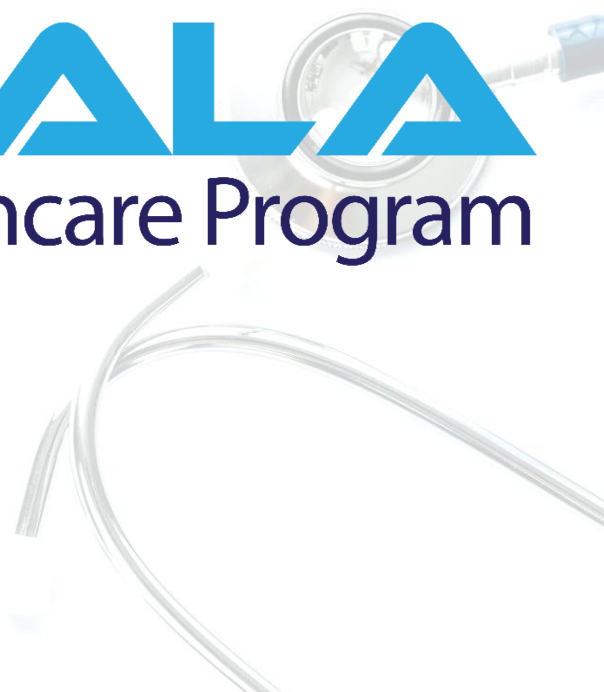
Introducing the

SALA Healthcare Program



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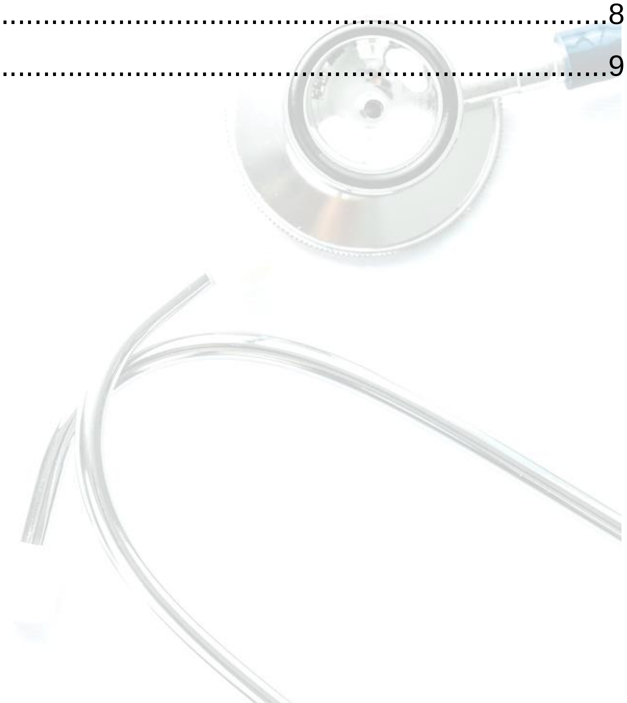

Program Overview

Welcome and thank you for considering the Small Association Leadership Alliance ("SALA") healthcare program! The program was crafted with the goal of saving you money, both monthly and by controlling out-of-pocket expenses, while providing flexibility and access to exceptional healthcare for you and your family!

The SALA Healthcare Program is not like traditional insurance, so read on to learn about the various program components and the companies working in concert to provide you with a complete healthcare solution and peace of mind.

SALA launched the program in 2018 and is offered by over 150 local, regional, and national organizations. We're extremely proud to serve over a thousand individuals and families who were seeking affordability and choice. Through our ongoing commitment to the member experience, we've been able to make improvements to the program and maintain our high level of member service with a 91% satisfaction rating!

But why don't you hear from our members themselves!

> "I have to say, the SALA Healthcare program saved me over $500 per month for a similar product locally. The website to keep track of medical needs is easy to navigate - their use of technology has saved me time and money. I liked being able to use local doctors while having access to a national network of telemedicine providers."
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> "We were paying more for healthcare premiums than we were for our mortgage until we found the SALA Healthcare Program. It outpaces the disaster plan we used to have by every metric, plus it's loaded with value in terms of features, preventative care and reasonable prescription costs. Many communities struggle with similar issues, among them exorbitant health insurance fees. Our family did too, until SALA stepped in."
>
> "Initially, I was a apprehensive, but three & a half years later, I can confidently say that the program has saved me thousands of dollars and made the healthcare game less stressful. I've undergone surgery, taken my child to urgent care, received telehealth support, and our family has taken advantage of many benefits that the program has to offer. I hope I never need to go back to traditional health insurance again."

