Monthly Membership Contributions

Sedera

ACCESS+
Individuals
+DPC/VPC

Initial Unsharable Amount (IUA): An “IUA” is the amount you feel comfortable paying on your own without help from the Community.

Monthly Membership Contribution Includes:

- Member Share Amount
- Expert Second Opinion Services

$500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	$244.80	$285.22	$329.08	$403.04	$685.98
Member + Spouse	$456.36	$535.48	$624.92	$771.12	$1,337.86
Member + Child(ren)	$439.16	$515.70	$599.98	$740.16	$1,276.80
Member + Family	$655.88	$772.84	$900.98	$1,114.26	$1,935.56

$1,000 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	$230.18	$278.34	$290.38	$348.00	$592.24
Member + Spouse	$427.12	$521.72	$544.94	$662.76	$1,149.52
Member + Child(ren)	$411.64	$502.80	$524.30	$636.10	$1,097.92
Member + Family	$616.32	$750.48	$785.74	$956.88	$1,662.08

$1,500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	$206.10	$249.10	$261.14	$319.62	$551.82
Member + Spouse	$379.82	$465.82	$489.04	$606.86	$1,069.54
Member + Child(ren)	$366.92	$447.76	$470.12	$582.78	$1,022.24
Member + Family	$546.66	$669.64	$704.04	$875.18	$1,545.98

$2,500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	$182.88	$204.38	$227.60	$287.80	$499.36
Member + Spouse	$332.52	$374.66	$421.96	$540.64	$965.48
Member + Child(ren)	$323.06	$363.48	$408.20	$520.00	$923.34
Member + Family	$478.72	$540.64	$607.72	$779.72	$1,395.48

$5,000 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	$139.02	$176.86	$197.50	$227.60	$405.62
Member + Spouse	$243.94	$318.76	$361.76	$421.96	$775.42
Member + Child(ren)	$237.92	$309.30	$349.72	$408.20	$745.32
Member + Family	$348.00	$458.08	$518.28	$607.72	$1,121.14

Prices may vary depending on membership elections. Please see Membership Guidelines for full sharing rules. The Sedera Membership may not be available in all states.

Sedera Medical Cost Sharing Households with one or more Tobacco/Vape Users contribute an additional $75.00 per month. All Tobacco/Vape Users over the age of 50 have a $25,000 per Need sharing limit for Cancer, Respiratory disease, Vascular disease including coronary disease and stroke, Oral and Esophageal disease and Gastric and Duodenal Ulcers. See the applicable Sedera Guidelines for additional details.

DISCLAIMER: The purchase of DPC services is entirely optional. Sedera does not endorse, operate, service, or maintain DPC services. Any DPC membership or agreement is solely between the Member and the respective DPC provider; Sedera is not a party to that relationship and assumes no responsibility or liability in connection therewith. SEDERA MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, OR SERVICES PROVIDED BY THIRD PARTIES, INCLUDING DPC PROVIDERS. Members are solely responsible for evaluating and engaging with any third-party service providers, and Sedera cannot assist with any disputes or issues arising from such third-party providers or services, including DPC providers.

MEDICAL COST SHARING IS NOT HEALTH INSURANCE: The Sedera Medical Cost Sharing Community (Sedera) is a benevolent fund of Covenant HealthShare, Inc. (Covenant), a 501(c)(3) nonprofit corporation. Sedera and Covenant **are not insurance companies** and **do not provide insurance.** Membership in Sedera is **not issued or offered by an insurance company** and **does not create any contractual or legal obligation** to share in medical expenses. Members are self-pay patients and remain **personally responsible** for all unpaid medical bills. Any monetary assistance provided to a member or household for medical expenses is **entirely voluntary**. Neither Sedera nor its members have any legal right or obligation to compel or provide contributions toward any medical expenses. Healthcare sharing ministries like Sedera are **not substitutes for legally mandated health insurance coverage** and **do not satisfy federal or state law requirements** for healthcare coverage or insurance. Sedera is **not** an employee welfare benefit plan, an employer-sponsored health plan, or a multiple employer welfare arrangement (MEWA). Sedera functions solely as a **voluntary community** where members assist each other according to shared ethical beliefs and community guidelines. Members have **no legal obligation** to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera’s Ethical Beliefs, Principles, and Community Guidelines.beliefs and community guidelines. Members have no legal obligation to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera’s Ethical Beliefs, Principles, and Community Guidelines.

Effective Date: 03/01/26