

EverydayCARE
Care Management—Chronic & Acute Disease
(Includes predictive analytics & population health management)
24/7/365 Medical Phone Support & Scheduling
(English & Spanish, TelePCP, Pricing Protection, Healthcare Navigation)
Physician-to-Physician Case Management
(Your attending Physician is ready to provide the best care)
Patient Assistance Programs
(Connect w/state, federal, & private programs to reduce costs)
Workers Compensation Case Management
(Connect w/state, federal, & private programs to reduce costs)
Primary Care & Injury Office Visits
Chiropractic Office Visits
Preventative Adult Care *
Preventative Well Child Care *
Labs
Immunizations *
24/7/365 Health Concierge Line
(English & Spanish)
888-407-7928
\$0 Copay & No Deductible
Open Network
(when directed by Redirect Health)
Prescription Drug Programs
Directed by Redirect Health (otherwise no benefit)
MEC Covered Preventative Medications
\$0 Copay
Prescriptions
(Generic, Brand, Specialty)
Discount Program
Sedera Select Medical Costs Share

Sedera is a non-insurance, community-sharing approach to managing healthcare costs. Sedera members are self-pay patients, only submitting bills to Sedera when costs exceed their IUA** (example: illness, injury, pregnancy). Members can use the provider of choice, Redirect Health Care Logistics team will help direct members to receive quality care and fair pricing.

Membership Options:

\$500 IUA—Member pays first \$500 per Need **

\$1,000 IUA—Member pays first \$1,000 per Need **

\$1,500 IUA—Member pays first \$1,500 per Need **

Need Sharing Steps:

1. Call Redirect Health, Care Logistics will guide care and make sure members receive a fair price
2. Collect & submit healthcare bills to Sedera
3. Sedera facilitates cost sharing with the community
4. Payment is sent direct to the member
5. Member pays the provider

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

Individual—Three (3) Needs per membership year

Family—Five (5) Needs per membership year

Prescription Need Sharing
Maintenance:

Eligible for sharing as part of a need for the first 120 days following a new diagnosis.

Curative/Acute:

Eligible for sharing when prescribed as curative medication, as part of treatment for a qualified Need **

* All Minimum Essential Coverage as outlined by the Affordable Care Act. For More Information, visit hrsa.gov
** IUA (Initial Unshareable Amount): The amount each member pays for before a need is eligible for sharing by the community.
** Need: One of more medical expenses caused by a single accident or illness. (Example: car accident, cancer, pneumonia, child birth) Please refer to your membership Guidelines to confirm that a need meets sharing qualifications.

EverydayCARE Health Plan Only

Employee	\$105
Employee + Spouse	\$200
Employee + Child(ren)	\$200
Employee + Family	\$300

Employees averaging 30 hours weekly qualify for an employer contribution. Guardian Care Advisors, Inc will contribute **\$55 monthly** toward your health benefit cost.

Employee	$\$105 - \$55 = \$50$
Employee + Spouse	$\$200 - \$55 = \$145$
Employee + Child(ren)	$\$200 - \$55 = \$145$
Employee + Family	$\$300 - \$55 = \$245$

Note: EverydayCARE is an ACA qualified plan and meets minimum essential coverage (MEC).

Sedera Select (\$500/\$1,000 IUA), price above is for medical cost sharing and it's related member services. Total monthly cost includes both EverydayCARE and Sedera Select Services.

Sedera Monthly Pricing

Select Initial Unshareable Amount (IUA)			
	\$500 IUA	\$1,000 IUA	\$1,500 IUA
Employee Only	\$238	\$187	\$166
Employee + Spouse	\$511	\$396	\$349
Employee + Child(ren)	\$460	\$359	\$318
Employee + Family	\$726	\$564	\$498
Employee Only Under 30	\$189	\$151	\$136
Employee + Spouse Under 30	\$448	\$351	\$311
Employee + Children Under 30	\$387	\$306	\$273
Employee + Family Under 30	\$646	\$508	\$451