

The Health Access Membership

Access to what you need.

The Health Access Membership provides everyday access to quality health care you can afford. Get healthy and stay healthy. Your membership is worth more than \$4,500.

Want preventive services?

You can get them for free, up to \$2,500.

Need a prescription?

You have access to the lowest cost drugs.

On Sedera medical sharing?

We lower your costs as well, up to \$1,500.

Need primary care?

You have unlimited access to virtual direct primary care.

Need vision screening and/or dental cleaning? That's included too, up to \$120.

Virtual Direct Primary Care

Virtual primary care gives you 24/7 access to your personal care team made of doctors, nurses and health advisors. It helps you to improve your health, control your care and reduce your medical expenses.



Preventive Care (including Vision and Dental)

The best way to save money on health care costs is to stay healthy! Take advantage of 100% reimbursed preventive care services.



Discount Prescriptions

Find the best price at over 65,000 pharmacies nationwide – major national chains and local pharmacies.



Out-of-Pocket Assistance

Sedera members save up to \$1,500 on their 3rd or 5th IUA in a calendar year.





Virtual Direct Primary Care

Health Access Solutions partners with US Licensed Providers to deliver Virtual Direct Primary Care.

A breakthrough in the telemedicine model, this new approach recognizes that the patient / physician relationship is at the center of primary care. Members will enjoy access to a personal care team of doctors, nurses and health advisors.



Schedule a Visit

What you need, when you need it and how you want it. Video appointments, electronic prescriptions and medical advice 24/7.



Save Money

No co-pays, unlimited use (No hidden fees), reduce unnecessary care, get fair prices for high quality services when referrals are needed.



Prescriptions & Tests

The physician can prescribe medication and send it to the pharmacy. They can also send orders for labs and imaging and do follow-ups.



Medical Records

Referrals from the physician will include transfer of medical records so that the specialist will have all necessary patient information.

What are some of the common health issues supported?

- ✓ Chronic conditions like asthma, diabetes, high blood pressure, high cholesterol, thyroid disorders
- ✓ Prescription medications & refills for most situations except controlled substances
- ✓ Lab & imaging tests including cholesterol tests, CT scans, diabetes tests, mammograms, MRIs, X-rays
- ✓ Mental health including anxiety, depression, insomnia, panic attacks
- ✓ Common issues & infections like cold, fever, bladder infections, diarrhea, sinus problems, skin infections
- ✓ Injuries & bites like animal and insect bites, ankle and back injuries, abdominal/lower back/neck pain
- ✓ Men's health issues such as erectile dysfunction, hair loss, low testosterone, sexually transmitted conditions
- ✓ Women's health issues like bacterial vaginosis, birth control refills, breast lumps, menstruation problems, UTI
- ✓ Common allergies & rashes including allergic reactions, hives, contact dermatitis, rashes, seasonal allergies
- ✓ Preventive medicine & wellness including diet, nutrition & fitness counseling, smoking cessation, weight management



Discount Prescriptions

Health Access Solutions partners with a nation-wide network of pharmacies with access to affordable pricing at over 65,000 locations.

HOW IT WORKS



- 1 Get your prescription from the physician.**
Don't have them just call it to one pharmacy before you know where to get the best price.
- 2 Search for your prescription on-line.**
You will get a list of all the local and mail order pharmacies, and the cost of the prescription at each.
- 3 Go to the best pharmacy for you.**
Review the pharmacies and prices and choose the best option.

SAVE MORE ON GENERICS

Savings Comparison	Good Rx	BlueCross	Cigna
Generic Drugs	50%	62%	64%
Brand Name Drugs	4%	1%	1%

Note: Comparison based on top ten prescription drugs

Your membership also provides

-  Access to Manufacturer Savings and Patient Assistance Programs
-  Access to international pharmacies



Preventive Care

This benefit provides reimbursement for evidence-based screenings and preventive services including annual wellness exams and physician recommended wellness laboratory services. There are no provider network restrictions with this benefit. Members simply submit for reimbursement.

Vision & Dental Preventive Services	Reimbursement	Limits
Dental Cleaning and/or Vision Exam	100%	\$120 Annual Benefit

Eligible Preventive Services	Reimbursement	*Limits & Other Important Information
Well Child Exam	100%	N/A
Annual Wellness (Physical) Exam	100%	Every Calendar Year
Gynecological Exam	100%	Every Calendar Year, age 21 and over
Breast MRI and/or Breast Ultrasound	100%	If required post mammogram
Procto/Sigmoidoscopy	100%	Every 60 Months
Cologuard	100%	Every 36 months
Flu and Pneumonia Shots	100%	Annually

Eligible Preventive Laboratory Tests	Reimbursement
Lipid Panel (Cholesterol and triglycerides)	100%
Comprehensive Metabolic Panel (CMP)	100%
Complete Blood Count (CBC) with differential test	100%
Thyroid Panel TSH (Thyroid Stimulating Hormone) reflex to T4 if abnormal	100%
Routine Comprehensive Urinalysis (UA)	100%
Hemoglobin A1C (HgbA1C)	100%
Vitamin D Level	100%
Prostate Specific Antigen Test (PSA) men age 50-75 (40 with family history)	100%
Heart Screening: C-Reactive Protein (CRP) & Homocysteine Levels	100%
Bone Density Screening (Post-menopausal women, every 2-3 years)	100%

NOTE: Preventive Care Services are limited to \$2,620 maximum per calendar year for all services combined, per individual.



Out-of-Pocket Assistance

Many Health Access Solutions members are also members of the Sedera medical cost sharing community. The Out-of-Pocket Assistance Benefit helps you and your family access the care you need without straining your financial resources.

HOW IT WORKS



Sedera Members submit their 3rd or 5th IUA in a calendar year as a preventive expense and get 100% of that IUA reimbursed!

1

Send your Need to Sedera

When you submit a need to Sedera and they share your medical bills, they send reimbursement excluding your IUA for that need.

2

Get Confirmation from Sedera of 3rd or 5th IUA

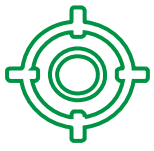
The turn around from Sedera on this is usually within 2 weeks.

3

Submit the Sedera confirmation of the 3rd or 5th IUA

Once you have hit your 3rd IUA as an individual or 5th IUA as a family in a calendar year, submit the confirmation from Sedera as a preventive expense to Health Access Solutions and you will get reimbursed the entire IUA amount – up to \$1,500!

Membership	IUA #	Reimbursement
Single	3	100% of the IUA
Single & Adult	5	100% of the IUA
Single & Child(ren)	5	100% of the IUA
Family	5	100% of the IUA



2020 Individual Membership

Membership Pricing

Membership	Price
Single	\$115.00 / month
Single & Adult	\$180.00 / month
Single & Child(ren)	\$215.00 / month
Family	\$275.00 / month