



Member Welcome Packet



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Welcome!

Dear Valued Member,

Congratulations and welcome to our community! We're excited to partner with KnewHealth to bring you access to Medical Cost Sharing. We look forward to serving you and members of your household when you have a medical Need.

I encourage you to take full advantage of all the services that come with your membership. This packet outlines those services and gives you key contact information if you need assistance.

We're committed to helping you successfully navigate the health care system and get access to the care you need. Our hope is that you become a savvy health care consumer as a result of being part of our larger community. Put another way, we're here to help you become #SederaSavvy when it comes to your health care.

Sincerely,

A handwritten signature in black ink, appearing to read "Jamie Lagarde".

Jamie Lagarde
President and CEO

Membership Requirements

The following principles protect all members by assuring honor and integrity on the part of members.



All Sedera members have agreed with and attested to the following statements:

- A. 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.
- B. I understand that Sedera 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.
- C. I agree to practice good health measures and strive for a balanced lifestyle.
- D. I agree to refrain from the usage of any form of illegal substances.
- E. I understand that medical needs caused by, or due to, the act of performing any illegal or unlawful activity will not be shareable.
- F. I agree to submit to mediation followed by subsequent binding arbitration, if needed, for any instance of a dispute with Sedera or its affiliates.
- G. I am an employee, member, or participant of a sponsoring entity (KnewHealth) that is providing access to Sedera and am eligible for membership with Sedera through that relationship. I understand that Sedera, by and of itself, does not make any representations that it satisfies any federal or state law requirements for healthcare coverage or insurance.
- H. I agree to sign and submit a membership continuation agreement each renewal year confirming my commitment to adhere to these principles.
- I. I have read and understand all of the above, as well as the Sedera Membership Guidelines and am certifying that all of my answers are true and accurate and indicate my agreement to abide by the Membership Guidelines as well as the Member Principles and Responsibilities.

Membership Summary

Medical Cost Sharing

Sedera is a non-insurance, community sharing approach to managing larger health care costs.

Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA*. There are no networks; members are free to go to the provider of their choice.

Membership Options:

Combination of Age and Initial Unshareable Amount (IUA).

Steps for Sharing Needs:

1. Members collect and submit itemized statements and any receipts to Sedera when they have a Need.
2. The community then shares the cost.
3. Payment is sent to the member.
4. Member pays the provider.

Yearly IUA* Limits:

Sedera shares at first dollar after Need* limit is reached.

- Individual – 3 Needs per membership year
- Family – 5 Needs per membership year

Prescriptions

Maintenance:

These medications are eligible for sharing as part of a need for the first 120 days following a new diagnosis.

Curative:

When prescribed as part of treatment for a qualified Need*, these medications are shareable

Member Services

Teladoc:

24/7, 365 days a year unlimited access to telemedicine service. Consultations are free of cost.

2nd MD:

Free access to expert second opinion service for non-life threatening surgeries, new diagnoses, changes in treatment

Your **KnewHealth Concierge** can help you research costs for services and facilities as well as help you navigate the medical cost sharing world. Contact them at (855) 753-5325 or memberservices@knewhealth.com.

How to be a Savvy Medical Cost Sharing Member



#1: Choose the provider that's right for you.

Your KnewHealth Concierge is 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 preferences you have, we can help you find just what you are 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 us for help. We want to help you navigate your health care needs.

#2: Recognize a "fair" self-pay price.

We equip members to become savvy, educated healthcare consumers with 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.





#3: Engage the conversation & Make informed decisions

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 make smarter choices. Because of this, we encourage our members to stay in an open conversation with their provider.

A few things we recommend:

- If your provider recommends a new treatment, ask: *“Is this necessary?” “Are there alternative treatment options that are more affordable?” “Is this the best long-term solution?”*
- 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.

#4: Remember you belong to the larger Sedera community.

Together, we are building a new kind of community centered on healthy living and sharing the cost of medical care. Because of this you're never alone. Goodbye to isolated, confusing experiences. Hello to connected, confident and clear.



Teladoc



A Doctor on Your Schedule

Sedera Health members have 24/7/365 access to a board-certified physician through Telemedicine. This service provides on-call physicians available to help resolve routine medical issues by phone or video consultations. Members considering a trip to the emergency room, urgent care center, minute clinic, or who just cannot wait to get schedules for a doctor's office visit can use Teladoc to access medical care, saving both time and money.



All Sedera members must register online at www.teladoc.com or by phone at 1-800-TELADOC or 1-800-835-2362.