So How Does It Work

The SALA Healthcare Program is built around two primary components, that when used together, provide a complete healthcare solution.

First, you'll enroll in a preventive care plan (described below). eBenefits Administrators provides two choices for your preventive care and day-to-day needs. You'll next add a medical cost sharing membership through Sedera. Sedera will handle all the "big stuff" such as major and unexpected accidents and illnesses, including hospitalization, surgery, etc. There's more on how medical cost sharing works on page 6.

There is also a dental plan you can add to your enrollment and a lot of free additional benefits including a robust telehealth service. So, let's jump in!

Preventive Care

Your preventive care – wellness visits, physicals, annual screenings, and immunizations – are critical to you and your family's good health. This part of the program is administered by eBenefits Administrators and functions like traditional insurance. You will receive a card and present it and pay any required co-pay when you receive care.

You have two options for eBenefits preventive care. You will need to decide if you prefer the lower cost "HDHP/Essential" plan or the more comprehensive "Summit" plan. Both plans provide 100% coverage for the 80 preventative services mandated by the Affordable Care Act, with the "Summit" plan offering expanded benefits and prescription drug coverage. Here are links to the two plans so you can decide on the best option for you and your family:

HDHP/Essentia Plan – https://bit.ly/eBenefitsEssentialPlan

Summit Plan – https://bit.ly/eBenefitsSummitPlan

The physician network utilized by eBenefits is Multiplan PHCS (or sometimes just "Multiplan"). The network is national and extensive with over 900,000 participating physicians, so finding in-network care is easy. You can search the list of physicians and urgent care facilities here: https://multiplan.com/phcspracanc

Claims for the eBenefits plans are handled by Alternative Risk Management (ARM) and you will have convenient online access to stay abreast of the status of your claims if you choose to register through their online portal.

Pharmacy

One key difference between the “HDHP/Essential” and “Summit” plans is the access to the pharmacy benefit. The “HDHP/Essential” plan only covers the 80 ACA preventive care services. There is no prescription drug benefit. If you have prescriptions you take, you will need the Summit Plan. The prescription drug benefit included with Summit is provided by Citizens Rx and has excellent coverage with over 800 generics priced at $1. If you’re on any name brand/upper tier medications, please email us and we can assist you in getting estimated pricing on your specific medications. There is also portal access available to you through Citizens Rx.

Telemedicine

In today’s busy world, getting access to quick medical care is important. That’s why the SALA Healthcare Program includes free telemedicine. Telemedicine is managed by Recuro and accessed through their phone app or online. Same day visits are available and telemedicine covers most basic medical needs. Additionally, Recuro offers limited virtual primary care and basic behavioral health services.

Like other telemedicine providers, you’ll have 24/7/365 access to doctors from the convenience of your home. If you’d like to explore what Recuro offers, please refer to these program flyers:

Recuro Urgent Care: https://bit.ly/RecuroUrgentCare
Recuro Primary Care: https://www.bit.ly/RecuroPrimaryCare
Recuro Behavioral Health: https://bit.ly/RecuroBehavioralHealth

The Big Stuff

You've been in a car accident. Your child has appendicitis. Your spouse needs surgery. Now what?

This is what we call the "big stuff" and this is where the SALA Healthcare Program differs from traditional insurance.

Instead of insurance, you are a member of a medical cost sharing community through Sedera. When you enroll, you select your Initial Unshareable Amount (IUA). You can think of this like a deductible. It's the amount you pay first, before the rest of your bills are shared with the community. There are five IUA options ranging from $500 to $5000.

Another key concept of medical cost sharing is a "Need." A Need is defined as one or more medical expenses associated with a single medical incident. This is where your out-of-pocket cost are really contained. There is no provider network, so no out-of-network charges. You can choose any doctor. Further, all services and costs to treat your Need are included until you are free of symptoms and treatment for 12 consecutive months. There is no annual reset of your IUA! Finally, if you and your family had a really bad year, Sedera only requires you to pay the first 3 IUA's per household per membership year. So, your out-of-pocket expenses are limited to 3 x your IUA each year.

Sedera also provides bill negotiation services and will even pre-pay for elective procedures and will reduce your IUA when you use their 2nd MD second opinion service.

Unlike traditional insurance, you don't have a card. Instead, you tell the hospital you are a self-pay patient and if asked for payment, you'll only pay your IUA amount and to bill you for the remainder. That's it. When the bills come in, Sedera handles the rest.

With 91% of members being extremely or very satisfied with their interactions with Sedera, you have peace of mind when the big stuff happens.

