



Sedera

Member Welcome Packet

SELECT+ FOR DPC MEMBERS



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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'.

Tony Dale

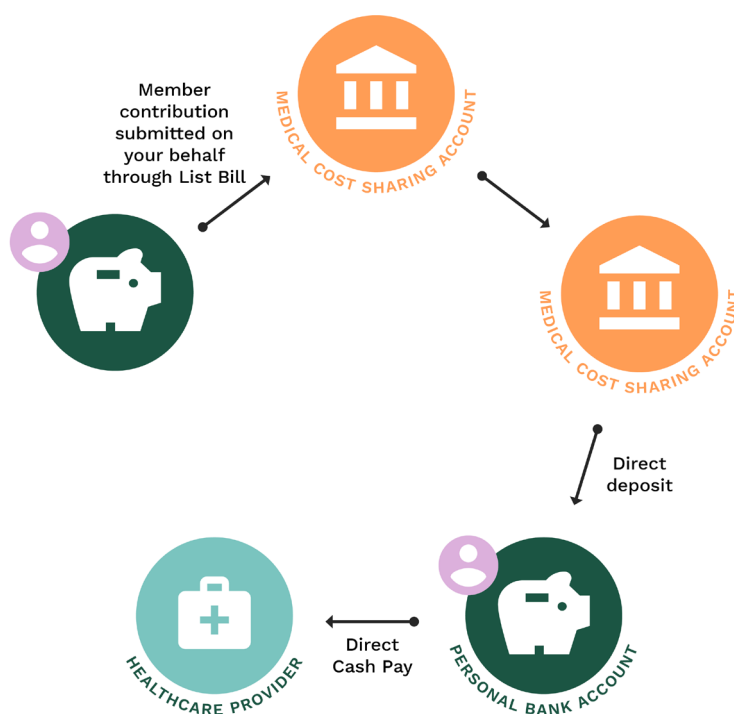
Founder and CEO of Sedera, Inc.

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

Every Sedera Member creates a Medical Cost Sharing bank account during the enrollment process. Each month, Members deposit their Monthly Member Contribution into their Medical Cost Sharing account either as a payroll deduction through a List-Bill arrangement, or by using the Member's personal checking account, credit card, or debit card. As Members experience eligible medical Needs, Sedera then facilitates the sharing of funds across Members by pulling funds from those individual MCS accounts and depositing them in the attached personal bank accounts of Members throughout the Community.



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 Member-to-Member sharing that Sedera facilitates.

Sedera Ethical Beliefs & Principles

**The following principles bind us together and allow
our Community to sustainably flourish.**

The Members of the Sedera Medical Cost Sharing Community are united by a shared faith in the following beliefs and principles. As a demonstration of these beliefs and principles we have decided to come together to support each other and share medical needs according to the Member sharing Guidelines with all-comers from all backgrounds, nationalities, ethnicities, and races, as long as each Member accepts the beliefs of this Community as outlined in these Ethical Beliefs and Principles:

1. We share a faith in each other and in the strength of our Community.
2. We believe improving the lot of humankind, present and future, is a virtuous goal and that it is an expression of our moral and ethical responsibility to endeavor to voluntarily support our fellow Community Members.
3. We believe that as a Community we should care for one another and assist fellow Members with each other's medical burdens when the opportunity and resources allow. We strive to share with others as we would like them to share with us.
4. We believe in the importance of charity and benevolence as well as the social duties of voluntariness, integrity, honesty, and personal responsibility.
5. We believe in personal accountability for our decisions and responsible stewardship of all that is entrusted to us and share faith that all Members of our Community will be empowered to apply these beliefs and principles in their day-to-day lives.
6. We believe that the use of illegal substances or the act of performing an illegal or unlawful activity is harmful to the Community and ourselves.
7. We believe in respecting our bodies, practicing good health measures, avoiding harmful substances and addictions, and striving for a balanced lifestyle.
8. We believe it is a basic right to make our own health decisions and to pursue the advice of learned physicians and advisors, spiritual or otherwise, in determining our own health decisions.

Ethical Beliefs and Principles Continued

9. We believe we have a fundamental right guaranteed by the U.S. Constitution to freely associate in the lawful exercise of our common beliefs to voluntarily share health care expenses with one another. We believe that a community of ethical and health-conscious people can most effectively encourage and care for one another by sharing each other's medical needs directly.

10. We believe in the power of educated, informed, and empowered healthcare consumers to generate value for themselves, the Community, and the American healthcare system.



Disclaimer:

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.

Membership Guidelines

Sedera, Inc. 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](#).



Kazoo® for Sedera Members

With Sedera, taking care of oneself and making smart choices when it comes to your medical care is truly a way to take care of others. Each positive, individual action lightens the burdens of the Community as a whole.



To that end, we have added a rewards platform, called Kazoo®, where Members can earn points for engaging in “Sedera Savvy” behaviors. Points can be redeemed for things like gift cards, Sedera swag or even reducing your IUA! We will continually update the platform with healthy activities, Member education opportunities, and Community engagement options, so be sure to read your Member Newsletter to learn about new ways to earn more behavior points.

