

We are pleased to provide you an exciting new comprehensive national healthcare program that offers an average monthly savings of 60%! Participants choose either the Basic MEC Plan (HDHP) or the Advantage Plan and then pair it with the Cost Sharing Plan that best fits their needs and age. This innovative two-part program simplifies healthcare and reduces cost by rate-locking the preventative care plan and offering a wide range of prices options to fit any monthly budget.

Your choice of two preventative services plan to cover routine and annual checkups:

1. The Apex Basic HDHP (High Deductible Health Plan):
 - This covers the most basic preventative needs, such as annual exams, lab services, and urgent care. <https://www.healthcare.gov/coverage/preventive-care-benefits/>
 - Offers a framework for a health savings account.
 - PHCS/Multiplan Network

2. Or the Apex Advantage Plan
 - This covers the most basic preventative needs, such as annual exams, lab services, and urgent care. <https://www.healthcare.gov/coverage/preventive-care-benefits/>
 - Co-payment structure for specialists
 - Prescription drug coverage
 - PHCS/Multiplan Network

3. Then pair with Sedera Medical Cost Sharing for unforeseen and significant medical needs:
 - Five choices of IUA (initial unshareable amount/deductible): \$500, \$1000, \$1500, \$2500, \$5000
 - No network restrictions
 - Controls out-of-pocket expenses
 - Includes telemedicine program from Teladoc
 - Sharing includes all related costs until free from symptoms for 12 months
 - There are some sharing restrictions on certain pre-existing conditions

Real participant stories from around the country!

- ✓ An individual in Washington, DC is saving \$497 or 55% per month
- ✓ A family of four in Lafayette, CA is saving \$1,225 or 64% per month
- ✓ A couple in Douglasville, GA - saving \$1,395 or 61% per month
- ✓ An individual in Gaithersburg, MD - saving \$390 or 64% per month

Apex Pricing (as of January 2019)

	Apex HDHP	Apex Advantage
Member	\$71.40	\$144.59
Member + Spouse	\$102.00	\$214.44
Member + Children	\$102.00	\$230.76
Family	\$102.00	\$307.33

SEDERA with Apex Basic HDHP
Non-Tobacco Use (Tobacco use add \$75 Surcharge)
 500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	187.00	214.00	241.00	295.00	538.00
MS	359.00	413.00	467.00	576.00	1,061.00
MC	347.00	398.00	449.00	552.00	1,013.00
MF	523.00	602.00	681.00	837.00	1,542.00

1,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	179.00	205.00	214.00	259.00	476.00
MS	341.00	395.00	413.00	503.00	935.00
MC	330.00	381.00	296.00	484.00	894.00
MF	498.00	576.00	602.00	733.00	1,359.00

1,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	160.00	187.00	196.00	241.00	448.00
MS	305.00	359.00	378.00	467.00	882.00
MC	295.00	347.00	363.00	449.00	843.00
MF	445.00	523.00	550.00	681.00	1,281.00

2,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	142.00	155.00	172.00	217.00	407.00
MS	269.00	294.00	331.00	420.00	798.00
MC	261.00	285.00	319.00	405.00	764.00
MF	393.00	430.00	482.00	612.00	1,160.00

5,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	106.00	134.00	149.00	172.00	330.00
MS	197.00	251.00	284.00	331.00	644.00
MC	193.00	244.00	274.00	319.00	616.00
MF	289.00	367.00	414.00	482.00	936.00

SEDERA with Apex Advantage

Non-Tobacco Use (Tobacco use add \$75 Surcharge)

500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	167.00	190.00	212.00	258.00	462.00
MS	318.00	364.00	409.00	500.00	908.00
MC	308.00	351.00	395.00	481.00	868.00
MF	465.00	531.00	597.00	729.00	1,320.00

1,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	160.00	184.00	191.00	230.00	413.00
MS	306.00	352.00	367.00	444.00	811.00
MC	296.00	340.00	354.00	427.00	776.00
MF	447.00	513.00	536.00	646.00	1,179.00

1,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	145.00	168.00	176.00	214.00	390.00
MS	276.00	321.00	337.00	413.00	765.00
MC	267.00	310.00	326.00	398.00	733.00
MF	402.00	468.00	491.00	602.00	1,112.00

2,500 IUA

	18-29	30-39	40-49	50-59	60-64
MO	130.00	141.00	156.00	194.00	355.00
MS	245.00	266.00	297.00	373.00	695.00
MC	238.00	258.00	288.00	360.00	665.00
MF	358.00	389.00	434.00	544.00	1,010.00

5,000 IUA

	18-29	30-39	40-49	50-59	60-64
MO	98.00	120.00	134.00	153.00	283.00
MS	182.00	226.00	354.00	291.00	550.00
MC	179.00	220.00	245.00	282.00	528.00
MF	266.00	331.00	369.00	426.00	800.00