

Membership Summary

Medical Cost Sharing

Sedera is a non-insurance, community sharing approach to managing health care costs. Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA (Ex: illness, injury, pregnancy). There are no networks; members are free to go to the provider of their choice.*

Membership Options:

Are a combination of your age and your elected IUA.*

Needs sharing steps:

1. Members collect and submit bills to Sedera
2. The community shares the cost
3. Payment is sent to the member
4. Member pays the provider

Yearly IUA* Limits: Sedera shares at first dollar after Need* limit is reached.

- Individual – 3 Needs per membership year
- Family – 5 Needs per membership year

Prescriptions

Maintenance:

- Eligible for sharing as part of a need for the first 120 days following a new diagnosis
- Reach out to your member advisor who can assist in your search for affordable maintenance medications (buy-up discount drug plan available)

Curative:

- When prescribed a temporary curative medication, as part of treatment for a qualified Need*, these medications are sharable

Member Services

For any questions related to your health care or Sedera membership, please call Sedera Member Services today at (855) 973-3372

Telemedicine – 24/7, every day of the year

- Unlimited access to telemedicine service
- Consultations are free of cost
- Must register first

2nd MD

- Free access to expert second opinion service for non-life threatening surgeries or new diagnosis

Key Terms*

- **IUA (Initial Unshareable Amount):** The amount each member pays for before a need is eligible for sharing by the community.
- **Need:** One or more medical expenses caused by a single accident or illness. (Ex: car accident, Cancer, Pneumonia, child birth, etc.) Please refer to your membership guidelines to confirm that a need meets sharing qualifications.

Resources

Sedera Member Advisor:
1-855-973-3372

2nd.MD:
1-866-841-2575