

# SHARE

Group Health  
Care  
Solved!

## EMPLOYER HEALTH SHARE SOLUTION

- No Faith-Based Questions to answer
- Health Share Solutions for first dollar needs and catastrophic
- 100% Coverage for ACA Required Preventive Services
- Freedom from Networks - Go to any doctor or hospital
- Co-pays for PCP, Specialist, X-Ray, Lab
- Consolidated Billing - One bill to Employer for the combined program
- Co-pay drug card and high cost specialty medication access
- Employers with 2-50 Employees can offer without restricting ACA Subsidy Access for those who qualify
- Large Employers over 50 employees are eligible too!
- Costs include First Dollar and Catastrophic Programs

### MONTHLY EMPLOYEE COSTS AS LOW AS

Employee Only	\$205.00
Employee + Spouse	\$392.00
Employee + Children	\$368.00
Employee + Family	\$548.00

Ask us how to use the Preventive Insurance Program to get the monthly employee rate down to an average of \$80 per EE per month.

# SHARE

## Group Health Care Solved!

### SHA Plan Overview

- 100% shareable (no MRA) for preventive care
- \$0 Copay Virtual Primary Care Program– Access to diagnosis and treatment of nearly 1500 conditions
- Low MRAs for PCP, Specialist, X-ray / Lab, Urgent Care, MRI, Testing (**Premier Sharing Level**)
- Low MRA Drug Card on All Plans
- High Cost Maintenance and Specialty Med Access through SHARx Program at \$0 Access Fee
- Go to any doctor. No network value base pricing.
- Warm-transfer from Alliance for Shared Health to Sedera Customer Service for catastrophic needs

### Sedera Health Share Membership Overview

Sedera is a non-insurance, community sharing approach to managing health care costs. Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA (Individual Unshared Amount)\* (Ex: illness, injury, pregnancy). There are no networks; members are free to go to the provider of their choice.

#### Three Membership Options:

- \$500 IUA\* – Member pays first \$500 per Need\*
- \$1000 IUA\* - Member pays first \$1000 per Need\*
- \$1500 IUA\* - Member pays first \$1500 per Need\*

#### Needs sharing steps:

1. Members collect and submit bills to Sedera
2. The community shares the cost
3. Payment is sent to the member
4. Member pays the provider

**Yearly IUA\* Limits: Sedera shares at first dollar after Need\* limit is reached.**

- Individual – 3 Needs per membership year
- Family – 5 Needs per membership year

### Sedera Key Terms

- IUA (Initial Unshareable Amount): The amount each member pays for before a need is eligible for sharing by the community.
- Need: One or more medical expenses caused by a single accident or illness. (Ex: car accident, Cancer, Pneumonia, child birth, etc.) Please refer to your membership guidelines to confirm that a need meets sharing qualifications. <http://sedera.com/membership-guidelines/>





100%  
Preventive  
Coverage



Copay  
Prescription  
Benefit



Rx  
Assistance



Virtual PCP  
Access

Open Network – ASH uses Value Based Pricing	See Any Doctor
Virtual Primary Care – includes diagnosis and treatment for 1500 Conditions	\$50 MRA
Preventive Care Services – (not shared if services are from hospital)	Shared at 100%
<b>PRESCRIPTION BENEFITS – NO MAXIMUM SHAREABLE LIMIT</b>	
Tier 1   Tier 2   Tier 3 – 30-day supply	\$10 MRA   20% MRA (\$20 min MRA)   40% MRA (1 fill only)
Tier 1   Tier 2   Tier 3 – 60-day supply	\$20 MRA   20% MRA (\$40 min MRA)   SHARx
Tier 1   Tier 2   Tier 3 – 90-day supply	\$30 MRA   20% MRA (\$60 min MRA)   SHARx
Specialty & Drugs above \$400	SHARx

Tier 1 – Drugs below \$50 per 30-day supply | Tier 2 – Drugs between \$50-\$149 per 30-day supply  
Tier 3 - Drugs between \$150-\$400 per 30-day supply



