One Valley Healthcare Program
Program Overview

The One Valley Healthcare Program is a proven insurance alternative for Vail Valley Partnership members to consider for their healthcare. The program has several components to choose from to customize their healthcare. When each component is brought together, the result is a comprehensive and affordable option for healthcare. The components include (and are detailed below):

- Choose the **Apex Preventative Care Plan** that best fits your needs, family, and budget *(2 Choices)*
- Add-on a **Sedera membership** for medical cost sharing to be used for accidents, illness, and unforeseen medical needs *(5 IUAs to choose from)*
- Take advantage of **Teladoc telemedicine** for increased savings and services *(included with Sedera membership)*
- The comfort of **2nd.MD** to ensure you and your family receive the most up-to-date medical treatment available *(included with Sedera membership)*

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**Learn About the One Valley Healthcare Program Components**

**STEP ONE - CHOOSE:** an Apex Preventative Care Plan

Apex is the preventative care component of the One Valley Healthcare Program. The Apex plans are not an insurance product, but a self-funded plan sponsored by the Small Association Leadership Alliance (SALA). The Apex plans qualify as Minimum Essential Coverage (MEC) plans for preventative care coverage. A MEC plan must cover 100% of the Centers for Medicare & Medicaid (CMS) listed preventative and wellness benefits. The Apex plans are designed to meet your day-to-day healthcare needs.

**Participants choose one of the following:**

1. Apex Basic MEC Plan (HDHP), or
2. Apex Advantage Plan

Both plans comply with ACA mandated preventative services with 100% coverage for all 21 preventative services for adults, 28 services for women, and 31 services for children. *(Click here to learn more about the ACA requirement)*
Plan Details:

1) **Apex HDHP/Basic MEC**: The Apex HDHP (High Deductible High Premium) Plan provides the Minimum Essential Coverage at a lower monthly cost but does not include a prescription plan or coverage for specialists. The Apex HDHP plan does allow for the addition of a Health Savings Account (HSA). This plan includes:

- 100% coverage for preventive care services
- The plan provides the required framework allowing members to setup and use a Health Savings Account (HSA) for qualified medical expenses
- [View Current Rate Sheets for Apex HDHP/Basic MEC](#)

2) **Apex Advantage**: Apex Advantage provides 100% coverage for preventive care, copayments for small and medium cost medical expenses, and prescription coverage.

- This plan includes: 100% coverage for preventive care services
- Small co-pays for Specialists, Urgent Care, Lab, Imaging and Prescription Drugs.
- Prescription drug coverage managed by WellDyneRX
- [View Current Rate Sheets for Apex Advantage](#)

To learn more about these Apex options, we recommend reviewing the following:

- [About Apex](#)
- [Apex HDHP/Basic (MEC) FAQ](#)
- [Apex Advantage FAQ](#)
- [Multi-Plan Provider Search Instructions](#)

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**STEP 2 – ADD: Sedera Medical Cost Sharing**

The Sedera medical cost sharing model boldly challenges the insurance status quo. Through an innovative layering of healthcare services, we enable individuals and families access to high quality healthcare that is, flexible and effective.

In addition to sharing medical expenses, Sedera provides access to valuable Counseling, Medical Bill Negotiation, Telemedicine, Expert Second Opinion, and Personal Member Advisor services to all members.

You can choose from 5 IUAs (Initial Unshareable Amount) that range from $500 to $5000.

To learn more about Sedera we recommend reviewing the following:

- [About Sedera](#)
- [Sedera Summary Info](#)
• Sedera Membership Overview
• Sedera Membership Guidelines
• Sedera Key Terms

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA, INC. AND THE SEDERA MEDICAL COST SHARING COMMUNITY DO NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

By participating in the program, you understand that local healthcare providers may require full or partial payment prior to providing services for unexpected care. Should you need to utilize the Sedera program for non-life threatening emergency or unexpected health events, you are required to contact Sedera and follow their process. memberservices@sedera.com / (855) 973-3372

ADDITIONAL BENEFIT: Telemedicine through Teladoc

Sedera members have 24/7/365 access to a board-certified physician through Teladoc telemedicine. This service provides on-call physicians available to help resolve routine medical issues by phone or video consultations. Members considering a trip to the Emergency Room, urgent care center, minute clinic or who just cannot wait to get scheduled for a doctor’s office visit can use Teladoc to access medical care, saving both time and money.

Benefits include:

• On-demand care – talk to a doctor anytime, no matter where
• Prompt diagnosis for faster treatment
• No consultation time limits
• Treatment of children of any age
• Secure and portable health records
• Cost savings on expensive ER or urgent care visits
• Physicians can prescribe non-narcotic medication or refills when appropriate
• More info: Telemedicine FAQ

ADDITIONAL BENEFIT: 2nd.MD Medical Second Opinion

We’ve all hassled with doctor waitlists, gone back and forth to get a referral and searched the web for answers to medical issues. As a member of Sedera Health, you can bypass these frustrating steps through a program called 2nd.MD. This offering allows members to quickly and easily connect with some of the world’s best doctors for consultation via phone or webcam. Benefits include:
• Distinguished Network: 2nd.MD recommends the best medical specialist for your care.
• Virtual Consults: Schedule a video or phone consultation at a time that’s most convenient for you.
• Concierge Care: Provides you with a dedicated medical professional who handles your case from beginning to end.
• Follow-Up Notes: Once your consultation is complete, you will receive a written summary from your doctor.
• Local Referrals: 2nd.MD will help you find local doctors and institutions best equipped to carry out your treatment.
• More info: 2nd MD - Specialists

In order to enroll in the One Valley Healthcare Program, you must be a Vail Valley Partnership member in good standing.

- Businesses must join at Copper Level or above. (Employees of the member business are eligible.)
- Sole Proprietors (no employees) can join at Community Level OR Copper Level or above.
- Individuals & 1099 employees must join at Community Level
- Click here to view the membership benefits by level

Disclaimer:

The One Valley Healthcare Program is not insurance. This means the state’s consumer protections and oversight of the operation of the plan do not apply. The amounts to be paid to the plan are not insurance premiums and therefore are not regulated. The promise of future benefits is not guaranteed and thus the State of Colorado’s Guarantee Fund does not apply.

The general information provided here has been taken from reliable resources. However, Vail Valley Partnership does not provide insurance, legal or tax advice. We recommend that you seek competent legal advice for any questions on the forms and applications that you are required to sign to apply for membership to a medical cost sharing organization. The One Valley Healthcare program is not insurance and the Vail Valley Partnership is not an insurance agency or provider. This program is sponsored by the Small Association Leadership Alliance with Minimum Essential Coverage (MEC) plans provided by Apex Management Group and a Medical Cost Sharing program provided by Sedera Health.

Looking for a traditional insurance plan? View our Business Directory.

NOTE: The SALA Healthcare Program is currently unavailable in Vermont and Alaska.

Questions? Email healthcare@vailvalleypartnership.com or call 970.476.1000.