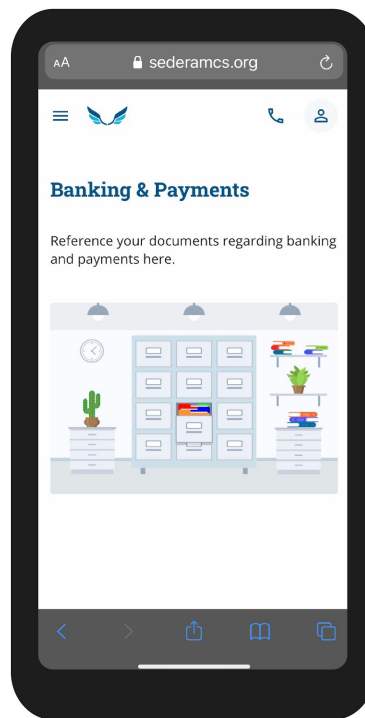
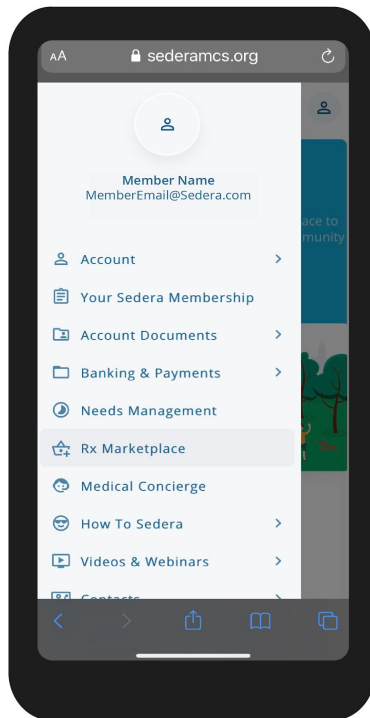
Fully Shareable with the community

Limiting your out-of-pocket costs

Three (3) needs per individual and five (5) per family. \$0 IUA for eligible needs after that point (as determined by the Membership Guidelines).

Submitting a Need

Members submit a Need via Member Portal



Medical Cost Sharing in Real Life

For example, a family's one year old child had a persistent ear infection. Their deductible was \$5,000/ per family member threshold.

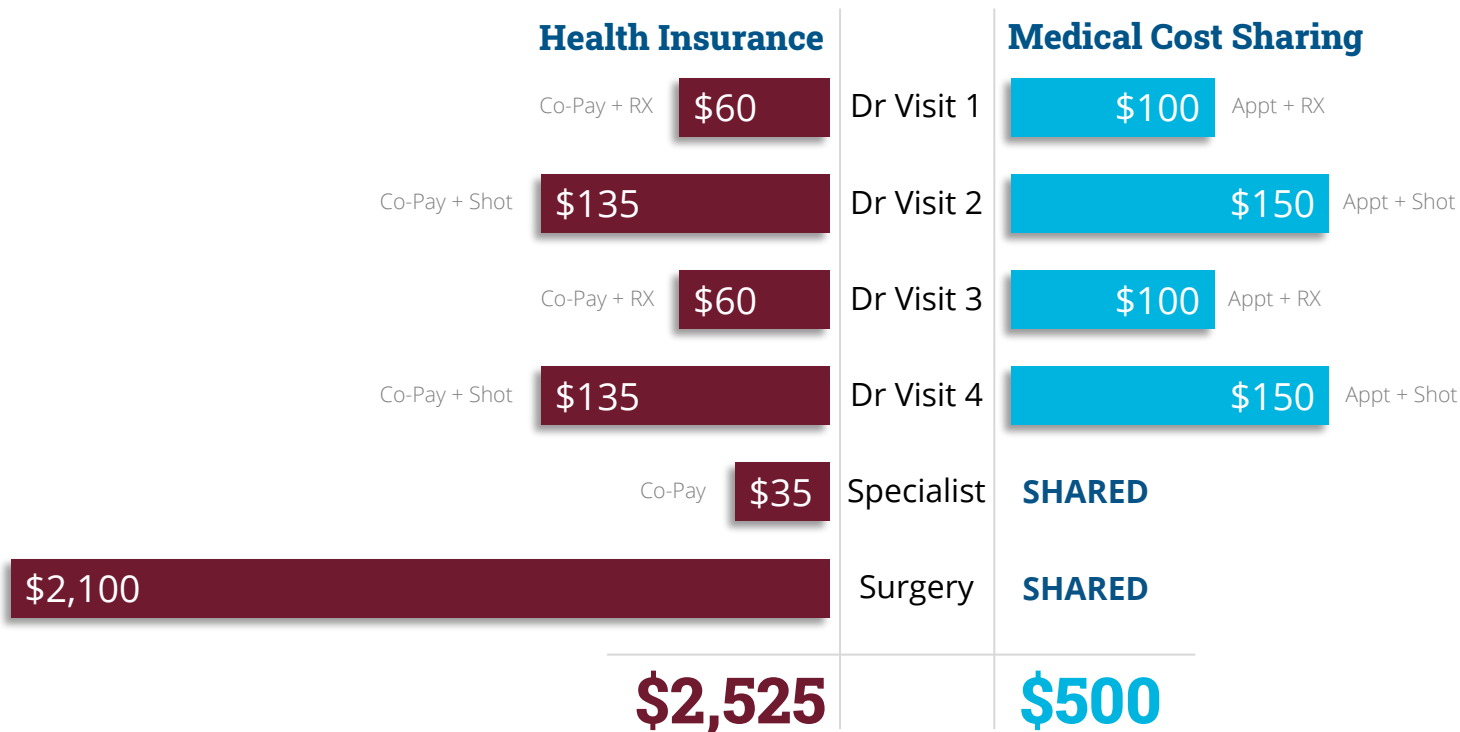
Care for the child required:

