

Membership Summary ACCESS⁺

Medical Cost Sharing is an innovative non-insurance solution for managing large health care costs. Our Members share one another's medical burdens and shop for the best care at the best price. In doing so, we support one another's physical and financial health.

A new normal in health care is possible.

How it Works

- 1** An individual or family enrolls in the Sedera MCS Community
- 2** The Member then begins to contribute monthly to sharing in the medical Needs of the Community
- 3** When the Member has an eligible medical Need, they pay their Initial Unshareable Amount (IUA) and submit the remaining bills to the Community
- 4** Community shares funds with Member for that eligible Need



Need: One or more medical expenses caused by a SINGLE accident or illness.

Initial Unshareable Amount (IUA): The amount a Member pays before a Need is eligible

*Sharing eligibility is determined by the Sedera Membership Guidelines

What Makes Medical Cost Sharing Unique

Every Member is a Cash Pay Patient



Sedera ACCESS⁺ Membership Overview



SEDERA'S MEDICAL COST SHARING MEMBERSHIP

Initial Unshareable Amount (IUA)	\$500, \$1,000, \$1,500, \$2,500, or \$5,000 per medical Need
Annual Individual Max # of IUAs	3 IUAs per membership year*
Annual Family Max # of IUAs	5 IUAs per membership year*
Max Shareable Amount	No maximum**
Expert Medical Second Opinion	\$250 reduction in IUA for non-emergency surgery
Network	Freedom to choose

Eligible for sharing prior to meeting Initial Unshareable Amount (IUA)

Preventive Care	Screening colonoscopies and mammograms, Childhood immunizations by schedule to age 18***, Yearly flu vaccine for all ages	NEW
Telemedicine	Nominal fee; unlimited use	

Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary Care	Shareable after IUA if related to illness or injury	
Specialty Care	Shareable after IUA if related to illness or injury	
Emergency Room	Shareable after IUA if related to illness or injury	
Hospitalization (In-patient)	Shareable after IUA if related to illness or injury	
Hospitalization (Out-patient)	Shareable after IUA if related to illness or injury	
Surgery (In-patient)	Shareable after IUA if related to illness or injury	
Surgery (Out-patient)	Shareable after IUA if related to illness or injury	
Maternity****	Shareable after IUA if related to illness or injury	
Diagnostic Imaging (MRI, CT, PET Scans)	Shareable after IUA if related to illness or injury	
X-rays (office, out-patient or in-patient)	Shareable after IUA if related to illness or injury	
Mental Health	Shareable after IUA up to \$750	NEW

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

NOTE: Expenses related to pre-existing conditions up to 36 months prior to enrollment in the Sedera Medical Cost Sharing Community will be limited to 1st year \$0 shareable, 2nd year \$15,000, 3rd year \$30,000 and 4th year shareable. Maintenance Drugs: Sharing eligible for the first 120 days following a new diagnosis.

* Then eligible Needs have a \$0 IUA.

** 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 \$1500 per Need.

*** Only if Member does not have access to preventive care through another obligated vehicle.

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****Standard vaginal deliveries and emergency Cesarean section deliveries for eligible maternity cases have a total IUA of \$5,000. Non-emergency/elective Cesarean section deliveries have a fixed IUA of \$7,500. Please refer to Section 9 of Sedera Membership Guidelines to review Maternity guidelines.

WARNING: SEDERA IS NOT AN INSURANCE COMPANY AND SEDERA'S MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE OR TO BE LIKE A GROUP INSURANCE POLICY OR AN INDIVIDUAL INSURANCE POLICY.

