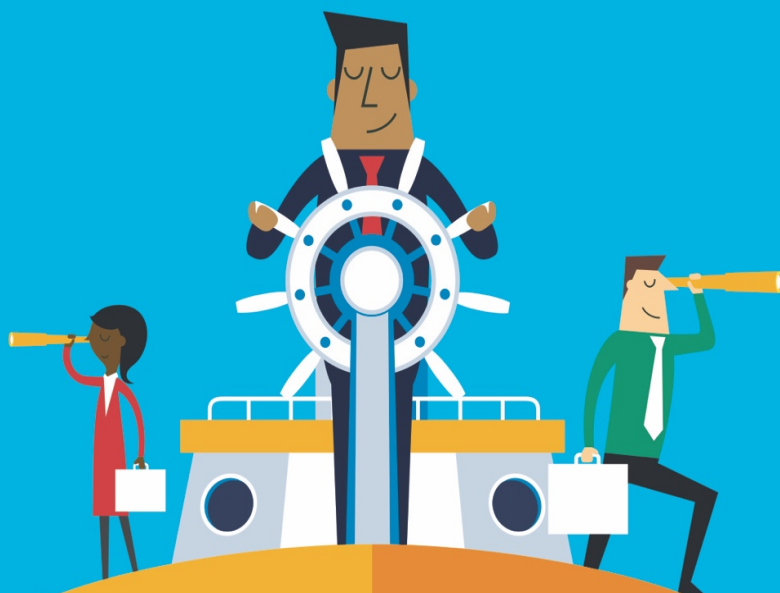




# Member Welcome Packet



**SederaHealth**  
*Lowering the cost of health care. Together.*

# Table of Contents

[Welcome Letter from the President](#)

[Membership Requirements](#)

[Take Control of Your Own Health Care](#)

[Visiting Your Provider](#)

[Member Services](#)

[Expert Second Opinion Service](#)

[How to be a Savvy Medical Cost Sharing Member](#)

[Sedera Needs Handling Process](#)

[Member Guidelines](#)

# Welcome!

Dear Valued Member,

Congratulations and welcome to Sedera Health! We're excited to have you as a member and look forward to serving your household.

We look forward to speaking with you and members of your household on the one-on-one welcome call. I highly encourage you to participate in this call as it will lay the foundation for you to maximize your Sedera membership. For many people, the idea of a being a self-pay community member is a new experience. Our team can help ease that transition.

Please feel free to contact Sedera with any questions. We're committed to helping you successfully navigate the health care system and get access to the care you need. We're available Monday through Friday 8 a.m. to 6 p.m. Central Time via phone at 1-855-973-3372 or via email at [memberservices@sedera.com](mailto:memberservices@sedera.com).

Sincerely,



Jamie Lagarde  
President and CEO

# Membership Requirements

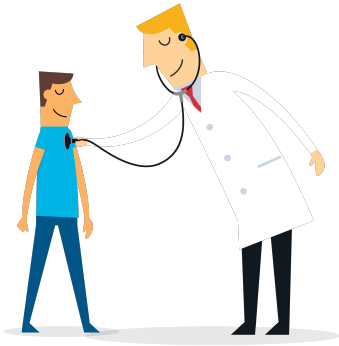
The following principles protect all members by assuring honor and integrity on the part of members and by minimizing medical risks and ensuring proper accountability while encouraging good health practices.



## **All Sedera members must agree with and attest to the following statements:**

1. I believe that a community of moral, ethical and health-conscious people can most efficiently and effectively encourage and care for one another by sharing each other's medical needs directly.
2. I understand that Sedera Health is a benevolence organization, not an insurance entity, and that while Sedera will make every effort to meet its member's medical needs, Sedera, in and of itself, cannot guarantee payment of any medical expense.
3. I am an eligible person of a participating entity with Sedera Health, and am eligible for membership through that relationship.
4. I agree to practice good health measures and strive for a balanced lifestyle.
5. I agree to refrain from the usage of any form of illegal substances.
6. I understand that medical needs caused by, or due to, the act of performing any illegal or unlawful activity will not be shareable.
7. I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Sedera or its affiliates.
8. I agree to sign and submit a membership continuation agreement each renewal year to confirm my/my household's commitment to adhere to these principles.

# Take control of your own health care

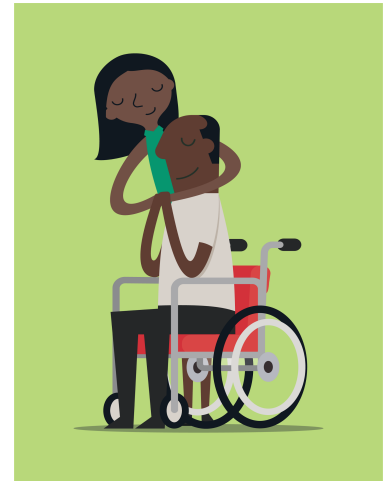


## **Find a provider that is right for you.**

Sedera's Member Service Representatives are available to help you select a doctor or healthcare facility that is right for you. By communicating the type of physician or facility you need and any other preferences, we can help you find just what you're looking for at the price you're willing to pay. Before you go in for X-Rays, an outpatient procedure, lab work, or a diagnostic visit, contact your Member Service Representative for help with researching prices, scheduling an appointment, and coordinating the transfer of your medical records.

