



# Sedera Health

## A Better Path to Healthcare, Together

Inspired by today's sharing economy, Sedera offers a refreshingly different approach to manage large healthcare expenses.

Medical Cost Sharing\* is a powerful solution for individuals, families and small to medium-sized businesses facing skyrocketing healthcare costs.



### Our Medical Cost Sharing Community



Healthy Lifestyle



30-50% Lower Monthly Costs



Freedom from Networks



Caring Community



Incredible Member Services Team



Price Transparency

\*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.

# A Proven Alternative

## Health Insurance versus Medical Cost Sharing

To see how powerful Medical Cost Sharing can be, let's take a look at the McMahan family.

**Example:** The McMahan family has a one-year-old child suffering from persistent ear infections. Their health plan had a deductible of \$2,500/per family member.

Care for their child required a series of antibiotics & booster injections, and a visit with an ENT specialist who inserted tubes in the child's ear at a local hospital. Here is what their medical need would cost on an insurance plan vs. how it would be shared as a member of Sedera's Medical Cost Sharing community (with a \$500 Initial Unshareable Amount).



### Health Insurance

Dr. Visit 1: Co-Pay (\$35) + Prescription (\$25)	\$60
Dr. Visit 2: Co-Pay (\$35) + in-office injection (\$100)	\$135
Dr. Visit 3: Co-Pay (\$35) + Prescription (\$25)	\$60
Dr. Visit 4: Co-Pay (\$35) + in-office injection (\$100)	\$135
Specialist Visit 1: Co-Pay (\$35)	\$35
Surgery Cost: Surgeon, Facility, & Anesthesiologist	\$2,100

**Total Out of Pocket Cost: \$2,525**

### Sedera (Medical Cost Sharing)

Dr. Visit 1: Appt. cost + Prescription	\$100
Dr. Visit 2: Appt. cost + In-office injection	\$150
Dr. Visit 3: Appt. cost + Prescription	\$100
Dr. Visit 4: Appt. cost + In-office injection	\$150
Specialist Visit 1: Appt. cost	Shared
Surgery Cost: Surgeon, Facility, & Anesthesiologist	Shared

**Total Out of Pocket Cost: \$500**

The McMahan's experienced **over \$2,000 in savings** for their child's illness!



Sedera Health



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For more information, please contact us today at:

832-928-3645 or [troy@mammonbs.com](mailto:troy@mammonbs.com)