

Key Terms for Sedera Health Affiliates

Initial Unshareable Amount (IUA) - The specified financial amount that members are required to bear on their own, prior to any amount that may be eligible for sharing

Monthly Contribution - The monthly monetary allotment contributed to the benevolence fund, administered by Sedera, by participating businesses, in order to maintain their employees' active membership in the Health Care Sharing membership

Need - A medical expense caused by a single accident or illness that exceeds the member's Initial Unshareable Amount (IUA)

Sharing/Shareable - An eligible need that meets the requirements as determined by the Sedera Health Guidelines and current membership

Prior Medical Conditions - Needs that result from a condition that existed prior to membership are only shareable if the condition appears to be fully cured and 36 months have passed without any symptoms, treatment, or medication, even if the cause of the symptoms is unknown or misdiagnosed

Maximum Shareable Amount - Certain medical conditions have a maximum dollar amount (limit) that can be shared for any one need as described in the guidelines

Health Care Sharing - A membership-based non-insurance arrangement established for the purpose of sharing legitimate health care expenses between members

Benevolence Organization - An organization whose primary purpose is to care for the needs of the persons / members who make up the membership