



SUMMARY

**One Valley Healthcare Program - Package 1:
Apex HDHP/Basic MEC (with HSA) + Sedera Medical Cost Sharing**

- The Apex HDHP/Basic MEC plans are paired with Sedera.
- Choose one of the Apex HDHP/Basic MEC (with HSA) plans on page 2
- Choose your desired IUA (Initial Unshareable Amount) for the Sedera Medical Cost Sharing membership on page 3
- **To calculate your total monthly cost, add the Apex plan cost from page 2 to the Sedera membership cost on page 3.**


Apex HDHP / Basic MEC Plan: Provides 100% coverage for preventive care services and a framework for a Health Savings Account (HSA).

<p><u>Preventative Care:</u> 21 Preventive Care services for Adults 28 Preventive Care services for Women 31 Preventive Care Services for Children Click here to view a complete list of covered preventative care services.</p> <p>Provides Framework for HSA Deductible: \$3,000 Member/ \$6,000 Member + Family 80/20 Coinsurance Max Out-of-Pocket: \$6,750 Member / \$13,300 Member + Family HSA Eligible Covered Medical Services under HDHP + Primary Care Office Visits + Urgent Care Visits + Laboratory Services</p>	<p><u>Tax Advantaged Medical Savings Account:</u> Contributions are 100% deductible Employee and employer can contribute pre-tax Withdrawals for qualified medical expenses never taxed Interest earned grows tax-deferred Unused funds roll over at year-end</p> <p><u>Qualified Medical Expenses:</u> Dental Vision Prescription Doctor Visits</p> <p><u>Annual Contributions Levels for 2018:</u> \$3,450 Individual \$6,900 Families Individuals 55+ can contribute an additional \$1,000</p>
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Sedera Health Medical Cost Sharing: is not insurance and is specific to the Sedera Health membership community. Medical cost sharing is a group of people who come together to share each other’s medical costs when they become unaffordable. Originally ministry based, this successful model has been around for over thirty years with a proven track record.

Members are responsible for their Initial Unshareable Amount (IUA) for up to 3 needs per individual per year or 5 needs per individual & dependent(s) per year.

Schedule of Benefits

	HDHP / Basic MEC Plan
PPO Network: PHCS	
Annual Deductible	\$3,000 Ind / \$6,000 Family
Coinsurance	80% of Negotiated Rate
Annual Out-of-Pocket maximum	\$6,650 Ind / \$13,300 Family
HSA Compatible	Yes
Covered Medical Services (HDHP)	Physician Office Visit (Primary Care), Laboratory Services, Urgent Care Only

Preventive Benefits – Covers all mandated Preventive benefits required by PPACA
 For a complete list of covered preventive care services, please visit: www.Healthcare.gov/center/regulations/prevention.html

21 Preventive Services for Adults	100% Coverage, no Copay for Mandated Preventive Care Services
28 Preventive Services for Women	
31 Preventive Services for Children	

Monthly Contributions

Member Only	\$71.43
Member + Spouse	\$102.04
Member + Child(ren)	\$102.04
Member + Family	\$102.04





SEDERA ACCESS Level 1 Pricing

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

\$500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
Member Only	187.00	214.00	241.00	295.00	538.00
M + Spouse	359.00	413.00	467.00	576.00	1,061.00
M + Child(ren)	347.00	398.00	449.00	552.00	1,013.00
M + Family	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

Members will pay IUAs for up to 3 needs/individual/year or 5 needs/individual plus dependent(s)/year.