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



Medical Cost Sharing in Real Life (continued)

A family's one-year old child had a persistent ear infection. Their deductible was \$5,000/per family member.



Pre-existing Conditions



Pre-existing Conditions: Sharing Restrictions*

A condition is considered pre-existing if a member had symptoms or treatment in the last 36 months at the time of joining the community.

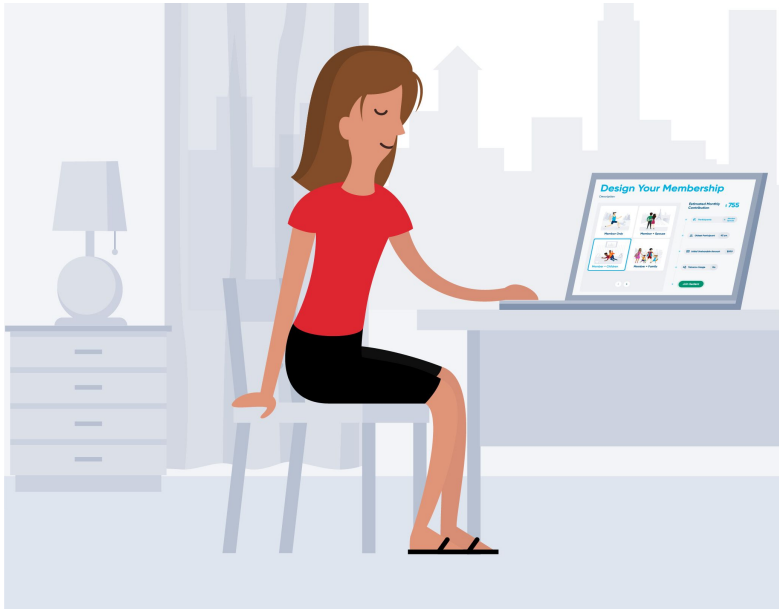
- + **Year 1:** Not sharing for the condition
- + **Year 2:** \$15,000 sharing limit for the condition
- + **Year 3:** \$30,000 sharing limit for the condition
- + **Year 4:** Fully shareable



*Please see Sedera ACCESS+ Medical Cost Sharing Guidelines for more details regarding what is shareable.

