

Membership Summary SELECT⁺

Direct Primary Care is the foundation for your care and the first stop for your everyday health. The Sedera Medical Cost Sharing Community is a proven non-insurance approach for managing large healthcare costs.

Together, these create an unparalleled experience, with access to high-quality care from start to finish.

How it Works

- 1 Members Work Together** to keep costs down by shopping for the best value and making smart choices
- 2 Every Member Contributes** a fixed monthly contribution through their own Medical Cost Sharing account held at an FDIC-insured bank.
- 3 Medical Bills are Shared Directly** from one Member's Medical Cost Sharing Account to another when a Member Experiences an eligible* Medical Need.



*Sharing eligibility is determined by the Sedera Membership Guidelines

Key Terms

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 for sharing.

What Makes Medical Cost Sharing Unique



Member Rewards



Sedera Members can earn rewards for Community-minded actions like understanding the Guidelines, engaging in healthy lifestyle activities, and being a savvy healthcare shopper.

Sedera SELECT⁺ 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 Max # of IUAs for Individuals & 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, Childhood immunizations by schedule to age 18, and yearly flu vaccine for all ages NEW |
| Telemedicine ^{3,5} | 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 & out-patient) | Shareable after IUA if related to illness or injury |
| Surgery (in-patient & out-patient) | Shareable after IUA if related to illness or injury |
| Maternity ⁶ | Shareable after Maternity IUA |
| 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 up to \$750/year after meeting IUA NEW |

Prescriptions

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|-----------------------------|--|
| Maintenance Medications | Not shareable for existing medications. With new conditions, shareable for the first 120 days. |
| Curative Medications | Shareable as part of a Need |
| Rx Marketplace ⁷ | Free shopping tool |

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

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

² 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.

³ Some memberships may include add-ons and/or additional products that are not provided by Sedera but instead are provided, serviced, and maintained by third parties. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

⁴ Only if the Member does not have access to preventative care through another responsible payor.

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

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

⁷ The Rx Marketplace is not operated by Sedera. SEDERA MAKES NO WARRANTY REGARDING THE WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, AND SERVICES PROVIDED BY THIRD PARTIES ON THE RX MARKETPLACE.

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. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA, INC. AND/OR THE SEDERA MEDICAL COST SHARING COMMUNITY DO NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

