



Sedera Access Plus vs. Zion Guidelines Comparison

	Sedera Access Plus Guidelines	Zion Health Guidelines
<p>Pre-Existing Conditions Clause</p>	<p>Any medical condition that existed prior to membership (diagnosed, suspected or producing observable signs or symptoms) is considered a Pre-existing Medical Condition. Needs that result from Pre-existing Medical Conditions are subject to sharing limitations (as presented in these Guidelines) unless 36 months immediately prior to membership effective date has passed without any signs or symptoms of the condition, without any treatment needed, without any medication prescribed or taken, and without any suspicion by the patient or doctors that the condition is resurfacing. This applies whether or not the cause of the symptoms is unknown or misdiagnosed.</p> <p>Pre-existing Medical Conditions will become eligible for sharing based on the member’s tenure with the Sedera MCS Community, as indicated by the following graduated sharing schedule:</p> <p>Note: Sharing restrictions do not apply to “controlled” high blood pressure and cholesterol counts in most cases (controlled via medication and/or diet).</p> <p>First 12 months Not shareable Months 13 – 24 Shareable to \$15,000 Months 25 – 36 Shareable to \$30,000 Month 37 and after Fully shareable</p>	<p>A need that comes from a condition that existed prior to membership are only shareable if the condition is fully cured and does not have treatment or symptoms in a 24-month period.</p> <p>Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the Effective Date.</p> <p>Pre-existing conditions have a waiting or phase in period. Zion Health attempts to negotiate all medical bills received and many membership types include the PHCS network for pre-negotiated medical expenses.</p> <ul style="list-style-type: none"> • 1st Year of Membership – Waiting period of all pre-existing conditions (1st Year Waiting Period Waived. Sharing starts at \$25K immediately for MPB Select Group). • 2nd Year of Membership – Up to \$25,000 of sharing for pre-existing conditions • 3rd Year of Membership – Up to \$50,000 of sharing for pre-existing conditions • 4th Year of Membership and Beyond – Up to \$125,000 of sharing for pre-existing conditions per year • Pregnancy (Maternity) will not be considered a pre-existing condition and will be treated as a regular need (for MPB Select Group).

<p>Exceptions to Pre-Existing Conditions</p>	<p>Exceptions for high blood pressure, high cholesterol, hemorrhoids and sleep apnea: Sharing restrictions do not apply for high blood pressure, or high cholesterol as long as the member has not been hospitalized for either condition within 36 months prior to membership and the condition is controlled through medication and/or diet. However, maintenance medications for treatment of high blood pressure or high cholesterol as chronic conditions will not be shared. Additionally, expenses related to medical treatment for conditions related to hemorrhoids and/or sleep apnea, in the 36 months prior to membership, are not subject to the restrictions stated in 7.A.1. in Sharing Guidelines.</p>	<p>Exceptions for High Blood Pressure, High Cholesterol & Diabetes: High blood pressure, high cholesterol and diabetes (type 1&2) will not be considered a pre-existing condition as long as they have not been hospitalized for the condition in the past 12 months and able to control through medication or diet.</p>
<p>Max IUA Responsibility Per Household</p>	<p>Members that experience multiple Needs within their 12-month membership year are required to pay the first three IUAs at the selected amount. If there is a fourth Need during the same membership year, no IUA would apply. The fourth Need, and any subsequent Need(s), would be eligible for immediate sharing; subject to any stated restrictions or limitations in the Guidelines. For households with multiple members (2 or more), a maximum of five IUAs apply per 12-month membership year. Beginning with the sixth Need during the same membership year, medical expenses would be eligible for immediate sharing; subject to any restrictions. PLEASE NOTE: No one person within a multiple household will be required to share more than three IUAs in a given 12-month membership year.</p>	<p>Member households that experience multiple needs within a 12-month rolling membership year are asked to pay up to three Initial Unshareable Amount per year. Additional needs that meet a \$500 threshold would be considered fully shareable with the Zion Health community.</p>
<p>Maternity</p>	<p>In general, maternity Needs include expenses for prenatal care, delivery, postnatal care and miscarriage.</p>	<p>Bills for all pregnancy and birth related complications of the mother will be shared as part of the maternity</p>

