

SELF-DIRECTED HEALTHCARE

Designed for the Self-Pay Patient with a Backup Plan

The Self-Directed Plan utilizes our Healthy Care Medical Expense Control Strategy. Includes Prevention, Telemedicine, Medical Cost Sharing for large healthcare expenses, 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

- Preventive Services at \$0 co-pay; limited to the following services: Colonoscopy; Mammogram; Child Immunizations & Vaccinations Powered by Sedera Health



MANAGE

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



MITIGATE

- Telemedicine 365/24/7– Unlimited Access to Doctors for small medical events powered by Teledoc™
- Second Medical Opinion Consultations 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 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 more details.

- **WELLNESS Platform:** by My Academy of Health Excellence with Healthy Rewards Program
- **PREVENTIVE Network:** None
- **PREVENTIVE Covered at 1st dollar:** Colonoscopy, Mammograms and Immunizations Only by Sedera Health
- **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 available \$500, \$1000, \$1500, \$2500, \$5000
- **Maximum I.U.A.'s Annually:** 3 per individual, 5 for all other 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, \$15k yr 2, \$30k yr 3, 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 per need
- **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