## **Make informed decisions about your treatment plan.**

Facing a new diagnosis? Needing surgery? Considering a recommended change in your current treatment plan? These are big decisions and it's always smart to get a second opinion. Fortunately, your Sedera membership includes access to 2nd.MD and their network of top doctors for free consultations. 2nd.MD consultations have helped members avoid unnecessary surgery, find improved treatment plans and correct misdiagnoses. *As an added feature, all members who use 2nd.MD will have their Initial Unshareable Amount (IUA) reduced 50%.*



## **Take care of yourself and those who depend on you.**

In addition to helping in all the areas above, your Member Service Representative can help connect you to counseling services, chaplaincy services, as well as facilities and services that help you care for your aging loved ones.

# Visiting Your Medical Provider

## What to Do When Visiting Your Medical Provider

### Well Patient Visits

*Includes annual physicals, preventive medical care, well-child check-ups and vaccinations.*



Choose a provider from your health plan's preferred list



Show your provider your MEC Identification card. Your doctor's office will file a claim with the MEC plan administrator.



**NOTE:** Out-of-network providers – If your health plan covers out-of-network visits, pay up front and file a claim form for reimbursement.

### Ill Patient Visits

*Includes any kind of sickness or injuries*



Visit the doctor of your choice. There are no networks or restrictions on which provider you choose



Present yourself as self-pay patient.

For costs less than your IUA, pay for your medical care using your HSA card, cash, or credit card.



For costs more than your IUA, ask your provider to bill you. Once you receive those bills, submit a need with Sedera's Medical Cost Sharing Community (see How To Submit a Need).

# Member Services

Sedera Health offers a broad array of services to help you navigate the health care system and help you make informed decisions. Your dedicated Member Representative is available to assist you with all aspects of the health care process including the following:

- **Physician and Hospital Search:** Keep your doctor or let us find local quality physicians, specialists and surgeons.
- **Prescription Cost Search:** We'll find the lowest price available for you as well as explore assistance program and mail order options.
- **Appointment Scheduling:** Our staff can call and make appointments for you and your family.
- **Health Cost Estimates:** Real time cost estimates for various outpatient procedures in your area.
- **Surgery Cost Saver:** Save money and make an informed facility decision for a non-emergency procedure.
- **Counseling Service:** Professional counselors are available via phone, face-to-face or video conference.
- **Medical Records Transfer:** Let us organize the seamless transfer of your records between providers.
- **Elder Care Solutions:** Our team can help locate assisted living facilities, coordinate home health care and more for you or your loved ones.
- **Chaplaincy:** On-staff Chaplains, both male and female, are available to spend time with you on the phone, listening and providing support and encouragement.

For more information on these services, call 855-973-3372 during Monday through Friday 8 a.m. to 6 p.m. Central Time or email [memberservices@sedera.com](mailto:memberservices@sedera.com).

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

Your membership includes access to leading edge specialists for second opinions at no additional charge. When you use 2nd.MD for any of the situations below, we'll reduce your IUA by 50%.

### **When should you leverage these second opinions?**

1. When you receive a New Diagnosis
2. When your doctor is recommending surgery\*
3. When your doctor recommends a change in your medication regimen.
4. When you are suffering from chronic conditions.

\*If you are considering a non-emergency surgical procedure, be sure to schedule a consultation with 2nd.MD two weeks prior to the event so that your Need can be fully shared. Members who proceed without consulting 2nd.MD prior to undergoing a non-emergency surgical procedure may have their sharing level reduced by 25%.

2nd.MD will do all the hard work for you – contacting the doctors you've seen and gathering your records. After reviewing your situation, they will reach out for a phone or video consultation. Once they've finished your consultation, 2nd.MD will send you their written recommendation. Once you've received 2nd.MD's recommendation, forward that to Sedera's Needs department ([needs@sedera.com](mailto:needs@sedera.com)) for inclusion in your file.

Find out more information by calling 2nd.MD at (866) 841-2575 or visiting their website at <https://www.2nd.md/home>.

# How to be a Savvy Medical Cost Sharing Member

## Recognize a “fair” self-pay price.

We equip members to become savvy, educated healthcare consumers with the freedom of choice when it comes to choosing their provider. Our cost sharing model allows us to negotiate the right price for medical costs, a savings we pass on to members. Achieving a win-win scenario for both patients and providers assures a sustainable, long-term solution.



## Communicate with your provider.

Know the difference between a wellness or an illness visit. A wellness visit includes annual physicals, preventative medical care, well-child check-ups, and vaccinations. An Illness visits is for any kind of illness or injury.

## Engage in the conversation.

With Sedera Health, you are not a bystander in the healthcare process. You are an active participant. We believe that educated and engaged health care consumers will make smarter choices for themselves and their families. We encourage our members to engage in the conversation with their provider.