Small to Medium Costs

Preventive Care



- Direct Care
- Member Services
- Preventive Care
- Enrollment

Medications

Curative Medications

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

+ Same sharing rules apply

Maintenance Medications

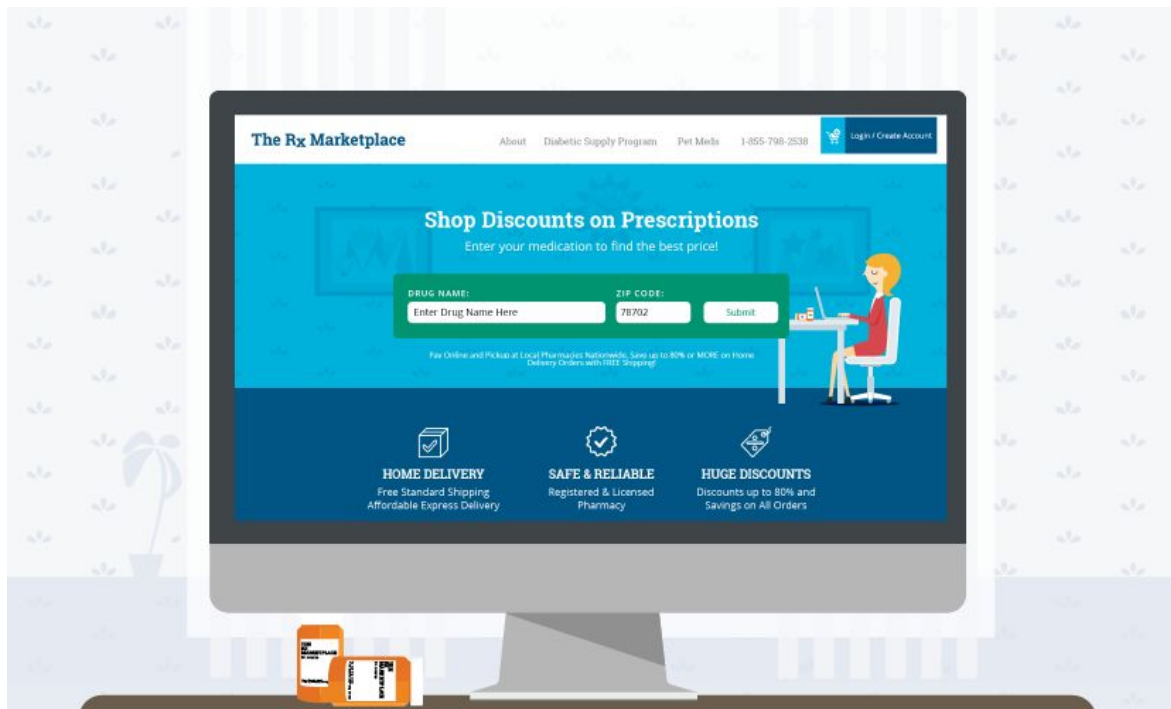
Examples: Blood pressure medications, cholesterol medications, etc.

+ 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



The Rx Marketplace



A Powerful Prescription Medication Discount Shopping Tool

Incorporating 8 Different Programs, 66,000 US Pharmacies, 20 International Pharmacies

Members Choose:

- Discount Card
- Home Delivery
- International Mail Order
- Patient Assistance Programs

Free for Members!

Direct Care Map

Making Being a Cash Pay Patient Easy

The map displays three service categories with their respective icons and toggle switches:

- Direct Primary Care:** Represented by a doctor icon. A red toggle switch is shown, indicating this service is available in the highlighted regions.
- Virtual Primary Care:** Represented by a doctor icon with a plus sign. An orange toggle switch is shown, indicating this service is available in the highlighted regions.
- Free-Market Surgery Centers:** Represented by a plus sign and a building icon. A blue toggle switch is shown, indicating this service is available in the highlighted regions.

The map shows a large area in the central and eastern United States highlighted in light blue, indicating where these services are available. Major cities like Washington, D.C., Chicago, New York, and Philadelphia are labeled.

The screenshot shows the 'Build your Membership' section of the Sedera website. The 'Discounts' section is active, showing a 'Direct or Virtual Primary Care' discount. The user is prompted to provide the name of their DPC/VPC provider. An orange arrow points to the 'DPC/VPC Provider' input field.

Sedera

Build your Membership

- Registration
- Your Sedera Membership
- Participants Member Only
- Initial Unshareable Amount \$500
- Discounts
- Primary Member
- Health Status
- Add-ons
- Member Beliefs and Principles
- Financial Information

Discounts

Direct or Virtual Primary Care

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem.

Yes No

Please provide the name of your DPC/VPC provider.

DPC/VPC Provider *

Next: Primary Member >



14.5%

Discount on Monthly Member Contribution patient of a DPC

Member enters DPC name and sends proof of Membership

Sedera Member Services

- ✔ 24/7/365 Telemedicine
(Teladoc optional)
- ✔ Nation's Top Doctors *(2nd.MD)*
- ✔ A Member Advisor (Coach) who will help you...