100% Preventive Coverage



Low copays to access doctors



Copay Prescription Benefit



Rx Assistance



\$0 MRA Virtual Care

Open Network – ASH uses Value Based Pricing	See Any Doctor
Virtual Primary Care – includes diagnosis and treatment for 1500 Conditions	\$0 MRA
Preventive Care Services – (not shared if services are from hospital)	Shared at 100%
Primary Care (max 3 visits per year)	\$30 MRA
Specialist (max 3 visits per year)	\$65 MRA
Urgent Care (max 3 visits per year)	\$75 MRA
Diagnostic X-Ray and Lab (In office, max 5 services) – non-hospital only	\$50 MRA
Cat-Scan or MRI (1 per year) – non-hospital only	50% MRA
Outpatient Testing (1 per year) – non-hospital only	50% MRA
<b>PRESCRIPTION BENEFITS – NO MAXIMUM SHAREABLE LIMIT</b>	
Tier 1   2   3 – 30-day supply	\$10 MRA   20% MRA (\$20 min MRA)   40% MRA (1 fill only)
Tier 1   2   3 – 60-day supply	\$20 MRA   20% MRA (\$40 min MRA)   SHARx
Tier 1   2   3 – 90-day supply	\$30 MRA   20% MRA (\$60 min MRA)   SHARx
Specialty & Drugs above \$400	SHARx

Tier 1 – Drugs below \$50 per 30-day supply | Tier 2 – Drugs between \$50-\$149 per 30-day supply  
Tier 3 - Drugs between \$150-\$400 per 30-day supply



## \*SHA SCRIPTS BENEFITS

Generic	80% of covered Generics are \$10 or less
Name Brand	SHARx
Specialty	SHARx

\*SHA scripts is a sharing level available as part of ASH membership.



## – THE SOLUTION TO HIGH COST RX EXPENSE

Because of the SHA Prescription design, member have access to expensive brand name and generic maintenance and specialty medications.

\*Insulin (all types) \* Remicade \* Xaralto \*Vivanse \*Lyrica,\*Cymbalta \*Crestor, \*Nexium  
\*Spiriva \*Invokana \*Humira \*Concerta \*Singulair \*Synthroid \*Enbrel, \*Suboxone  
\*Celebrex \*Cialis \*Toujeo \*Xolair \*Advair Discus \*Advair \*Dilantin \*Microzide \*Prozac  
\*Restasis \*Effient \*Eliquis \*Flovent HFA \*Welchol \*Abilify \*Janumet \*Latuda \*Lipitor  
\*Plavix \*Januvia \*Atripla \*Multaq \*budesonide \*Onfi \*Canasa \*Seroquel \*Victoza \*  
Viagra

