



Example Sharing

Example of Cost Sharing for \$1500 IUA


You select your Membership level which determines your Initial Unshareable Amount (IUA). This is the amount Members feel comfortable paying per injury or illness without help from the Community, and is applied on a per Need basis.

A **Need** is one or more shareable medical expenses caused by an injury or illness and exceeds the IUA.

 Retail clinic


 Urgent care center

 Emergency room

 Hospital stay

Small to medium medical Need


Large medical Need

 Retail clinic

Strep throat

Member has horrible sore throat and needs to know whether it is strep or not. Makes an appointment with a doctor.


Cash pay price for visit	\$100
Strep test	\$25
Prescription (using discount coupon)	\$26
Total Member cost	\$151

 Emergency room

Broken arm

Member breaks arm falling off step stool at home and goes to local emergency facility.

ER visit (cash pay price)	\$2000
X-rays (cash pay price)	\$250
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$984
Total Member cost	\$1500


 Hospital stay

Maternity Need

A Maternity IUA is different from a Member's chosen IUA and applies to all eligible maternity Needs. While some rules apply, generally, for eligible maternity cases a total Maternity IUA of two times the Member's selected IUA up to a maximum of \$5,000 applies.

Member becomes pregnant and receives prenatal care for 9 months or a Member with pre-existing pregnancy remains a Member through birth. With Sedera, the Member can use any OB/GYN doctor. Member has standard vaginal delivery, and postnatal care. Prescription drugs are filled at a local pharmacy.


Pre and postnatal care	\$2500
Ultrasounds and lab work	\$1000
Delivery expenses	\$3000
Prescriptions	\$425
Shared by the Community	-\$3925
Total Member cost	\$3000

 Urgent care center

Sprained ankle

Member sprains ankle playing soccer and goes to urgent care facility to make sure it is not seriously injured.

Cash pay prices for visit	\$125
Ankle brace	\$25
Total Member cost	\$150

 Hospital stay

Heart attack

Member has heart attack at home and is taken to the ER by ambulance. Patient spends 5 days in the hospital and receives: EKG, surgery and post-surgery physical therapy. Doctor prescribes prescriptions for maintenance.

Hospital bill	\$54600
Anesthesia and surgery	\$22000
Prescriptions (for first 120 days)	\$425
Follow-up office visits	\$500
Shared by Community	-\$76025
Total Member cost	\$1500

SEDERA MEDICAL COST SHARING IS NOT INSURANCE AND IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA DOES NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.