Access Kazoo from your [Member Portal](#) by selecting “Rewards”. Check it out today!
Start learning, start earning.

The Rx Marketplace*

Shop Discounts on Prescription Medications

Our Members work hard each day to make informed healthcare decisions.

To make shopping for prescriptions easier and more affordable, we are connecting Sedera Members to a powerful shopping tool called The Rx Marketplace.

66,000

U.S.
Pharmacies

20

International
Pharmacies

8

Different discount,
mail order, and patient
assistance programs

Sedera Members can choose from multiple ways to purchase medications and save through the Rx Marketplace!



Discount Cards



Prescription Assistance



International Pharmacy



Home Delivery

The Rx Marketplace is free for Members and active at the same time as the membership start date.



Visit the Rx Marketplace from your Member Portal. Members can access this from a desktop, tablet, or mobile device.

If you have any questions about this tool or need help setting up your account reach out to Member Services.

DISCOUNT ONLY - Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. You may cancel your registration at any time or file a complaint by contacting Customer Care.

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How Medical Cost Sharing Works



You Select Your Initial Amount

You select your Membership level which determines your Initial Unshareable Amount (IUA). An “IUA” is the amount Members feel comfortable paying per injury or illness without help from the Community.



Every Member Contributes

When you join Sedera, you agree to Membership Principles and Commitments and begin contributing funds for use by other Members on a monthly basis.



The Community Shares with You

If something unexpected happens, Community Members share funds through our secure platform to pay for shareable expenses beyond your IUA.



You Pay Your Doctor

You pay your healthcare provider with the shared funds, for the duration of your care.

Pre-existing Conditions

Any pre-existing medical condition whether diagnosed or not, that has been active or needed treatment within 36 months prior to a Member’s membership start date is subject to sharing limitations. Pre-existing conditions will become eligible for sharing based on the Member’s tenure with the Sedera Medical Cost Sharing Community, as indicated by the following graduated sharing schedule.



Time constraints for pre-existing conditions after membership effective date

Sharing eligibility

First 12 months	Not shareable
Months 13-24	Shareable up to \$25,000
Months 25-36	Shareable up to \$50,000
Months 37 and after	Shareable

Additional Sharing Restrictions – Tobacco/Vape Users:

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 over the age of 50, then Medical Needs for that Member are limited to \$25,000 for each of the following: Cancer, Respiratory disease, Vascular disease including Coronary disease and stroke, Oral and Esophageal disease, and Gastric and Duodenal Ulcers. See section 8 and the Appendix of the applicable Sedera Guidelines for additional details.

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 ¹	3 IUAs per membership year
Max shareable amount ²	No maximum
Expert medical second opinion ³	\$250 reduction in IUA for non-emergency surgery
Network	None - Freedom to choose
Preventive care ⁴	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 ^{3,5}	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 ⁶	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 ⁷	Free shopping tool

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

¹Then all eligible future Needs have a \$0 IUA.

²Dollar 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 \$1500 per Need.

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⁴Only 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.

⁵Some services like behavioral health and dermatology may require a fee.

⁶Maternity IUAs are treated differently, please refer to Section 9 of the Guidelines for specific details.

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Example Sharing

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

*Avg. monthly cost for DPC from a 2015 survey of practices from dpcfrontier.com.

+ Example of cost sharing for \$1500 IUA and monthly contribution

You select your Membership level which determines your Initial Unshareable Amount (**IUA**). This is the amount Members feel comfortable paying per injury or illness without help from the Community, and is applied on a per Need basis.

A **Need** is one or more shareable medical expenses caused by an injury or illness and exceeds the IUA.

Direct Primary Care

Primary + Preventative

Direct Primary Care

Sinus infection

Member feels awful and calls their Direct Primary Care physician.

Call to Direct Primary Care physician	\$0
Prescription (using discount coupon)	\$14
Total Member cost	\$14

Direct Primary Care

Sprained ankle

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
Total Member cost	\$25

Inpatient hospital

Maternity Needs

A Maternity IUA is different from a Member's chosen IUA and applies to all eligible maternity Needs. While some rules apply, generally, for eligible maternity cases a total Maternity IUA of two times the Member's selected IUA up to a maximum of \$5,000 applies.

Member becomes pregnant and receives prenatal care for 9 months or a Member with pre-existing pregnancy remains a Member through birth. With Sedera, the Member can use any OB/GYN doctor. Member has standard vaginal delivery, and postnatal care. Prescription drugs are filled at a local pharmacy.

Pre and postnatal care	\$2500
Ultrasounds and lab work	\$1000
Delivery expenses	\$3000
Prescriptions	\$425
Shared by the Community	-\$3925
Total Member cost	\$3000

SEDERA MEDICAL COST SHARING IS NOT INSURANCE AND IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA DOES NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

DISCLAIMER: DPC Services are not offered, operated, serviced, or maintained by Sedera. All DPC memberships are between the patient and that DPC. Sedera is not a party to that relationship.