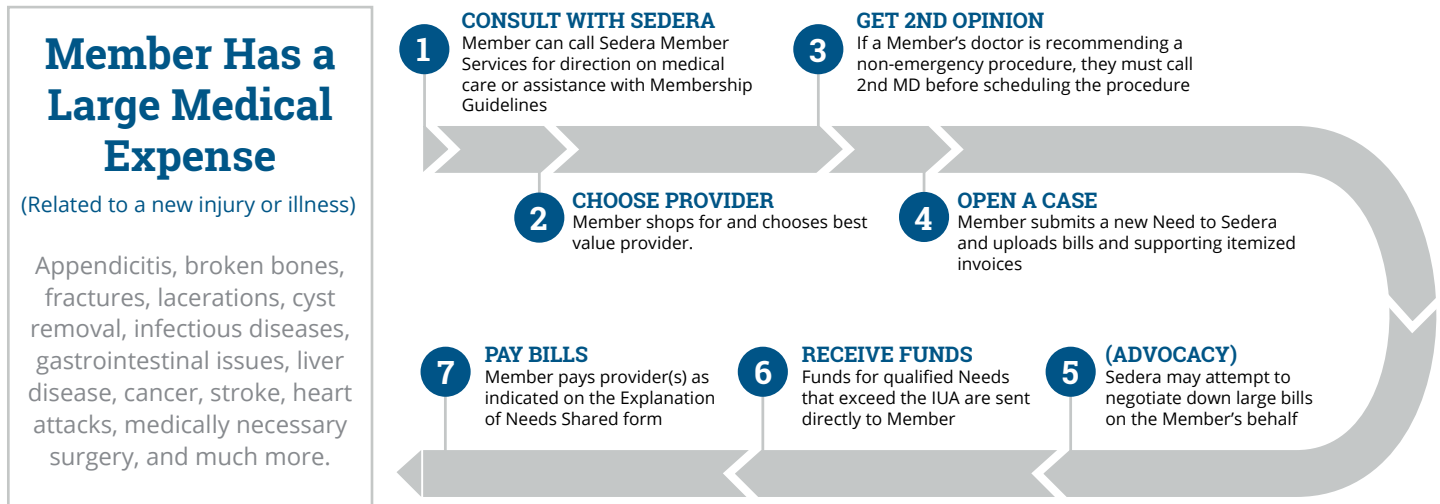
How Needs are Shared

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

Members understand which Needs are eligible for sharing based on the Sedera Membership Guidelines. Here is a closer look at the sharing process that occurs when a Member experiences a Need.



The Rx Marketplace

Sedera is connecting its Members to a powerful prescription medication shopping tool called The Rx Marketplace.⁷ Members can access significant discounts on medications from 8 different discount programs, including prices from 66,000 U.S pharmacies and 20 international pharmacies. Choose from home delivery or retail options!



Home Delivery



Safe & Reliable



Huge Discounts



Your Choice



Quality Medications



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.

Additional Sharing Restrictions - Tobacco:

Sedera Medical Cost Sharing households with one or more tobacco users (which includes vaping) contribute an additional \$75.00 per month. If the member who is a tobacco user is 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.

| Time Constraints For Pre-Existing Conditions After Membership Effective Date | Sharing Eligibility |
|--|-----------------------|
| First 12 months | Not shareable |
| Months 13-24 | Shareable to \$25,000 |
| Months 25-36 | Shareable to \$50,000 |
| Month 37 and after | Shareable |

See Section 8 and the Appendix of the applicable Sedera Guidelines for additional details.

Confidently Manage Your Small and Large Medical Costs



Below are a range of potential medical Needs that illustrate the way a Medical Cost Sharing Member could manage their minor and major medical expenses.



Example of a Direct Primary Care Membership

DPC Memberships average cost \$79/mo.*

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

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Example Sedera Membership

\$1,500 Initial Unshareable Amount + Monthly Contribution

Broken Arm

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

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|--------------------------------------|----------------|
| ER Visit (Cash Pay Price) | \$2,000 |
| X-Rays (Cash Pay Price) | \$100 |
| Follow-up Office Visits | \$200 |
| Prescription (using discount coupon) | \$34 |
| Shared by Community | -\$334 |
| Total Member Cost | \$1,500 |

Strep Throat

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

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|--------------------------------------|-------------|
| Direct Primary Care Physician Visit | \$0 |
| Strep Test | \$0 |
| Prescription (using discount coupon) | \$26 |
| Total Member Cost | \$26 |

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.

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|--|----------------|
| Hospital bill | \$54,600 |
| Anesthesia and Surgery | \$22,000 |
| Prescriptions (for the first 120 days) | \$425 |
| Follow-up Office Visits | \$500 |
| Shared by Community | -\$76,025 |
| Total Member Cost | \$1,500 |

Sinus Infection

Member feels unwell and calls their Direct Primary Care physician.

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|---------------------------------------|-------------|
| Call to Direct Primary Care Physician | \$0 |
| Prescription (using discount coupon) | \$14 |
| Total Member Cost | \$14 |

Maternity Needs

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. Prescription drugs are filled at local pharmacy.

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|--------------------------|----------------|
| Pre and Postnatal Care | \$2,500 |
| Ultrasounds and Lab Work | \$1,000 |
| Delivery | \$5,000 |
| Prescriptions | \$425 |
| Shared by Community | -\$5,925 |
| Total Member Cost | \$3,000 |

Spraining Ankle

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

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|-------------------------------------|-------------|
| Direct Primary Care Physician Visit | \$0 |
| Ankle Brace | \$25 |
| Total Member Cost | \$25 |

