

ACCESS+ Individuals +DPC/VPC

Initial Unsharable 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
Expert Second Opinion Services
Telemedicine



Insurance Plus

\$500 Initial Unshareable Amount (IUA) 40-49 yrs Age: 18-29 yrs 30-39 yrs 50-59 yrs 60-64 yrs Member Only \$215 \$250 \$287 \$351 \$593 Member + Spouse \$396 \$464 \$542 \$666 \$1,152 Member + Child(ren) \$382 \$447 \$520 \$640 \$1,100 Member + Family \$567 \$668 \$778 \$960 \$1,665

\$1,000 Initial Unshareable Amount (IUA)						
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs	
Member Only	\$203	\$243	\$253	\$303	\$512	
Member + Spouse	\$371	\$452	\$472	\$573	\$991	
Member + Child(ren)	\$358	\$436	\$455	\$551	\$947	
Member + Family	\$533	\$649	\$679	\$825	\$1,430	

\$1,500 Initial Unshareable Amount (IUA)						
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs	
Member Only	\$182	\$219	\$229	\$279	\$478	
Member + Spouse	\$331	\$404	\$424	\$525	\$922	
Member + Child(ren)	\$320	\$389	\$408	\$505	\$881	
Member + Family	\$474	\$579	\$609	\$756	\$1,330	

Member Only	\$162	\$180	\$200	\$252	\$433	
Member + Spouse	\$290	\$327	\$367	\$468	\$832	
Member + Child(ren)	\$283	\$316	\$355	\$451	\$797	
Member + Family	\$415	\$468	\$526	\$673	\$1,201	

\$5,000 Initial Unshareable Amount (IUA)						
Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs	
Member Only	\$124	\$156	\$174	\$200	\$352	
Member + Spouse	\$214	\$278	\$315	\$367	\$671	
Member + Child(ren)	\$209	\$271	\$305	\$355	\$644	
Member + Family	\$303	\$398	\$450	\$526	\$966	

Amounts on this price sheet have been rounded up to the nearest dollar, final billing amounts may differ slightly as they are exact.

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 Section 8 and the Appendix of 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 MEMBERSHIPI IS NOT AND SHOULD REVER BE CONSIDERED TO BE INSURANCE OF ONY KIND. WHETHER YOU NOR SEDERA HAS 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 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 ESSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS 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