- If your provider recommends a new treatment, ask: *Is this necessary? Are there alternative treatment options that are more affordable?*
- Check pricing using [GoodRx](#) or [BlinkHealth](#) to get the best prices for your prescriptions.
- Call **2nd.MD** and get a free second opinion from nationally-recognized medical experts and specialists when your provider recommends a surgical procedure or new treatment.

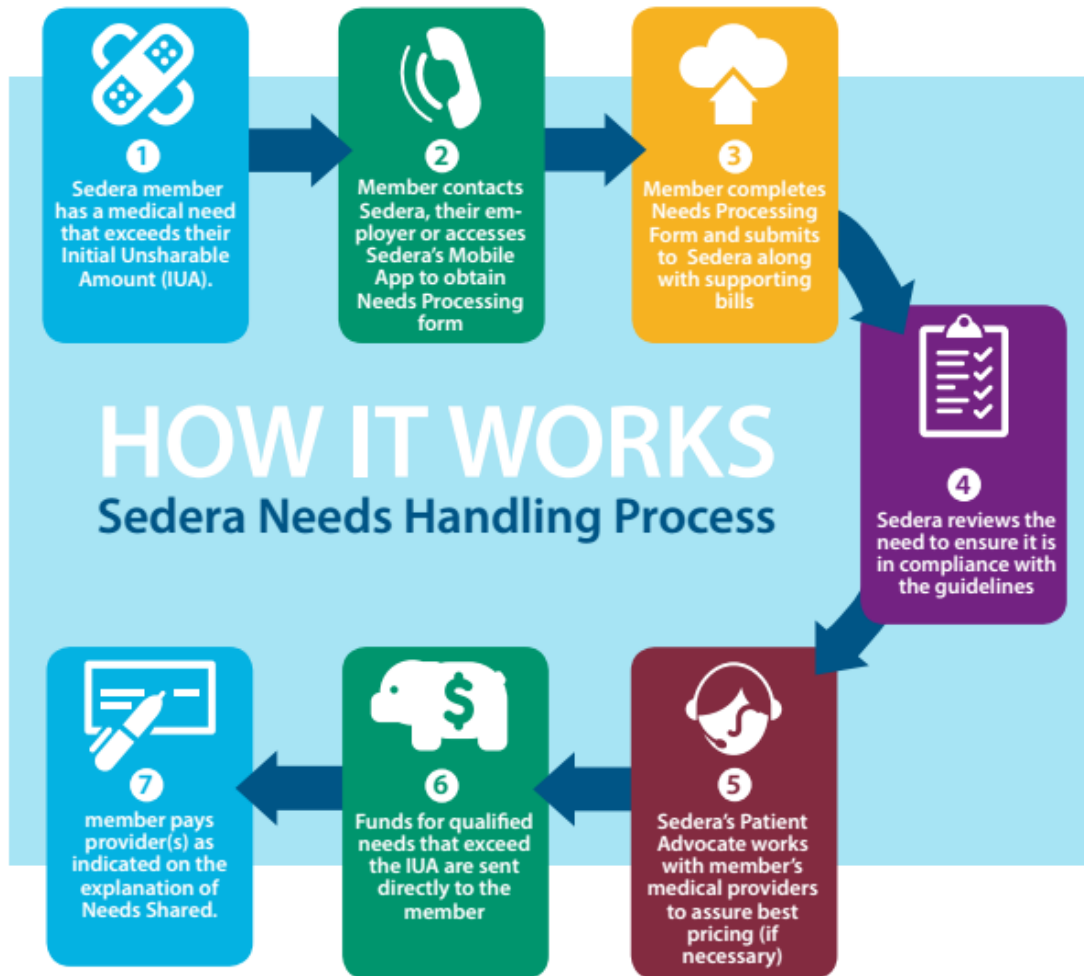
## You are part of a community - the Sedera community.

We invite our members to be active and engaged participants in their healthcare. Together, we are building a new kind of community centered on healthy living and sharing the cost of medical care.



# Sedera Needs Handling Process

When a member has a medical Need that exceeds their Initial Unshareable Amount (IUA), the member may contact Sedera to submit their Need for Medical Cost Sharing so the expense can be shared with the community. This illustration below shows how the Needs handling process works.



Call Member Services at (855) 973-3372 or email [memberservices@sedera.com](mailto:memberservices@sedera.com) to request more information about the Sedera Needs Handling Process.

# Member Guidelines

Sedera facilitates the sharing of medical Needs in accordance with our Membership Guidelines. All Sedera Members are responsible to understand and adhere to these Guidelines. The Guidelines provide important details on the background concept behind Sedera and what kinds of medical costs are and are not shareable with the Community.

The Member Guidelines can be accessed on our website, [www.sedera.com](http://www.sedera.com), through the dropdown Membership and Pricing menu at the top of the home page or you can download them [here](#).

These guidelines are a vital resource for our Members. Through them you will understand what is required and how the membership operates. You also can find out more information regarding terms that are unique to Medical Cost Sharing and access our most frequently asked questions (FAQs).