

Select+ for Teams

Sedera Medical Cost Sharing Overview



Providing Health Insurance to Your Team Members is Complicated and Expensive

79% of small business owners worry about healthcare costs, and you're spending more year-over-year¹.

It's time to put healthcare and dollars back into the hands of your team.



¹The Rising Cost of Health Insurance and the Battle for Profitability.” *Health Insurance Think Tank*. 2019.
https://www.enterprisebank.com/sites/default/files/2019-10/Health%20Insurance%20Think%20Tank%202019%20Brochure_R11_Digital.pdf

Introduce Sedera—a Fresh and Affordable Healthcare Payment Option



Sedera Medical Cost Sharing

Sedera is not insurance. It is a Community that shares medical expenses.

You Select Your Membership Level(s)

You select your Membership* level(s) which determines a Member's Initial Unshareable Amount (IUA). This is the amount a Member pays without help from the Community.

Every Member Contributes

When a Member joins Sedera, they begin contributing funds for use by other Members on a monthly basis.

The Community Shares with Members

If you experience an eligible healthcare Need+, Community members share funds through our secure platform to pay for expenses beyond their IUA.

Members Pay Their Doctor

Members pay their healthcare provider with the shared funds, for the duration of their care.



*Must agree to Membership Principles and Commitments

+A Need is a shareable medical expense caused by an injury or illness to a Member that exceeds their IUA.

What Makes Sedera Medical Cost Sharing Unique?



Control Costs

Plan for your budget, and the unexpected, with affordable monthly costs.



Choose Your Care

There's no such thing as out-of-network. We go where you go.



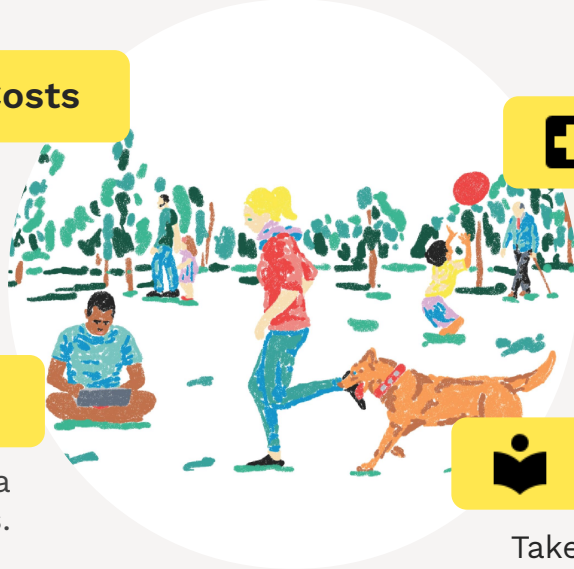
Get Real Support

Members are supported by the Sedera team and a Community that cares.



Make Informed Decisions

Take charge by using our tools to get the most out of your care.



Sedera Medical Cost Sharing is not insurance and is NOT issued or offered by an insurance company. In order to participate in the membership, Members are required to agree to the Sedera Ethical Beliefs and Principles and Commitments. Membership in the Sedera Medical Cost Sharing Community, by and of itself, does NOT make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.



Medical Cost Sharing Example

Real-Life Medical Example

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

Care for the child required:

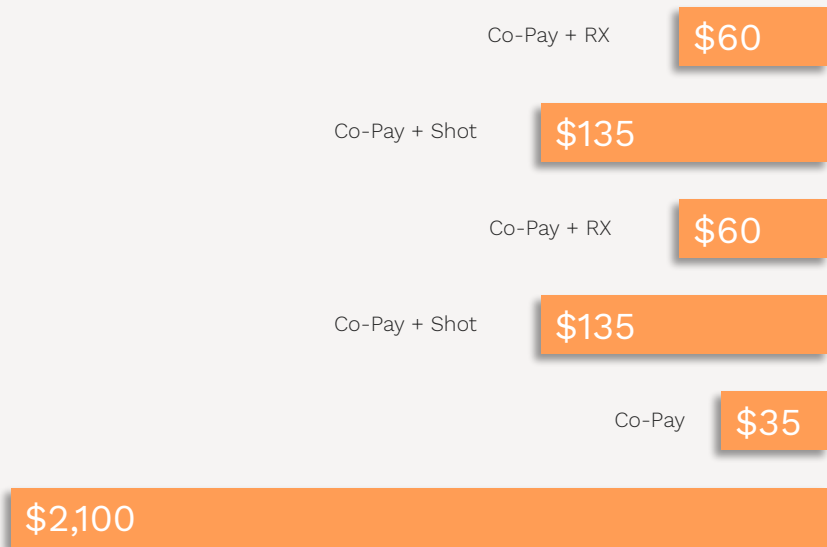
- A series of antibiotics and booster injections.
- Visit with an ENT specialist who inserted tubes in the child's ear at a local hospital.



