

Who is Sedera?

- **Sedera is the medical cost sharing component of the Summit Choice Healthcare Program, to be used for unexpected, ongoing and catastrophic events (illness, injury, etc.).** Sedera is a non-insurance, community sharing approach to managing health care costs.

Medical Cost Sharing is a rapidly growing alternative to group health insurance. It has a 30-year history and, industry-wide, has over a million members with over a billion dollars in sharing across the communities. The Sedera Medical Cost Sharing Program must be paired with one of the two Minimum Essential Coverage (MEC) plans provided by Apex.

Key Terms:

- **Medical Cost Sharing:** A membership-based non-insurance agreement established for the purpose of sharing legitimate medical expenses between members.
- **Initial Unshareable Amount (IUA):** The specified financial amount (in dollars) that members are required to carry on their own prior to any amount that may be eligible for sharing.
- **Need:** A medical expense that exceeds the member's Initial Unshareable Amount (IUA) caused by an injury or illness to an eligible member or participating dependent.
- Additional key terms can be found in the Sedera Access Membership Guidelines document (below)

Additional Benefits:

- **Teladoc:** Teladoc is the first and largest provider of telehealth medical consults in the United States, giving you 24/7/365 access to quality medical care through phone and video consults.
- **2nd.MD:** In order to ensure that members receive the most up-to-date and effective medical treatment available, Sedera requires its members to utilize "2nd.MD," the nation's premier second opinion program, prior to undergoing elective surgeries.

Resource Links:

- [Sedera Access Membership Guidelines](#): The complete guide to the Sedera Health program.
- [Medical Cost Sharing Guide](#): History & details of cost sharing, along with real-world examples.
- [Sedera One-Sheet](#): A quick look at Medical Cost Sharing.
- [Sedera FAQs](#)
- [Teladoc FAQs](#)
- [2nd.MD Overview](#)

Questions? Please call Sedera Member Services: 855-973-3372.