	<p>Normal vaginal deliveries and emergency Cesarean section deliveries have a total Initial Unshareable Amount (IUA) of \$5,000. Non-emergency/elective Cesarean section deliveries have a total IUA of \$7,500.</p> <p>The standard IUA levels of \$500 - \$5,000 do not apply for Maternity Needs. Members who wish to reduce their IUA's may seek alternative delivery methods may be eligible for reductions in their IUAs. See Section 9.B.</p> <p>Medical Needs resulting from miscarriages will revert to the member's standard IUA.</p>	<p>need. Two Initial Unshareable Amounts (IUA's) are applied to a single maternity need.</p> <p>Any pre-birth or post birth need of the child will be considered a separate need from the mother's maternity care.</p>
Home Births or Birthing Centers	<p>Birthing Centers - The member's maternity IUA will be reduced by 50% for utilizing a birthing center. Your Member Services Representative can assist in locating quality birthing centers within a reasonable distance of the member's home.</p>	<p>Home Births - They are less expenses typically. Zion Health may waive the Initial Unshareable Amount if the costs are lower than what otherwise would be paid by the sharing community and approved by Zion Health.</p>
Pregnancy Waiting Period	<p>Medical expenses for child birth that have an expected delivery date within the first 12 months of membership are not shareable.</p>	<p>Pregnancies are considered pre-existing if the pregnancy start date is within the first 60 days of the membership effective date.</p>
IUA Choices	<p>\$500, \$1000, \$1500, \$2500, \$5000</p>	<p>\$1000, \$2500, \$5000</p>
Alternative/Naturopathic Care Treatment	<p>Unproven and insufficiently proven diagnostics and therapeutics are considered Alternative and are not shareable. Alternative practice methods include ayurvedic, acupuncture, homeopathy, naturopathy, functional/integrative medicine, most use of CBD and all marijuana, and any practice that promotes insufficiently proven methods. See section 8.B.8. for sharing considerations for chiropractic. Specifically considered Alternative/insufficiently proven are nutritional supplements, detoxification; use of diagnostics and therapeutics for mold toxicity, chronic Lyme, and other poorly characterized conditions; stem cell therapies (other than where proven effective); all diagnostics and lab tests performed on healthy</p>	<p>Alternative medical treatments can be shared with the Zion Health community. These alternatives generally should be considered safe and effective while being an alternative to a traditional treatment plan. Needs may be considered shareable pending prior written approval by Zion Health. Member is required to demonstrate the proposed value of the alternative treatment.</p> <p>What is needed to consider an Alternative Medical Need?</p> <ul style="list-style-type: none"> • Doctor notes on current condition (we can help to obtain the doctors notes) • Explanation of why the alternative medical need was selected

	<p>people other than screening testing as recommended by the US Preventative Task Force.</p> <p>Alternative therapeutics may be considered for limited (partial) sharing if the Community Stewardship Board is provided convincing evidence of the value/effectiveness for the specific disease being treated. Your Sedera Member Advisor or Needs Coordinator is available to discuss the submittal process.</p>	<ul style="list-style-type: none"> • Explanation of why the alternative medical need should be shared • Estimated costs (we can help to obtain the estimated costs if appropriate)
Dependents	Limited to children age 18 and younger, and unmarried children ages 19 through 25, who are bona fide dependents of a member parent.	Limited to children age 18 and younger, and unmarried children ages 19 through 26 who are bona fide dependents of a Member parent.
Age Banding	18-29, 30-39,-40-49, 50-59, 60-64	18-29, 30-39, 40-49, 50-64
Allergy Treatments	Not specified	Allergy testing and medication is excluded from sharing. Needs that arise out of non-seasonal allergies are considered shareable.
Alcohol or Drug Abuse Treatment	Not shareable. The Sedera MCS Community does not share costs for treatments related to addictions other than for Alcohol/Substance Abuse & Chemical dependency. However, Sedera's Member Advisors are available to assist Members in locating qualified medical providers and/or alternative treatment options.	Treatment for alcohol, substance abuse or chemical dependency is shareable up to the \$3,000 Maximum Shareable Amount per Member.
Chiropractic Care	Services related to treatment of a specific musculoskeletal injury or musculoskeletal disease are shareable for up to 15 office visits (sharing limited to \$1,500 per Need), including related items for treating the musculoskeletal injury or musculoskeletal disease such as prescribed X-rays. Maintenance treatments are not shareable. All other chiropractic services will be treated as "Alternative Medical Practices" (Section 8.B.2.).	Services related to treatment of a specific musculoskeletal injury or disease are shareable for up to 25 Office Visits and includes related items for treatment for up to 120 days. All other chiropractic services will be treated as "Alternative Medical Practices".
Hyperbaric Therapy	Not specified	Shareable for treatment of specific illness or injury. Outpatient included with up to 35 as a maximum number of therapy sessions.

