

Monthly Membership Contributions



SELECT+
Member

\$500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$241	\$337
Member + Spouse	\$561	\$721
Member + Child(ren)	\$489	\$651
Member + Family	\$816	\$1,029

\$1,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$194	\$239
Member + Spouse	\$441	\$497
Member + Child(ren)	\$387	\$453
Member + Family	\$639	\$711

\$1,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$174	\$212
Member + Spouse	\$390	\$437
Member + Child(ren)	\$344	\$402
Member + Family	\$567	\$627

\$2,500 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$157	\$194
Member + Spouse	\$343	\$397
Member + Child(ren)	\$306	\$365
Member + Family	\$498	\$569

\$5,000 Initial Unshareable Amount (IUA)

Age:	<30 yrs	30+ yrs
Member Only	\$145	\$181
Member + Spouse	\$312	\$367
Member + Child(ren)	\$280	\$339
Member + Family	\$452	\$527

Initial Unshareable Amount (IUA):

An "IUA" is the amount you feel comfortable paying on your own without help from the Community.

Monthly Membership Contribution Includes:

- Member Share Amount
- Member Services Fees
- Monthly Bank Fee
- Telemedicine
- Expert Second Opinion Services

Households with One or More Tobacco/Vape Users:

Additional \$75 per month contribution.

Limitations for Pre-existing Conditions:

- Year 1: No cost sharing
- Year 2: \$25,000 sharing limit
- Year 3: \$50,000 sharing limit
- Year 4: Eligible for full sharing



The monthly membership contribution costs include the Member Share Amount and Member Services Fees of \$79 for Member Only, \$124 for Member + Spouse and Member + Child(ren), and \$174 for Member + Family. They also include the costs for Telemedicine and Expert Second Opinion Services, and the monthly banking fee of \$3 per month.

Prices may vary depending on membership elections. Please see Membership Guidelines for full sharing rules. The Sedera Membership may not be available in all states. Sedera makes no representations or warranties that every or all memberships include any add-on/additional product(s).

Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users contribute an additional \$75.00 per month. All Tobacco/Vape Users over the age of 50 have a \$25,000 per Need sharing limit for Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease and Gastric and Duodenal Ulcers. See the applicable Sedera Guidelines for additional details.

NOTE: SEDERA MEDICAL COST SHARING IS NOT INSURANCE. THE SEDERA MEDICAL COST SHARING COMMUNITY AND SEDERA, INC. (collectively "SEDERA") THAT FACILITATE THE SHARING OF MEDICAL EXPENSES ARE NOT INSURANCE COMPANIES AND NEITHER THE GUIDELINES NOR THE PLAN OF OPERATION IS AN INSURANCE POLICY. WHETHER ANYONE CHOOSES TO ASSIST YOU WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL EXPENSES FROM ANY MEMBER. AS SUCH, PARTICIPATION IN THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE INSURANCE OF ANY KIND. WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, YOU WILL ALWAYS REMAIN LIABLE FOR PAYING YOUR MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM SEDERA OR ANY OTHER MEMBER. 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 AS OUTLINED IN THE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND NOT FROM SEDERA.