Benefits include:

- On-demand care – talk to a doctor anytime, anywhere
- Prompt diagnosis for faster treatment
- No consultation time limits
- Treatment of children of any age
- Secure and portable health records
- Cost savings on expensive ER or urgent care visits
- Physicians can prescribe non-narcotic medication or refills when appropriate

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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 50%. As an added feature, all members who use 2nd.MD for a non-emergency surgical procedure will have their Initial Unshareable Amount (IUA) reduced.

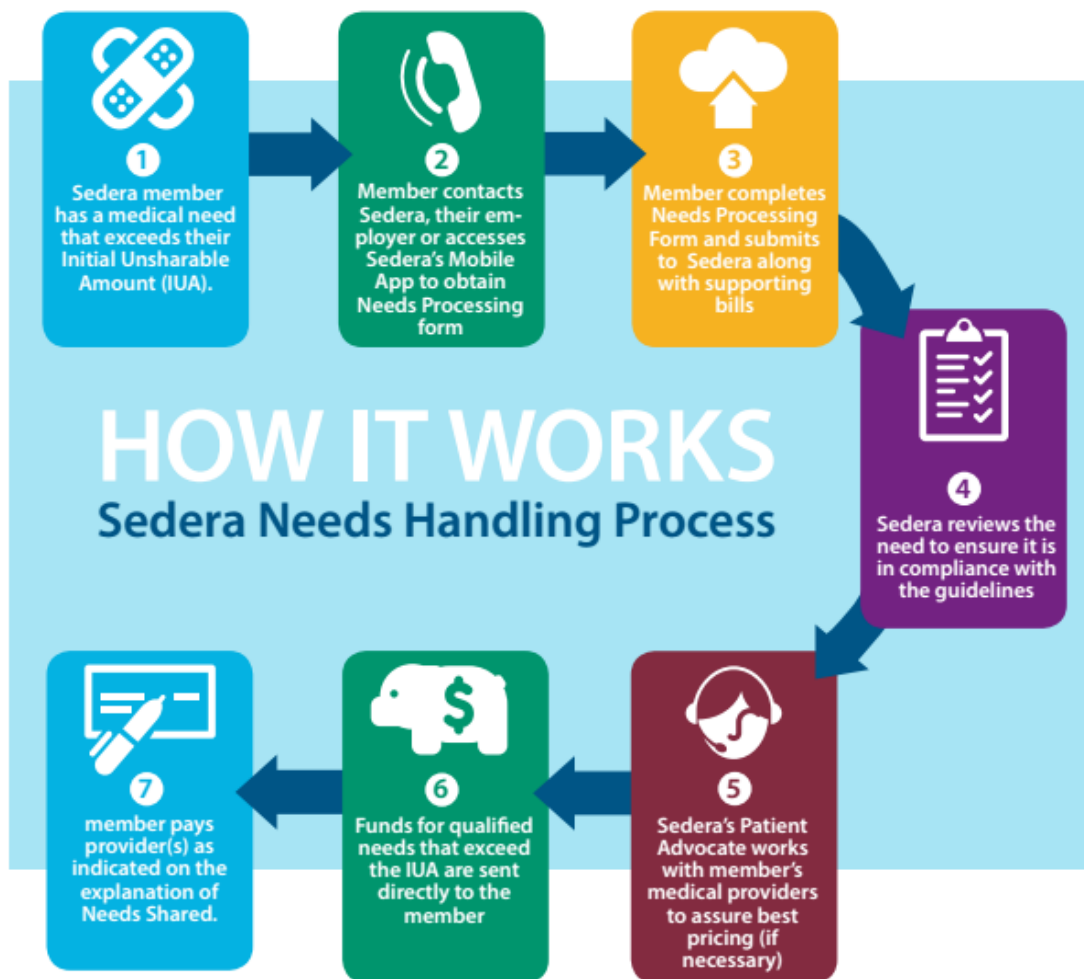
2nd.MD will do all the hard work for you – contacting the doctors you've seen and gathering your records. After reviewing your situation, they will reach out for a phone or video consultation. Once they've finished your consultation, 2nd.MD will send you their written recommendation. Once you've received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

The 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 so that the expense can be shared with the community.

Here's a look at how the Needs handling process works:



Call your KnewHealth Concierge at (855) 753-5325
and memberservices@knewhealth.com.

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 perspective on the Sedera philosophy and approach and offers important information regarding what kinds of medical costs are shareable with the Community.

The Member Guidelines can be accessed [here](#).

These guidelines are a vital resource for our Members. You also can find out more information regarding terms that are unique to Medical Cost Sharing by watching our [Sedera Savvy video series](#) and access our most frequently asked questions (FAQs) [here](#).

