



Redirect Health[®] EverydayCARE[™] and Sedera Health Share

Understanding how your health care expenses are handled begins here.

Here is how Redirect Health EverydayCARE, and Sedera Health Sharing work together.

LAYERING OF SERVICES:

The power of REDIRECT EverydayCARE and SEDERA Health

Layer One - Redirect Health ACA Compliant Plan

Provided by your employer through a third party administrator, this plan is legally compliant with the Affordable Care Act (ACA). It ensures that you and your family receive 100% of the preventative care required by the ACA including annual physicals, vaccines, mammograms, etc.

Layer Two - Sedera Health Care Sharing and Member Services (NEEDS)

Health Care Sharing is a proven non-insurance community-based approach for larger medical incidents that have expenses exceeding your Initial Unsharable Amount (IUA). With its service partners, Sedera offers a host of resources to create a high quality experience for our community.

Layer Three Egbb^W WfS^4VVW[fe ^SW[f[a` S^SW-a` efi

Ž3U[VWf;` egd` UW

Provides Fixed cash benefits for accidental Injuries

ŽCritical Illness Insurance

Provides fixed cash benefit upon diagnosis of one of 33 conditions

ŽVoluntary Life

Provides fixed benefit up to \$200,000

ŽBasic Life Insurance and AD&D pays fixed amount of \$15,000

ŽShort and Long Term Disability

Layers

1. Preventative Care and Small to Medium Costs (Redirect Health)

Examples:

Preventative - Annual Physical, flu shot, birth control, child wellness visits

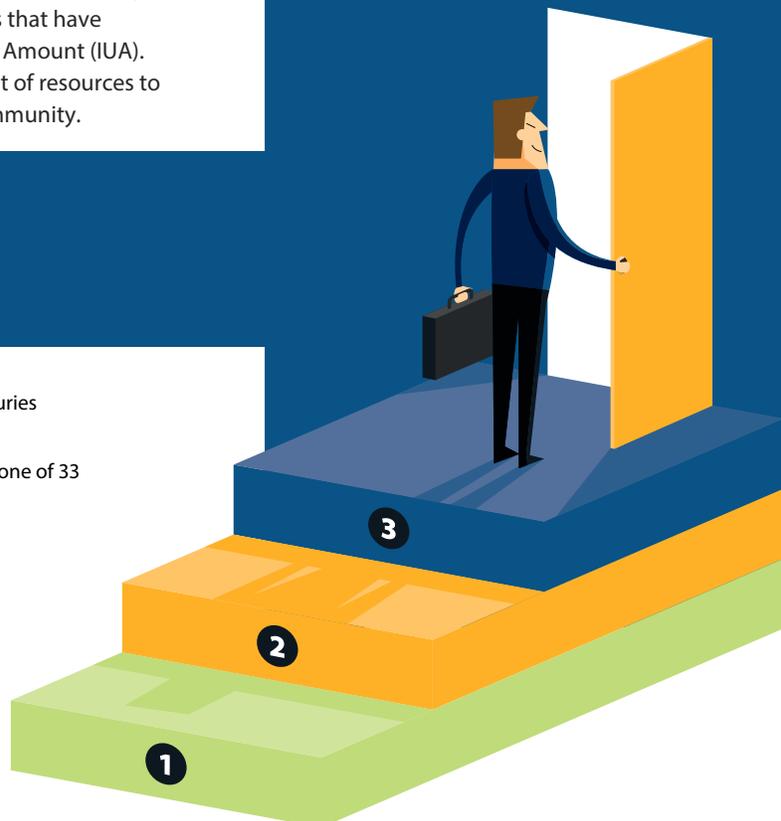
Small to Medium Costs - Cold, Sinus Infection, Flu, UTI

2. Health Care Sharing (NEEDS) (Sedera Health)

Examples:

Child birth, new cancer diagnosis, serious injuries due to an accident

3. Supplemental Benefits



Preventative Care:

Using Redirect Health

Minimum Essential Coverage is provided by your company and is administered by a Third Party Administrator (TPA). This covers:

\$0 Copay & No Deductible Open Network

(When Directed By Redirect Health)

- Primary Care and Injury Office Visits
- Yearly physicals
- Vaccines
- Preventative Mammograms
- Preventative Colonoscopies
- Wellness Checks
- 60+ other preventative benefits overall
- Minimum Essential Coverage is required by law

Medical Needs

(No Lifetime Limit):

Everything Else - Sedera Health

Other than preventative care items covered by The MEC (above), a "Need" is simply medical expenses that are caused by a SINGLE accident or illness. Here's how your Needs are handled:

Small Needs (under the IUA of \$500 or \$1,000):

Larger Needs (over the IUA): Medical expenses arising from a Need that exceeds the IUA are then fully shareable within the community.

Multiple Needs: During the Membership Year, after three Needs for an individual or five Needs for a member with one or more dependents, every new Need is shareable starting at a zero IUA.

Curative Medications

Included in the cost of the Need or incident

Maintenance Medications: These are shareable for the first 120 days of a new diagnosis. After that, contact your Sedera Member Advisor to find significant discounts on maintenance meds. There is also a buy-up option available if a member has very expensive maintenance medications.

You and your employees receive:

Healthcare that is simple to use, easy to afford and gets you the care you really need

- ✓ Savings of 30-55% vs. Group Health Insurance
- ✓ Overall lower annual health care outlays
- ✓ The MEC (Minimum Essential Coverage) meets Affordable Care Act (ACA or Obamacare) guidelines*





Sedera Health

Lowering the cost of health care. Together.

Medical Cost Sharing

Affordable. Accessible. Effective.

Keeping yourself and those you love healthy is everything. Unfortunately, government regulations and rising health care costs make it increasingly difficult for American families to get exceptional care, at prices they can afford.



Medical Cost Sharing is an affordable alternative to health insurance and provides:



Lower Monthly Costs

Savings of 30-55% vs. Group Health Insurance



Reduced Cost of Care

Overall lower annual health care outlays



Compliance & Credibility

The MEC (Minimum Essential Coverage) meets Affordable Care Act (ACA or Obamacare) guidelines*

Medical Cost Sharing and Sedera Health

Big savings over health insurance

Promotes healthy lifestyles

Sharing begins at just \$500 or \$1,000 per Need



Needs are shared with the community

1 million members/\$1 billion in Sharing industry-wide

Freedom from networks

*Most U.S. Citizens are required to carry Minimum Essential Coverage or be subject to a tax penalty. Contact your MEC administrator for details.

How Large Needs Work

A real-life example of Needs at work

When larger, unexpected health events occur, the Sedera Community steps in to help. Here's a brief explanation of how it works, explained through two medical needs.



Here's how a larger Need works:

Example: Mr. Bower slips on some ice and breaks his leg. This injury requires numerous types of care, medicine and treatments. At the end of the day, his maximum Initial Unsharable Amount for this incident is \$500 based on his membership type:



-  **Incident Occurs**
-  An ambulance trip to the ER: **\$500 - \$2,500**
-  Hospital expenses (physician, etc.): **\$3,000 - \$15,000**
-  X-Rays and related tests: **\$800 - \$2,700**
-  Crutches and incidentals: **\$300 - \$600**
-  Ongoing post-operative therapy: **\$1,500 - \$4,500**

Total Value of Services:	\$6,200 - \$25,300
Settlement Range: <i>(shared with community)</i>	\$3,660 - \$15,180

Cost to Sedera Member (max need): \$500*
A Potential Savings of \$5,700 - \$24,800

**or \$1,000 depending upon membership type*

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.*

EverydayCARE

Care Management - Chronic & Acute Disease
(Includes predictive analytics & population health management)