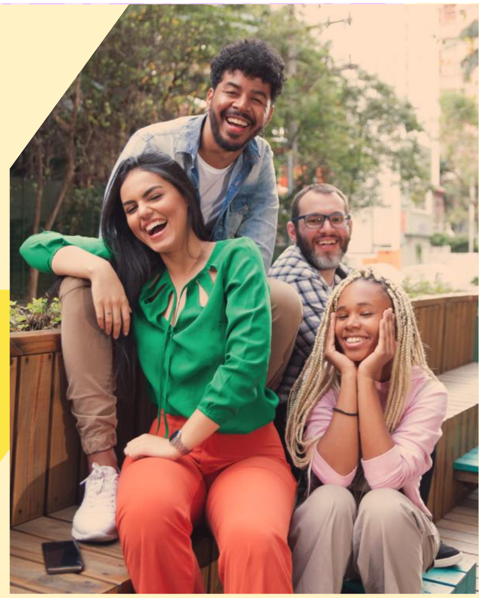
Please note there are limitations on pre-existing conditions, so please reach out to SALA if you need help determining any impact on you and your family. Before you enroll you should also reference the Select+ Membership Guidelines, which provides all the specifics, including information on pre-existing restrictions, and more. The current version of the guidelines can be found here: https://sedera.com/membership-guidelines

Here's a quick overview of how medical cost sharing works!

Sedera

Offered by the SALA Healthcare Program
hpsupport@smallassociations.org or 888.994.4979

How Medical Cost Sharing Works



1. Select an IUA, the amount you're comfortable paying without shared funds
2. Open a bank account to share and receive Community funds
3. When you have a Need*, open a Need Case in your Member Portal
4. Shop for the treatment and provider of your choice
5. Receive funds that exceed your selected IUA; pay only 3 IUAs per membership year
6. Pay your provider with funds from the Community

*A Need is one or more shareable Medical Bills caused by an injury, illness, or a medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

About Us

Sedera is a Medical Cost Sharing Community made up of members who share the cost of large medical expenses.

Member Principles and Commitments

Members agree to and are united by an ideology that supports:

Direct Care

Direct relationships between patients and their physicians.

Individual Choice

The right to choose treatment timing, type, and provider.

Individual Responsibility

Mindful commitment to shop fair prices and strive for a healthy lifestyle.

Dental

There is the option to add dental coverage and is provided by a company called Regional Care (RCI). This is traditional dental insurance. RCI uses the Aetna network of dentists, but as always, you'll want to call your dentist and ensure they accept the plan before you schedule a visit.   You can also search the network yourself here: https://bit.ly/RCIDentalProviders

More information on the RCI dental plan can be found here: https://bit.ly/RCIDental

Pricing

So how does the SALA Program Pricing work and how do I figure out what it will cost me? Pricing for each of the program components you select is included in one monthly payment. If you're directly enrolling yourself, you'll see this as an ACH payment to a bank account of your choosing being deducted each month on, or around, the 18th. Otherwise, you may be enrolling through your employer, in which case you should check with them about any payroll withholdings or employer contributions that may apply.

On your associations or chamber's web site you will find pricing information in the eBenefits Section. There is also an online price calculator where you can estimate your monthly cost based on your Age, Enrollment Type (Individual, Family, etc.), the eBenefits plan you choose, and your Sedera IUA choice: https://bit.ly/SALAPriceCalculator

How to Get Help

We recommend you thoroughly familiarize yourself with all the services and benefits prior to enrolling. If you have any questions please email our help center at hpsupport@smallassociations.org. If you would like to set up a time to chat and review the program in more detail with an online presentation, please select an appointment on our scheduler at www.calendly.com/salahp.

Terms You Should Know

Here are the names of each of the companies that make up the SALA Healthcare Plan and what they are responsible for:

eBenefits - Preventative care partner, traditional insurance.

Citizens Rx – Pharmacy benefit provider, traditional insurance.

Essential HDHP – your low cost, limited benefit eBenefits preventive care option. It can be paired with a health savings account and includes Recuro virtual care at no additional charge.

Recuro – Telemedicine partner, included with eBenefits plans.

Sedera - Medical cost sharing partner for the big stuff including surgery, hospitalization and unexpected accidents and illness. NOT insurance.

Summit – full featured eBenefits preventive care option. Includes co-pays for on-going care and Recuro virtual care at no additional charge.

RCI - Dental care, traditional insurance

In addition, you may also encounter the following terms:

SALA - Small Association Leadership Alliance, the program sponsor and provides help in enrolling, adding dependents, updating banking information, cancellations, etc.

ARM - Alternative Risk Management, the third party administrator for eBenefits plans. Includes claims processing.

Enrollment123 – payment partner and offers a portal which shows your enrollment status, contact information, and payment history.