Health Insurance v. Medical Cost Sharing

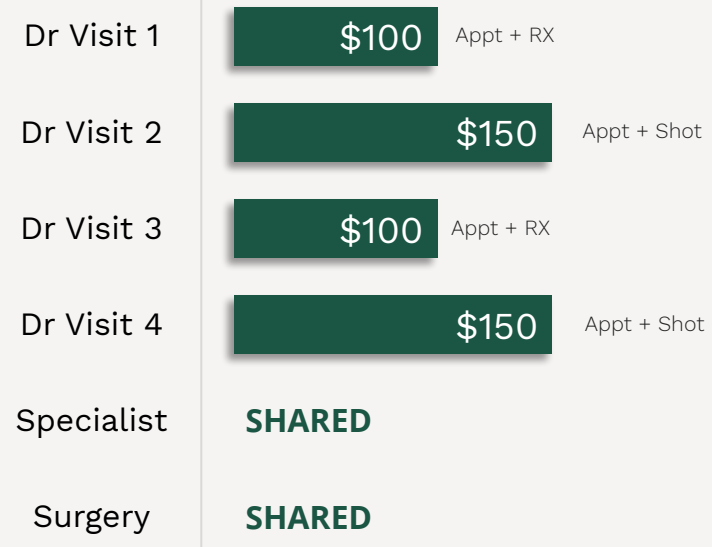
A family's one-year old child required care for a persistent ear infection.

Health Insurance - \$5000 Deductible



\$2,525

Medical Cost Sharing - \$500 IUA



\$500



The Sedera Membership

Member Principles and Commitments



Members of the Sedera Medical Cost Sharing Community are united by shared Principles and Commitments that guide how we treat one another. They agree to these as part of the enrollment process.

Every eligible Need will be shared with the Community*.

That's our commitment to you.



*Subject to applicable Sedera Membership Guidelines

Sharing Limitations* for Pre-existing Conditions

For new Members, a condition is considered pre-existing if a Member had symptoms or treatment in the last 36 months prior to joining the Community.

- + **Year 1:** No cost sharing for the condition
- + **Year 2:** \$25,000 sharing limit for the pre-existing condition
- + **Year 3:** \$50,000 sharing limit for the pre-existing condition
- + **Year 4:** Eligible for full sharing



*Subject to the applicable Sedera Membership Guidelines for more details about Pre-existing Conditions and what is shareable.

Resources and Shopping Tools



Sedera Members strive for a healthy lifestyle and proactively seek out the best value for care.

Sedera Resources

- + Direct Primary Care Physician Map
- + The Rx Marketplace*
- + Expert Second Opinions*
- + Bill Negotiations*
- + Optional Teladoc Telemedicine*



*This product is not 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).

Medications

Sedera shares the costs of curative medications*+ like antibiotics, some pain medications, and chemotherapy drugs.



*Sharing rules in the applicable Sedera Membership Guidelines apply once you reach your IUA.

†Sharing eligible for first 120 days following a new diagnosis.

Preventive Care



- Screening colonoscopy age 45+*
- Screening mammogram age 40+*
- Childhood immunizations by schedule to age 18*
- Annual flu vaccine for all ages*
- Mental Health - up to \$750 after IUA

*Subject to the applicable Sedera Membership Guidelines for age restrictions and/or monetary limits for certain preventive care, and only if the Member does not have access to preventive care through another responsible payor.



Member Resources

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!



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Teledoc* 24/7 Medicine

Unlimited Access with No Additional Fee for Sedera Members

- **Everyday Care/Children & Family.**

Doctors can prescribe treatment and prescriptions for non-emergency conditions like:

- The flu
- Allergies
- Bronchitis
- Sinus problems
- Respiratory infections
- Rashes
- And more

Behavioral Health & Dermatology Available with an Additional Fee

- **Behavioral Health.** Get confidential counseling seven days a week for conditions like depression, anxiety, stress, marital or family issues, and much more by phone or video.
- **Dermatology.** Use your Teladoc account to upload images of your skin condition and get a diagnosis and treatment plan personalized to fit your skin type.

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2nd.MD* The Nation's Top Doctors



2nd.MD allows our Members access to some of the top doctors in their respective fields, to get an expert second opinion at no additional cost, and ultimately feel confident about their healthcare decision.