**MANY, MANY More!!**

**ACCESS FEE  
Waived FOR  
SHARx MEMBERS!**

**\$39 – Single  
\$43 – Single +1  
\$50 - Family  
Monthly  
Contribution**

**INCLUDES A GENERIC  
ONLY RX CARD TO  
FILL YOUR GENERIC  
MEDS AT THE  
PHARMACY!**



# SHARED HEALTH ALLIANCE

	SHA PREMIER	SHA PREVENTIVE	SHA SCRIPTS
Open Network	See Any Doctor	See Any Doctor	Not applicable
Virtual Primary Care (Sherpaa)	\$0 MRA	\$50 MRA	Not shared
Catastrophic Reimbursement	Sedera	Sedera	Sedera
Preventive Care Services	Shared at 100%	Shared at 100%	Not shared
Primary Care Physician Office Visit	\$30 MRA (max 3 visits per year)	Not shared	Not shared
Specialist Office Visit	\$65 MRA (max 3 visits per year)	Not shared	Not shared
Urgent Care	\$75 MRA (max 3 visits per year)	Not shared	Not shared
Diagnostic X-ray and Lab	\$50 MRA (In office, max 5 services)	Not shared	Not shared
Cat-Scan or MRI	Shared at 50% (1 per year)	Not shared	Not shared
Outpatient Testing	50% MRA (1 per year)	Not shared	Not shared
PRESCRIPTION SHARING			
Tier 1 – \$0 - \$40	\$10 MRA	\$10 MRA	Generic Copay Card 80% of covered Generics are \$10 or less
Tier 2 – \$50 - \$149	20% MRA (\$20 minimum)	20% MRA (\$20 minimum)	
Tier 3 – \$150 - \$400 ( 1 fill at pharmacy for maintenance, then thru SHARx	40% MRA (1 <sup>st</sup> fill only)	40% MRA (1 <sup>st</sup> fill only)	All other maintenance medications are accessed through SHARx
Specialty Drugs	SHARx Only	SHARx Only	
MONTHLY CONTRIBUTION			

**See rates on page 10**

This summary provides a condensed explanation of plan benefits. Certain limitations, restrictions and exclusions may apply. Please refer to the Plan Document for complete information on benefits. In the case of discrepancy between this summary and the language contained in the Plan Document, the latter will take precedence.





SHARED HEALTH  
ALLIANCE

## INTRODUCING THE VIRTUAL PRIMARY CARE ADVANTAGE



# sherpaa

**Pioneers of Virtual Primary Care**

## Know your Virtual Doctor

- SIGNIFICANT upgrade from Telemedicine
- Diagnosis & Treatment of nearly 1500 Conditions (instead of 30 with telemedicine)
- Your Sherpaa doctor will refer you to a doctor if needed.
- Will order labs if needed and prescribe medication
- Easy to begin care process with the Mobile App.
- Continuous Contact throughout each episode:
  - Day(s) for a UTI
  - 3 weeks for a pneumonia
  - 3 months for a cancer scare.
- You will develop a relationship through messaging, sharing photos, and telephone consultations
- Same doctor stays with you through out your illness

ACCESS TO SHERPAA  
IS INCLUDED IN SHA  
PREVENTIVE AND  
PREMIER





SHARED HEALTH  
ALLIANCE

## SHARED HEALTH ALLIANCE RX PROGRAM (SHARx)

THIS MEMBER PROGRAM FOR HIGH COST DRUGS IS INCLUDED IN ALL  
THREE SHARING LEVEL OPTIONS



Access Fee

- ❖ Many prescriptions are available for FREE!
- ❖ Nearly all other prescriptions are 75% - 90% off retail!
- ❖ Includes Expensive Name Brand Maintenance Medications
- ❖ Includes High Cost Specialty Medications
- ❖ Includes High Cost Generics
- ❖ Save thousands of dollars on prescription expenses

"I'm a single father and was recently diagnosed with leukemia. The medication that was prescribed costs more than \$16,000 per month. Through the program, I was able to get access to the medication for free!"

"I live in an assisted living facility and was paying \$370 month through the pharmacy. I called to see if they could help me and they were able to get my medications for only \$50 a month. This program is such a God-send!"

"I am thrilled that this company exists!! I was taking medicine for my cystic acne. Painful bumps all over my face, back, and chest. I called around to pharmaceutical companies looking for help with the cost of medicine. I finally got referred to this program after 16 other companies rejected me. Thank God for SHARx! I got my medicine that was \$800 a month for \$25. Way better!!! Thank you sooo much, I am spreading the word."