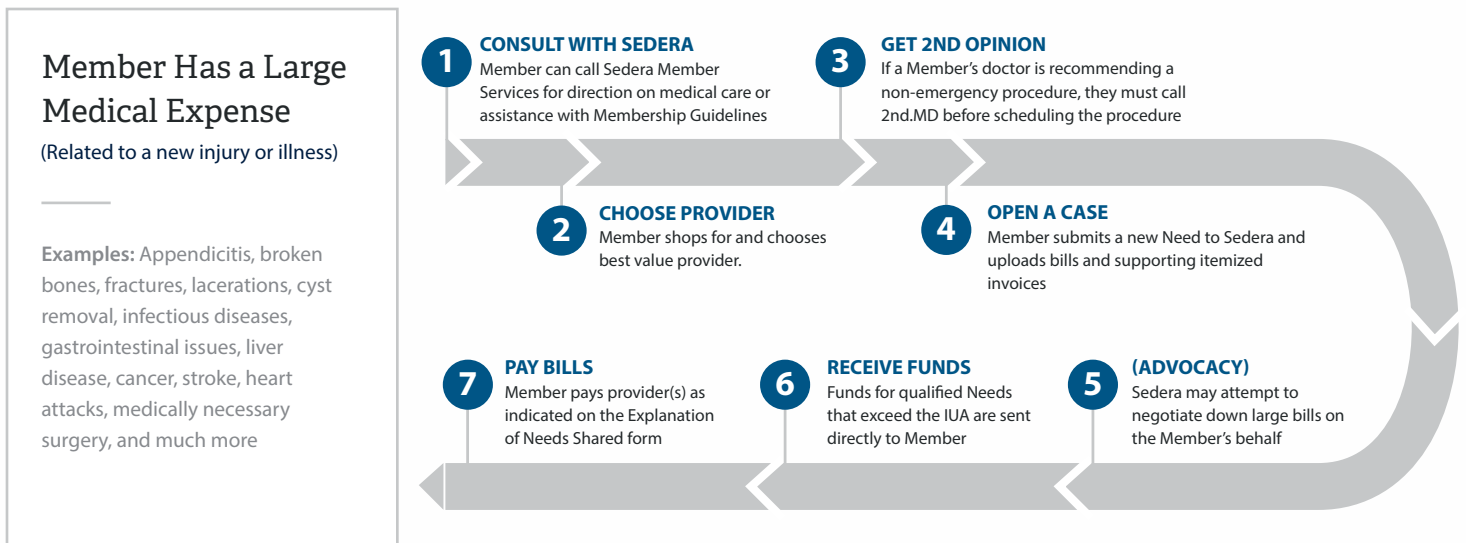
How Needs Are Shared



Sedera is a non-profit Medical Cost Sharing Community. Thousands of Members throughout the United States voluntarily contribute monthly to one another's large or unexpected medical expenses. Members understand which Needs are eligible for sharing based on the Sedera Membership Guidelines.

The Sedera Medical Cost Sharing Process

Here is a look at how Medical Cost Sharing works when a Member has a Need.



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 to \$15,000
Months 25-36	Shareable to \$30,000
Month 37 and after	Shareable

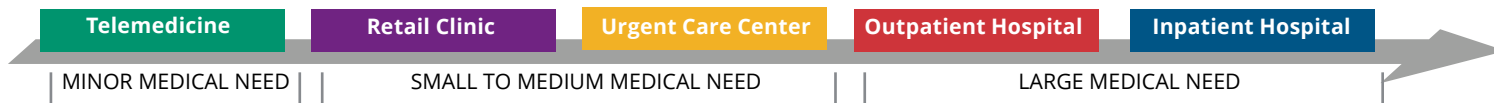


Additional Sharing Restrictions - Tobacco:

Due to the increased likelihood of higher medical costs associated with tobacco use, Sedera households with one or more tobacco users are required to contribute an additional \$75/month.

Unless tobacco users age 50 and older are confirmed tobacco-free for 12 months, they will have a sharing limit of \$25,000 for each of the following conditions: 1. Cancer, 2. Heart conditions, 3. COPD, 4. Stroke.

Below are a range of potential medical Needs from minor to major that illustrate the way a Sedera Member would manage their costs in conjunction with the larger Community.



Example Sedera Membership

\$1,000 Initial Unshareable Amount

Sinus Infection	
Member feels awful and schedules an appointment with Telemedicine service.	
Telemedicine Visit	\$0
Prescription (using discount coupon)	\$14
Total Member Cost	\$14

Sprained Ankle	
Member sprains ankle playing soccer and goes to urgent care facility to make sure it is not seriously injured.	
Cash Pay Price for Visit	\$125
Ankle brace	\$25
Total Member Cost	\$150

Pregnancy	
Member becomes pregnant and receives prenatal care for 9 months. Through Sedera, Member can use any OBGYN doctor. Member has standard vaginal delivery, and postnatal care. Prescription drugs are filled at local pharmacy.	
Pre and Postnatal Care	\$2,500
Ultrasounds and Lab Work	\$1,000
Delivery	\$5,000
Prescriptions	\$425
Shared by Community	-\$3,925
Total Member Cost	\$5,000

Strep Throat	
Member has horrible sore throat and needs to know whether it is strep or not. Visits local urgent care as a cash pay patient.	
Cash Pay Price for Visit	\$100
Strep Test	\$25
Prescription (using discount coupon)	\$26
Total Member Cost	\$151

Broken Arm	
Member breaks arm falling off step stool at home and goes to local emergency facility.	
ER Visit (Cash Pay Price)	\$1,000
X-Rays (Cash Pay Price)	\$100
Follow-up Office Visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$334
Total Member Cost	\$1,000

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	\$54,600
Anesthesia and Surgery	\$22,000
Prescriptions (for first 120 days)	\$425
Follow-up Office Visits	\$500
Shared by Community	-\$76,525
Total Member Cost	\$1,000

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.