

You asked.... WE LISTENED!

Our innovative member program includes preventative care, prescription plans, telemedicine and medical cost sharing.

Affordable Healthcare
is a Challenge

Our members can now participate
in our exciting

NEW HEALTHCARE PROGRAM

and save an
average of **60%!**

What our members are saying

- ✓ "The healthcare is the same I have always had, but half the price. Thank you so much!"
- ✓ "My Sedera rep has been responsive and extremely helpful with my needs. I also like the 2nd.MD service. I couldn't be happier."
- ✓ "You definitely have the right idea and the program is well thought out."
- ✓ "Thanks for all you do! This has been an incredible health care option."



Real life member savings

- Individual in Washington, DC- saving \$497 or 55% per month
- Family of four in Lafayette, CA- saving \$1,225 or 64% per month
- Couple in Douglasville, GA- saving \$1,395 or \$61% per month
- Individual in Gaithersburg, MD- saving \$390 or 64% per month



82% meets their needs very or extremely well



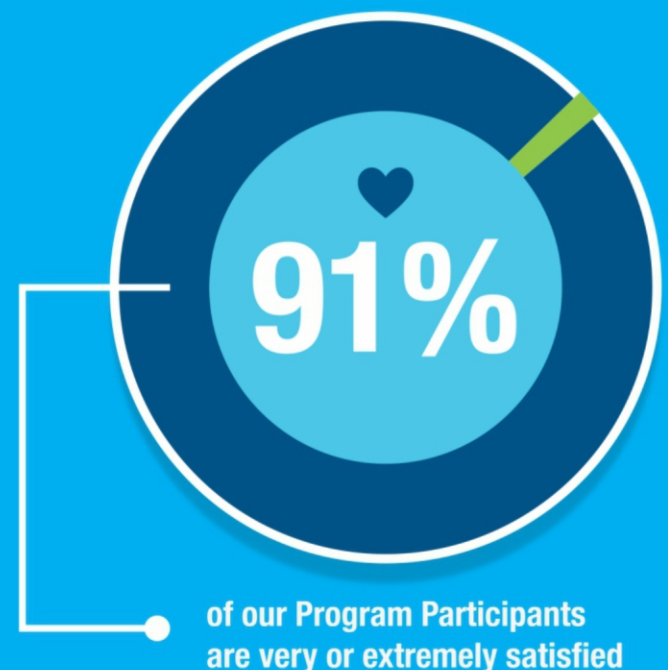
9 in 10 find high value for their money



73% extremely likely to recommend



99% of customers find us very or extremely responsive





The **SALA Healthcare Program** is brought to by our sponsor, the Small Association Leadership Alliance (SALA). It is a proven alternative for members to consider for their healthcare.

The program has several components to choose from to customize your healthcare. When each component is brought together, the result is a unique and affordable option for your healthcare. The program components include:

- **Apex Preventative Care Plan** that best fits your needs, family, and budget (2 Choices)
 - **Basic** – The Apex HDHP (High Deductible High Premium) Plan provides the Minimum Essential Coverage at a lower monthly cost but does not include a prescription plan or coverage for specialists. The Apex HDHP plan does allow for the addition of a Health Savings Account (HSA).
 - **Advantage** – Apex Advantage provides 100% coverage for preventive care, copayments for small and medium cost medical expenses, and prescription coverage.
- Add-on a **Sedera** membership for Medical Cost Sharing to be used for accidents, illness, and unforeseen medical needs.
 - The **Sedera** Medical Cost Sharing model boldly challenges the status quo. Through an innovative layering of healthcare services, we enable individuals and family's access to high quality healthcare that is affordable, flexible and effective.
 - There are 5 IUAs (Initial Unshareable Amount) to choose from - \$500, \$1,000, \$1,500, \$2,500 & \$5,000
 - The IUA you select is what you are agreeing to be financially responsible for if you have an eligible Need with the community. For example, if you break your leg and the total costs are \$10,000 and you have the \$1,000 IUA membership, you are responsible for paying the first \$1,000 towards your medical bills and the rest is shared with the community.
 - NOTE: There are restrictions on pre-existing conditions, please contact us to review as these conditions may not be shareable.
- Take advantage of **Teladoc** telemedicine for increased savings and services
 - **Sedera** members have 24/7/365 access to a board-certified physician through **Teladoc** telemedicine. This service provides on-call physicians available to help resolve routine medical issues by phone or video consultations.
- The comfort of **2nd.MD** to ensure you and your family receive the most up-to-date medical treatment available
 - We've all faced challenges of getting a correct diagnosis for ourselves or someone we love and searched the web for answers to medical issues. As a member of Sedera, you can bypass these frustrating steps through a program called **2nd.MD**. **2nd.MD** helps tens of thousands of people on their medical journeys with second opinions from leading experts on every healthcare condition, from the courtesy of your own home.
- **RCI Dental** through Aetna
 - **RCI** is a leading third-party administrator that is here to provide you with comprehensive dental coverage. Negotiated rates make the dental network Aetna Dental Administrators program, powered by the national Aetna Dental Access® network, very competitive. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals and crowns.

For more information, please contact SALA: (e) hpsupport@smallassociations.org | (p) 888-994-4979

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA, INC. AND THE SEDERA MEDICAL COST SHARING COMMUNITY DO NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

Program Not Available in VT, AK, WA, IL, NY