



A Comprehensive and Affordable Healthcare Option for Colorado REALTORS®

All benefits included for ONE low monthly rate!



Sedera Health Sedera has some limitations on pre-existing conditions. Please understand these limitations when considering enrollment.

Sedera offers a non-faith-based medical cost-sharing solution designed to help you face the rising costs of healthcare at a cost that is *significantly* less than purchasing traditional health insurance on the individual market/exchange.

Sedera handles medical expenses differently than insurance solutions. Unlike an annual deductible and a network, it addresses healthcare on a per Need basis with *no network restrictions*; therefore, if a member experiences an injury or illness (a "Need"), the Sedera community shares funds for all eligible medical costs associated with that Need, after the **Initial Unshareable Amount (or IUA)** has been paid by the member.

There are three IUA options available to REALTORS® in Colorado:

- 1) \$500 per need
- 2) \$1,000 per need
- 3) \$2,500 per need

[for Medium to Large Medical Expenses]



Apex Management Group



Apex Management Group provides medical benefits in person through the PHCS network that include preventive services (100% covered) and routine care, such as doctor visits, urgent care, labs, imaging, and MRI/CT scans, with copays as low as \$20.

[for In-Person Routine & Small Medical Expenses]



You also have 24/7 access to Teladoc, a global leader in virtual care, with no copay or coinsurance for most services. Teladoc doctors are U.S. board-certified and licensed to practice medicine in your state. They can diagnose, treat and prescribe medication if medically necessary.

[for Virtual Care]



WellDyneRx is a full-service prescription benefit manager that provides a six-tiered prescription drug benefit with discounts, co-insurance, and copays as low as \$1.

[for Prescription Drugs]



2nd MD provides a second opinion consultation via phone or webcam with a specialist for non-emergency services. It helps ensure you are a well-informed patient to determine the best course of action.

[for Second Opinion Services]

Learn more and enroll at: www.1enrollment.com/ColoradoREALTORS

For questions, contact **Alpine Association Benefits**: 720-523-5524 or Info@AlpineAssociationBenefits.com.



EXECUTIVE SUMMARY

For years, one of the most common concerns for REALTORS® has been finding affordable healthcare solutions. One of the steps the Colorado Association of REALTORS® (CAR) has taken to help provide its members with options is the adoption of a healthcare solution with a medical cost-sharing program at its core. While medical cost-sharing has some limitations, such as a waiting period on pre-existing conditions, it has two important advantages over traditional health insurance: affordability and freedom from networks. As traditional health insurance premiums continue to rise across the country, medical cost-sharing programs are attracting more attention than ever before. If you are not familiar with how medical cost-sharing works, now is a good time to learn. Sedera's "How It Works" page includes a great introduction to this concept, including a brief video, at <https://sedera.com/medical-cost-sharing/>.

As a benefit to you, enrollment in this program is now available to CAR members and their families (whether the REALTOR® enrolls or not).

The plan includes the following features:

- **Sedera Health** – A non-faith based medical cost-sharing administrator with a product specifically designed for use with associations.
- **Teladoc** – A global leader in virtual care, Teladoc doctors are U.S. board certified and licensed to practice in Colorado. They can diagnose, treat and prescribe medication if medically necessary.
- **Apex Advantage** – A feature that provides many preventative services at no additional cost and low co-pays for routine medical treatment at primary doctors, specialists, urgent care facilities and imaging centers. Unfortunately, these particular benefits do require the use of PHCS network providers, but the PHCS network is robust, even in the more remote locations in Colorado.
- **WellDyneRX** – A full-service prescription benefit manager that provides a six-tiered prescription drug benefit with discounts, co-insurance and copays as low as \$1.

Since each individual's situation is different, it's not the intention of CAR to recommend a specific healthcare plan for its members – it is the responsibility of each member to determine the suitability of any plan for his or her situation. However, CAR has made a meaningful effort to make this option available with the belief that there will likely be many for whom this plan is an affordable and appropriate solution.

Details and pricing for this option are available at <https://1enrollment.com/ColoradoREALTORS>, along with contact information if you have questions or would like additional help.



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