

CO-PAY NETWORK HEALTHCARE

Designed with Preventive Care and a Co-Pay Network with a Backup Plan

A plan that includes Co-Pays more like traditional healthcare. Includes Preventive Care using an insurance network with Card; Medical Cost Sharing for the larger healthcare needs; Wellness Assistance and Concierge Customer Service.



AVOID

The way to help CONTROL Medical Costs are to AVOID them with proper education and supported with an interactive wellness program

- 1-1-1 Access Service Program
- Concierge Member Services
- QR for Life Code—Secure data for Emergencies & Medical Records
- Wellfit Community—The Facebook for Wellness
- Pharmacy Services—Access to best priced discounted providers
- Wellness Assessment Program by US Corporate Wellness
- 12 Habits of Highly Healthy People by 24life
- “Seven Normals” Reward Program (modeled after Cleveland Clinic)



PREVENT

- Covers all of the 64 mandated preventive services required by the Affordable Care Act (ACA)
- 18 Preventive Services for Adults; 26 Preventive Services for Women; 27 Preventive Services for Children



MANAGE

- The best way to manage “your money” is to utilize a Health Matching Account powered by National Prosperity



MITIGATE

- TeleMedicine 365/24/7—Access to Doctors for small medical events powered by Teledoc™
- Second Opinion Medical Consultations by 2nd MD
- Patient Advocacy
- Medical Tourism



CONTAIN

- Contain Large Medical Bills with Medical Cost Sharing powered by Sedera Health
- Services include: Personal Member Advisor; Medical Bill Negotiation; Counseling Services

Call 855-816-4650 for prices & more information

The Medical Cost Sharing IS NOT HEALTH INSURANCE. It is recommended that the Buyer fully understands the benefits offered and limitations of coverage; obtains the Access Sedera Health Membership Guidelines brochure and consults with a MPowering Benefits representative prior to enrolling to discuss suitability pertaining to your personal healthcare needs. Pre-existing conditions may apply and may not be covered for the first 12 months. Ask for details.

- **WELLNESS Platform:** by My Academy of Health Excellence with Healthy Rewards Program
- **PREVENTIVE Network:** [PHCS Network](#)
- **PREVENTIVE Covered at 1st dollar:** Covers 64 mandated preventive services required by the ACA
- **PRIMARY Care Network:** [PHCS Network](#)

All 18 Preventive Services for Adults	100% Coverage for Mandated Preventive Care Services
All 26 Preventive Services for Women	
All 27 Preventive Services for Children	
Primary Care Office Visit	\$20 Copay (Max 3 visits per calendar year)
Specialists Office Visit	\$50 Copay (Max 3 visits per calendar year)
Urgent Care	\$50 Copay (Max 3 visits per calendar year)
Diagnostic X-Ray, Lab	\$50 Copay (Max 5 services per calendar year)
CT Scan or MRI	\$200 Copay (Max 1 CT Scan or MRI per Calendar Year)

- **SMALL Medical Expenses:** managed with Teladoc and Co-Pays
- **LARGE Medical Expenses:** managed with Medical Cost Sharing by Sedera Health
- **I.U.A. Options:** Initial Unshared Amounts—Your Choices \$500, \$1000, \$1500, \$2500, \$5000
- **Maximum I.U.A.'s Annually:** 3 per individual, 5 for all others
- **Prescription Drugs Coverage – Curative Medications (Antibiotics, Chemotherapy, etc.):** normal sharing rules apply
- **Prescription Drugs Coverage – Maintenance Medications (Blood Pressure, Cholesterol, etc.):** Sharing eligible for 1st 120 days following new diagnosis
- **Pre-existing Conditions:** 36 month lookback, \$0 coverage 1st 12 months, 2nd Yr \$15k; 3rd Yr \$30k; thereafter unlimited
- **Maternity Benefits:** \$5,000 Initial Unshared Amount
- **Therapies & TMJ:** various range from \$1.5k to \$2.5k
- **Psychiatric & Behavioral Health:** \$5k inpatient max/ need – \$1.5 Outpatient max/ need
- **Tobacco Use:** \$75 surcharge per Family Unit – plus a \$25k sharing restriction for members age 50+ (conditions with restrictions; cancer, stroke, heart conditions and COPD)
- **Sharing Limits:** NO Lifetime Limits
- **MONEY Management:** Health Matching Account (HMA) Add-on Optional