- + Navigate the world of Medical Cost Sharing
- + Find Medical Care and Cash Pay Friendly Providers
- + Understand the Medical Cost Sharing Guidelines
- + Get connected to Expert 2nd Opinions and Telemedicine

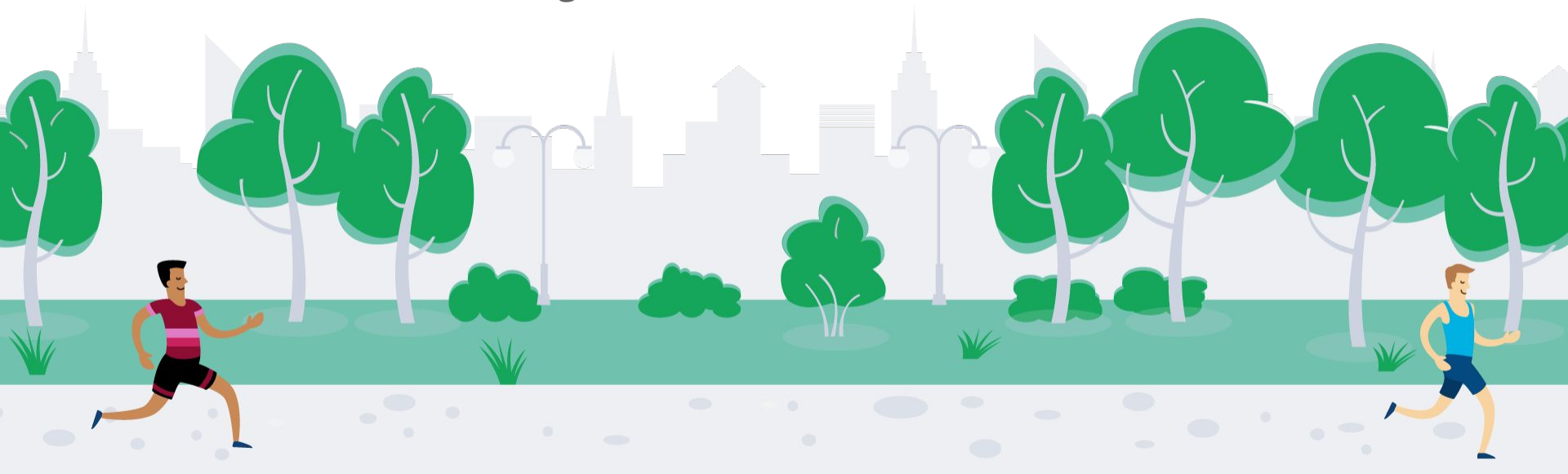
You are never a number with Sedera.



Preventive Care

Preventive Care

- Preventive colonoscopy age 50+
- Preventive mammogram age 40+
- Childhood immunizations
- Flu shots for all ages



Summary



Large Costs (Needs)

+ Medical Cost Sharing for incidents that exceed your IUA

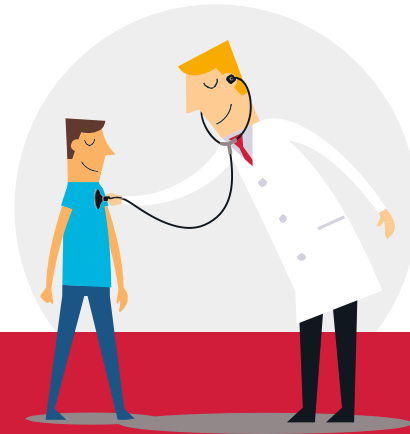
Examples: Surgery due to an accident, Hospitalization related to an illness or Diagnostic Imaging



Small to Medium Costs

+ Optional Teladoc™ or Direct Care Membership:
+ No limits/co-pay/co-insurance

Examples: Cold, sinus infection, flu, UTI



Preventive Care

+ Age Appropriate Services

Examples: Preventive Colonoscopy age 50+, Mammogram age 40+, and Childhood Immunizations

Awarded Best In Class



AUSTIN BUSINESS JOURNAL'S



2020
**BEST PLACES
TO WORK**



4.8



60 Reviews



Inc. 5000

Sedera ranked number 193 in the Inc. 5000 list of the fastest-growing private companies in America, putting Sedera in the top 4% of companies overall.

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.

Ready to Enroll?



Sedera offers a refreshingly different approach for managing large healthcare costs free of third-parties and networks. Medical Cost Sharing allows you to enjoy a direct relationship with your medical providers while taking control of your costs.

Members never tackle difficult healthcare decisions alone, our like-minded Community is there to share in the burdens of unexpected medical costs.

Get started today!

Thank You!

Sedera.com | 800.473.5472

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