**SHARED HEALTH  
ALLIANCE**



**Sedera Health**

*Lowering the cost of healthcare. Together.*

### SHA / SEDERA \$500 IUA PRICING

\$500 INDIVIDUAL UNSHARED AMOUNT	SCRIPTS	PREVENTIVE	PREMIER
Employee Only	\$277.00	\$357.00	\$378.50
Employee + Spouse	\$554.00	\$677.00	\$708.00
Employee + Children	\$510.00	\$626.00	\$665.00
Employee + Family	\$776.00	\$933.50	\$979.50
Employee Only <b>Under 30</b>	\$228.00	\$308.00	\$337.50
Employee + Spouse <b>Under 30</b>	\$491.00	\$614.00	\$655.00
Employee + Children <b>Under 30</b>	\$437.00	\$553.00	\$604.00
Employee + Family <b>Under 30</b>	\$696.50	\$853.50	\$912.50

### SHA / SEDERA \$1000 IUA PRICING

\$1,000 INDIVIDUAL UNSHARED AMOUNT	SCRIPTS	PREVENTIVE	PREMIER
Employee Only	\$226.00	\$306.00	\$336.50
Employee + Spouse	\$439.00	\$562.00	\$615.00
Employee + Children	\$409.00	\$525.00	\$583.00
Employee + Family	\$614.00	\$771.50	\$847.50
Employee Only <b>Under 30</b>	\$190.00	\$270.00	\$306.50
Employee + Spouse <b>Under 30</b>	\$394.00	\$517.00	\$576.00
Employee + Children <b>Under 30</b>	\$356.00	\$472.00	\$538.00
Employee + Family <b>Under 30</b>	\$558.00	\$715.50	\$799.50

### SHA / SEDERA \$1500 IUA PRICING

\$1,500 INDIVIDUAL UNSHARED AMOUNT	SCRIPTS	PREVENTIVE	PREMIER
Employee Only	\$205.00	\$285.00	\$312.50
Employee + Spouse	\$392.00	\$515.00	\$559.00
Employee + Children	\$368.00	\$484.00	\$535.00
Employee + Family	\$548.00	\$705.50	\$769.50
Employee Only <b>Under 30</b>	\$175.00	\$255.00	\$288.50
Employee + Spouse <b>Under 30</b>	\$354.00	\$477.00	\$529.00
Employee + Children <b>Under 30</b>	\$323.00	\$439.00	\$499.00
Employee + Family <b>Under 30</b>	\$501.00	\$658.50	\$769.50

SHA rates are included in the rates above. Employee must elect both programs. Smokers pay an additional \$75 per month. SHA bills the employer directly for both programs.





The Sharing Provisions listed below are optional and only apply to your membership if you selected this option during enrollment.

### DENTAL SHARING PROVISIONS

DENTAL SHARING PROVISIONS	MEMBER PAYS
<b>Calendar Year Member Responsibility Amount (MRA)</b> <small>(Per Person / Per Family) (Applies to Class II, III and IV)</small>	\$50 / \$150
DENTAL SHARING PROVISIONS	HEALTH SHARE PAYS
<b>Calendar Year Maximum Sharing Amount</b> <small>(Applies to Class I, II and III - Services Combined)</small>	\$1,250
DENTAL SHARING ELIGIBLE SERVICES	HEALTH SHARE PAYS
<b>Class I – Preventive Services</b>	100% - no MRA
<b>Class II – Basic Services (6 month waiting period)</b>	80% - after calendar year MRA
<b>Class III – Major Services (12 month waiting period)</b>	50% - after calendar year MRA
<b>Class IV – Orthodontic Services</b>	N/A

\*Eligible sharing based on Usual and Customary at the 90th percentile of the National Dental Advisory Service (NDAS) guidelines.

### VISION SHARING PROVISIONS

VISION SHARING ELIGIBLE SERVICES	HEALTH SHARE PAYS
<ul style="list-style-type: none"> <li>• Vision Exam</li> <li>• Lenses</li> <li>• Frames</li> <li>• Contact Lens</li> <li>• Contact Lens Fitting</li> <li>• Lasik Surgery</li> </ul>	\$250 per year maximum sharing amount (combined maximum for all services)

### MONTHLY RATE SCHEDULE

Employee Only	\$48.00
Employee + Spouse	\$89.00
Employee + Children	\$105.00
Employee + Family	\$156.00

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