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Urgent care center

Inpatient hospital

Direct Primary Care

Strep throat

Member has horrible sore throat and needs to know whether it is strep or not. Gets a same day appointment with their Direct Primary Care physician.

Direct Primary Care physician visit	\$0
Strep test	\$0
Prescription (using discount coupon)	\$26
Total Member cost	\$26

Urgent care center

Broken arm

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

ER visit (cash pay price)	\$2000
X-rays (cash pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$834
Total Member cost	\$1500

Inpatient hospital

Heart attack

Member has heart attack at home and is taken to the ER by ambulance. Patient 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
Total Member cost	\$1500

Telemedicine



A Doctor on Your Schedule

Teladoc provides Sedera Members with 24/365 access to board-certified physicians. Resolve routine medical issues from the comfort of your own home with consultations via phone, video or text chat. Members considering urgent care, or who do not want to sit in a doctor's office, can use Teladoc to access medical care, saving both time and money.

All Sedera Members can register online at www.teladoc.com or by phone at 1-800-TELADOC or 1-800-835-2362.

Benefits include:

- On-demand care, so you may talk to a doctor anytime, anywhere
- Prompt diagnosis for faster treatment
- No consultation time limits
- Treatment for children of all ages
- Secure and portable health records
- Cost savings on expensive ER or urgent care visits
- Physicians can prescribe non-narcotic medication or refills when appropriate

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Expert Second Opinions

**Access the World's Best Doctors
Through 2nd.MD***



You have access to leading-edge medical specialists for virtual second opinions at no additional charge.

When should you leverage these opinions?

- When you receive a new diagnosis
- When your doctor recommends surgery
- When your doctor recommends a change in your medication regimen
- When you are suffering from chronic conditions

What 2nd.MD will do for you:

- Contact your current doctors and gather your records
- Review your situation and reach out for a phone or video consultation
- Send you their written recommendation

What you will do:

- Attend your consultation
- Forward their recommendation to your Needs Coordinator for inclusion in your file

Find out more information by calling 2nd.MD at (866) 841-2575
or by visiting their website at www.2nd.md.

Reaching out to 2nd.MD does not necessarily mean your Need is a shareable Need. Sedera administers Needs sharing according to the Membership Guidelines. Please refer to the Guidelines regarding what constitutes a shareable Need.

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How to Submit a Need via the Sedera Member Portal

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

To access your Member Portal, head to Sederamcs.org/login and use the credentials you created during your enrollment.

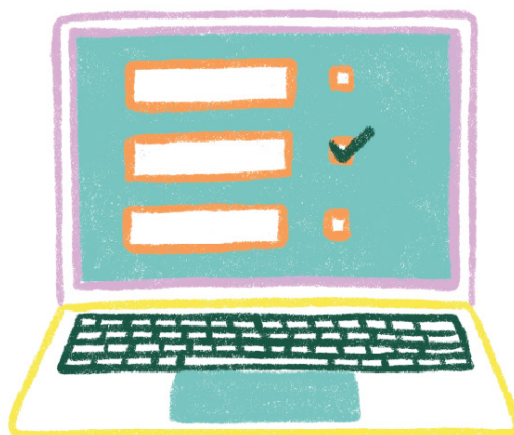
Once you're in, check out "Needs Management," this is where you'll head when you have a Need to submit.

Take a look at the Medical Concierge tab too, this is where you can connect with a Member Services Advisor to request information about best value providers in your area.

We also recommend finding the "How to Sedera" tab which holds resources for guiding you through specific medical events as well as informative videos.

Have a little more free time? Explore Kazoo Member Rewards, the Cash Pay Resource, and the Rx Marketplace, just a few of the incredible features Sedera Members enjoy.

We recommend bookmarking Sederamcs.org/login for quick reference in the future.



Itemized Invoice

When you require medical services, be sure to ask your provider for an itemized statement for your bills and/or proof of payment.

Itemized statements list the exact services and prices that you received. Sedera will not accept any documentation that does not include specifics. The following is an example of an itemized statement.



HEAD & HEART IMAGING

7171 Southwest Pkwy
Austin, TX, 78701

TAX ID# : 33-1234567

Melvin Aredes
1234 South St.
Austin, TX, 78703



Laboratory Bill



BALANCE DUE NOW

Payments made online must include
invoice number:

Invoice Number: 456012

Amount Due: \$1156.96

Patient Name: Aredes, Melvin

Invoice Date: 10/10/2021

Important Notice

THIS BILL IS FOR THE SEDERA NEEDS DEMO.
THIS IS NOT A REAL BILL.

Summary of Activity

Date of Service	Description	Charges	Adjustments	Amount Paid	You Pay
09/09/2021	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

Sedera understands that Medical Cost Sharing is a new concept to many of our Members, so we have made much of the information in this packet accessible in other ways.

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.



855.973.3372



memberservices@sedera.com

Let's get social. Connect with us!



@sederahhealth



/sederahhealth



@sederahhealth



/sedera



Sedera