24/7/365 Medical Phone Support & Scheduling
(English & Spanish, Preemptive PCP Telehealth, Overpricing Protection, Healthcare Navigation)

Physician-to-Physician Case Management
(Hospital Cost Reduction, Discharge Management)

Patient Assistance Programs
(Pharmaceutical Programs, State Medicaid Programs, & Nanthealth Cancer Program)

Workers Compensation Case Management
(E-MOD Protection & Stay-at-Work Programs)

Primary Care & Injury Office Visits

Chiropractice Office Visits

Preventive Adult Care *

Preventive Well Child Care *

Labs

Immunizations *

**24/7/365 Medical Phone Support
in English & Spanish
888-407-7928**

**\$0 Copay & No Deductible
Open Network**

(When Directed By Redirect Health)

Prescription Drug Programs

Directed through Redirect Health (otherwise no benefit)

MEC Covered Preventative Medications

\$0 Copay

Prescriptions
(Generic, Brand, Specialty)

Discount Program

Sedera Select Medical Cost Share

Sedera is a non-insurance, community sharing approach to managing healthcare costs. Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA** (example: illness, injury, pregnancy). Members can use the provider of choice, Redirect Health Care Logistics team will help direct members to receive quality care and fair pricing.

Membership Options:

- \$500 IUA - Member pays first \$500 per Need**
- \$1,000 IUA - Member pays first \$1,000 per Need**

Need Sharing Steps:

1. Call Redirect Health, Care Logistics will help guide care and make sure member receives the fair price
2. Collect and submit healthcare bills to Sedera
3. Sedera facilitates cost sharing with the community
4. Payment is sent directly to the member
5. Member pays the provider

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

Individual - (3) Needs per membership year Family - (5) Needs per membership year

Prescription Need Sharing

Maintenance:

Eligible for sharing as part of a need for the first 120 days following a new diagnosis.

Curative / Acute:

Eligible for sharing when prescribed as curative medication, as part of treatment for a qualified Need**

* All Minimum Essential Coverage as outlined by the Affordable Care Act. For More Information, visit hrsa.gov

** **IUA (Initial Unshareable Amount):** The amount each member pays for before a need is eligible for sharing by the community.

** **Need:** One of more medical expenses caused by a single accident or illness. (Example: car accident, cancer, pneumonia, child birth) Please refer to your membership Guidelines to confirm that a need meets sharing qualifications.



ReDirect EverydayCARE^{TM1} + Sedera Select Medical Cost Sharing²

2018 Burgess Employee Contributions
Per Pay Period - Semi Monthly

Note: Burgess Companies is contributing to your premiums for Redirect / Sedera Health Share \$250.00

Employee Contribution amount AFTER Burgess Companies \$250 contribution

2018 Plans	Ages 18-29		Ages 30-64		Ages 18-29		Ages 30-64	
	500 IUA	500 IUA	1000 IUA	1000 IUA	1500 IUA	1500 IUA	1500 IUA	1500 IUA
Employee	\$32.50	\$53.00	\$17.00	\$32.00	\$8.00	\$20.00		
Employee + Spouse	\$210.50	\$237.00	\$171.00	\$190.50	\$147.50	\$162.50		
Employee + Child(ren)	\$182.00	\$212.50	\$149.00	\$171.50	\$129.50	\$147.50		
Employee + Family	\$356.50	\$390.00	\$300.00	\$324.00	\$266.00	\$285.00		

Note: ¹Redirect EverydayCARE is an ACA qualified plan and meets minimum essential coverage (MEC)

²Sedera is a non-insurance, community sharing approach to managing healthcare costs. Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA** (example: illness, injury, pregnancy). Members can use the provider of choice.

Total pay period cost includes both EverydayCare and Sedera combined



Home | Auto | Business | HR and Employer Services | Group and Individual Health

For more information, please contact us today at:

972-905-9779

services@hashtagins.com