

PARTIALLY SELF-DIRECTED HEALTHCARE

Designed with a Self Pay Patient Services and Preventive

A Partially-Directed Plan that combines Preventive Care, Open Network of Care Providers, Medical Cost Sharing, Wellness & Concierge Assistance

Health Savings Account (HSA) Accessible



AVOID

The way to help CONTROL Medical Costs are to AVOID them with proper education and supported by 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 24alife
- “Seven Normals” Reward Program (modeled after Cleveland Clinic)



PREVENT

- Mec Plus—Minimum Essential Coverage provides coverage for 64 preventive services such as Annual Physicals, Mammograms, Colonoscopies and more at \$0 co-pay



MANAGE

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



MITIGATE

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



CONTAIN

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



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 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:** Managed by My Academy of Health Excellence with Healthy Rewards Program
- **PREVENTIVE Network:** [PHCS Network](#)
- **PREVENTIVE Covered at 1st dollar:** Covers 63 mandated preventive services required by the ACA.
- **PRIMARY Care Network:** None
- **SMALL Medical Expenses:** Managed with Teladoc
- **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 levels of coverage
- **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 look back, \$0 coverage 1st 12 months, 2nd Yr. \$15k; 3rd Yr. \$30; thereafter unlimited
- **Maternity Benefits:** \$5,000 Initial Unshared Amount (IUA) must be met before sharing. Limited sharing for pregnancies that occurred prior to membership
- **Therapies & TMJ:** range from \$1.5k to \$2.5k /needs
- **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

Health Savings Account (HSA) Accessible