2nd.MD offers personalized video consultations with leading physicians from top medical institutions when you need advice or a second opinion about:

- Your diagnosis and treatment plan
- An upcoming surgery or procedure
- An ongoing medical condition

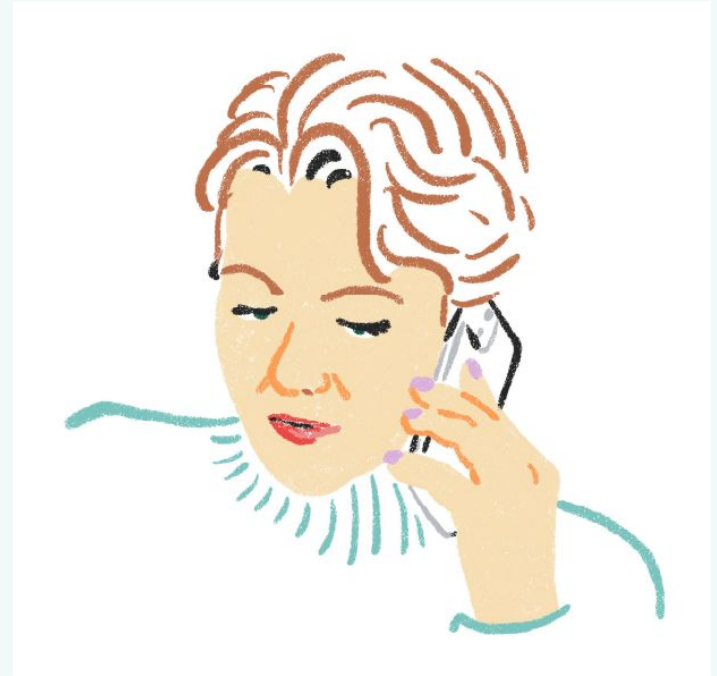


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Knowledgeable Member Advisors

Get healthcare support when you need it most. Our Member Advisors help you navigate your care with compassion.

- Find medical care and cash pay friendly providers
- Understand the medical cost sharing guidelines
- Available when you experience a Need



Direct Primary Care (DPC)

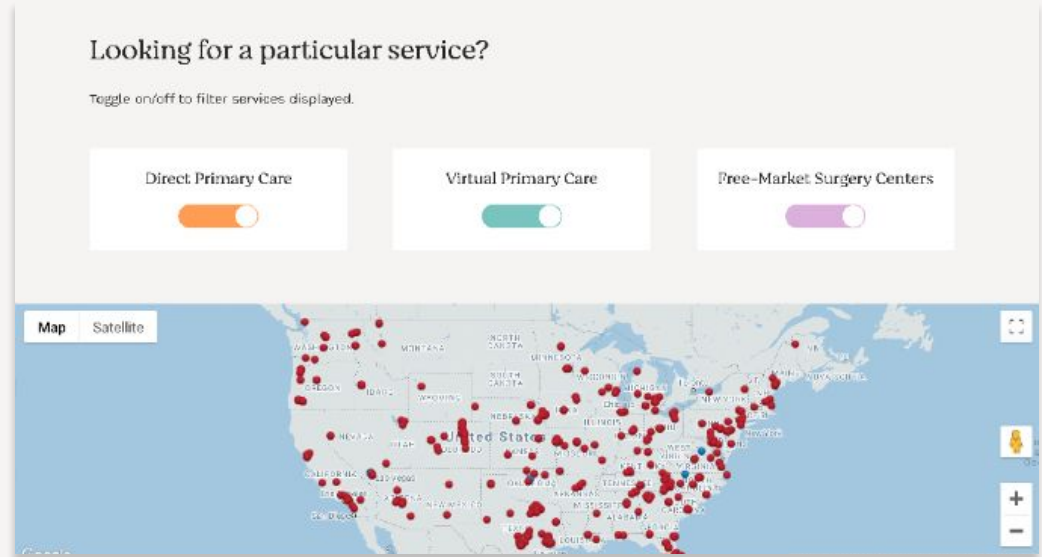
The Power of Sedera and Direct Primary Care

Sedera is for large, unexpected medical expenses. Direct Primary Care (DPC) is for routine and preventive needs.

Together they create an unparalleled experience from start-to-finish.

**Discounts for
DPC Members!**

Check out our Direct Care Map* to find a DPC near you!