Therapeutic Massage Therapy	See Alternative Care	Shareable if prescribed by a licensed medical provider up to 25 sessions.
Mental Health	3 Free mental health counseling services through Head to Heart partner via phone or video chat.	Medications and other care is not shareable for the treatment of any mental health related illnesses unless approved by Zion Health. Sharing is limited to \$3,000.
Newborn Care	See Maternity Guidelines	Circumcisions are excluded from sharing. No immunizations unless you have the Direct Membership or Connected DPC.
Physical Therapy	Shareable for inpatient treatment. Outpatient treatment is shareable up to 25 outpatient sessions per Need to a maximum of \$2,500 per separate Need or for a duration of up to 180 days from the start of the physical therapy Need request, whichever occurs first.	Shareable for inpatient treatment and up to 35 outpatient sessions per need.
Preventative Services	Expenses such as routine physicals, checkups, vaccinations, flu shots, long-term maintenance prescriptions and other routine medical expenses are generally not shareable. Some exceptions exist for specific preventive screening procedures that are medically appropriate for the member's age, gender and condition. Exception: Diagnostic procedures prescribed on a regularly scheduled basis for the purpose of screening and monitoring known risk situations or cured medical conditions when ordered by a licensed medical provider (e.g. colonoscopies, mammograms, endoscopies, et al.). Pre-existing condition limitation rules apply. Member's selected IUA applies in all cases. Some exceptions exist for colonoscopies, mammograms, and childhood vaccinations as described throughout these Guidelines.	Preventive services are not included. Members may choose to include the Minimal Essential Coverage (MEC) to include all Affordable Care Act compliant wellness visits.
Speech Therapy	Shareable in relation to an illness, injury or accident. Subject to 25 outpatient visits per condition, to a maximum of \$2,500 per separate Need.	Shareable in relation to an illness, injury or accident. Up to 35 outpatient visits per condition.

Sports	Not specified	<p>Zion Health shares in sporting activities.</p> <p>Injuries or illnesses resulting from participation in Modern Professional Boxing is not shareable.</p> <p>Injuries or illnesses resulting from recreational karate, jiu jitsu, taekwondo or other combat sports are okay to share when not paid to win or compete.</p>
Weight Reduction	Shareable only if prescribed by a licensed medical provider. \$1,500 maximum shareable amount per member.	Shareable only if prescribed by a licensed medical provider and approved by Zion Health. \$3,000 Maximum Shareable Amount per Member.
End of Life Assistance	-- NA --	<p>For a Member, and/or his or her dependents, who die(s) after two years of uninterrupted Membership as a Sharing Member, financial assistance to the surviving family will be provided by the Members according to the following schedule, upon receipt of a copy of death certificate, and as listed on the Member enrollment.</p> <p>\$10,000 Primary Member, \$10,000 Dependent Spouse, \$2500 Dependent Child</p>
Motor Vehicles	<p>Needs from injuries in an accident where the member is an operator or passenger (in, on, or being towed by the vehicle) of on-road, or off-road motor vehicles such as snowmobiles, go-karts, off-road motorcycles, four-wheel ATVs, tractors, farm implements, construction equipment, six-wheel ATVs, golf carts, personal moving devices, motorized watercraft of all kinds, and all aircraft, will be shareable for the amount of the Need that is not the responsibility of any insurance entity or other liable party, and if all of the following conditions are met. The operator and any rider:</p> <ol style="list-style-type: none"> a. Were appropriately licensed as required by applicable law, to operate the vehicle involved in the incident, and b. Were not engaged in formal racing or stunt competition, and 	Not specified

	c. Were not operating the vehicle recklessly, or under the influence of alcohol or any illegal substance, in accordance with Federal laws.	
--	--	--