

A Comparison: Health Insurance versus Health Care Sharing

Example: The McMahon 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's how that need looks in their Health Insurance plan vs. Sedera's Health Care Sharing model:

Health Insurance	
Dr. Visit 1: Co-Pay (\$35) + Prescription (\$25)	\$60
Dr. Visit 2: Co-Pay (\$35) + Prescription (\$25)	\$60
Dr. Visit 3: Co-Pay (\$35) + Prescription (\$25)	\$60
Dr. Visit 4: Co-Pay (\$35) + Prescription (\$25)	\$60
Specialist Visit 1: Co-Pay (\$35)	\$35
Surgery Cost: Surgeon, Facility, & Anesthesiologist	\$1,800
Total Out of Pocket Cost:	\$2,275

Sedera (Health Care Sharing)	
Dr. Visit 1: Appt. cost + Prescription	
Dr. Visit 2: Appt. cost + Prescription	
Dr. Visit 3: Appt. cost + In-office injection	
Dr. Visit 4: Appt. cost + In-office injection	
Specialist Visit 1: Appt. cost	
Surgery Cost: Surgeon, Facility, & Anesthesiologist	
Total Out of Pocket Cost:	\$500

Employee pays for visits/treatment from their HSA or out-of-pocket up to the IUA. Costs fully shared thereafter. Remaining discounted balance is then paid by the community through Health Care Sharing.

Eligibility Guidelines and Standards

Sedera Health's numerous resources and services are available to our member company's employees and their families (including dependents up to age 26). A few restrictions apply. They are as follows:

A Healthy Lifestyle

Enrollment in Sedera's Health Care Sharing program requires:

- Agreement to strive for a healthy lifestyle
- No use of illegal narcotics
- No driving while intoxicated
- Tobacco users - \$45 surcharge per month*

Preexisting Conditions

- A condition is considered preexisting if a member has symptoms or treatment in the last 36 months at the time of joining the community
- High Blood Pressure, High Cholesterol, Sleep Apnea, and Non-Insulin Dependent Diabetes, when well controlled, do not have sharing restrictions.

Preexisting conditions will be shared as follows**:

- Year 1: No Sharing for the condition
- Year 2: \$25,000 sharing limit for the condition
- Year 3: \$50,000 sharing limit for the condition
- Year 4: Fully shareable

**Tobacco users age 50 and older have a \$25,000 per Need sharing limit for the top four disease states associated with tobacco usage: Heart Disease, Stroke, COPD and Cancer. See Sedera Member Guidelines for more information. Pricing subject to change.*

*** Standard sharing restrictions apply when joining the community for genetic defects and/or hereditary diseases. There are also restrictions on existing pregnancies when joining the community. Please see the Sedera Select Membership Guidelines for more information.*