*Sedera does not offer DPC Services. While Sedera makes reasonable efforts to ensure that the information offered through its website is accurate - Sedera makes no warranty or guarantee regarding the information contained on this resource, as it is intended to be a tool for Members of the Sedera Medical Cost Sharing Community. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES



**There's a better way to pay
for healthcare—Sedera.**



SELECT+ for Teams Monthly Contribution Costs

SELECT+ for Teams Initial Unshareable Amount (IUA)					
Under Age 30	\$500 IUA	\$1,000 IUA	\$1500 IUA	\$2500 IUA	\$5,000 IUA
Member Only	\$210	\$169	\$152	\$137	\$126
Member + Spouse	\$489	\$384	\$340	\$299	\$272
Member + Child(ren)	\$426	\$337	\$300	\$267	\$244
Member + Family	\$711	\$557	\$494	\$434	\$394
Over Age 30	\$500 IUA	\$1,000 IUA	\$1500 IUA	\$2500 IUA	\$5,000 IUA
Member Only	\$294	\$208	\$185	\$169	\$158
Member + Spouse	\$628	\$433	\$381	\$346	\$320
Member + Child(ren)	\$567	\$395	\$350	\$318	\$295
Member + Family	\$897	\$620	\$546	\$496	\$459



Best in Class Sedera's Awards & Recognition



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.



4.8



Member Testimonial

“I am a healthy individual who has never had any significant health issues. When I experienced a completely random and serious health concern, **Sedera showed up for me in a caring, compassionate, and professional manner that relieved me and my family of the stress** commonly associated with the endless stream of hospital bills.

I am grateful for the skilled care I received throughout my ordeal. Kudos to all the Sedera team!”

Jamie Loera
Sedera Member, TX

Thank you

 [Sedera.com](https://www.sedera.com)

 800 473 5472

Warning: the sedera medical cost sharing community and/or sedera, inc. Are not insurance companies and the sedera medical cost sharing membership is not issued or offered by an insurance company. Whether a member/household chooses to send monetary assistance to you and/or your household to help with your medical expenses will be totally voluntary and neither you nor the sedera medical cost sharing community and/or sedera, inc. 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. Whether you receive any money for medical expenses, or whether or not this membership continues to operate, you as the

member will always remain liable for your unpaid medical expenses and do not have any legal right to seek reimbursement or indemnification for any such expenses from the sedera medical cost sharing community and/or sedera, inc. Or any other member or household. 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 and households as outlined in these guidelines. The financial assistance you may receive will come from other members and/or households, and not from the sedera medical cost sharing community and/or sedera, inc.



Detailed Slides

Defining a “Need” and How it Works



A “Need” is one or more shareable medical expenses caused by a single injury or illness to a Member that exceeds their IUA.

Initial Unshareable Amount (IUA)

The amount Members feel comfortable paying without help from the Community.

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

Eligible for full sharing with the Community.*

Limiting your costs

Maximum three (3) IUA’s per Membership Year.*



*Subject to the applicable Sedera Membership Guidelines.

Submitting a Need



Members submit a Need via the Member Portal.

Sedera Member Services is here to help every step of the way.



The Power of Sedera and Direct Primary Care

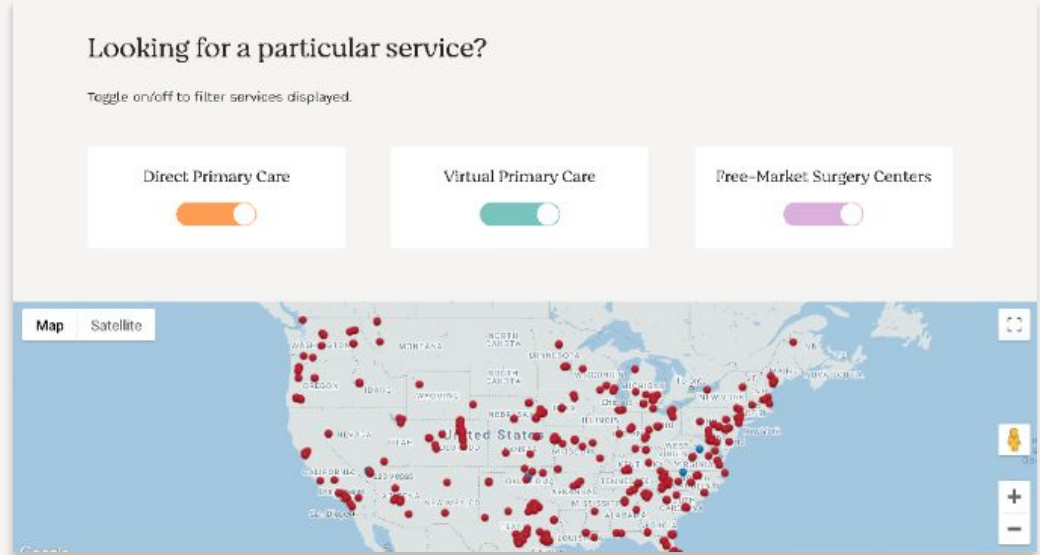
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