



Vensure Direct Care

A New Approach to Traditional Healthcare





Introduction to Vensure Direct Care

Over half of Americans today admit to purposefully delaying or avoiding obtaining healthcare. Traditional health plans have increased on average 20-40% over recent years.

Americans today are dealing with:



Rising Cost of Healthcare



Inflated Copays



Increased Deductibles



Higher Out of
Pocket Maximums

**We've decided
that there needs to
be an affordable,
alternative solution
to traditional
healthcare.**



What is Direct Care?

Vensure Direct Care is comprised of four solutions.



VIRTUAL CARE - MD LIVE

Telehealth solution with \$0 copay and deductible.



VIRTUAL SELECT CARE - AKOS

Telehealth solution with dedicated Primary Care Physician and \$0 copay and deductible.



LOCAL CARE

Partnerships with regional healthcare clinics.



SEDERA

Medical Cost Sharing.



Virtual Care - MD Live

Rapid advancements in technology make it easier for clients and their employees to access and receive medical attention. Through Telehealth services client employees can virtually visit a board-certified physician from any mobile device with no added co-payments or deductibles. With convenient access day or night, doctors can diagnose common conditions and prescribe medications quickly and efficiently.

MD LIVE GIVES EMPLOYEES ACCESS TO:

- › Board-Certified Doctors
- › Available Anytime
- › Consults by Phone, App, or Video Chat
- › Private, Secure Connection
- › No Limits on Utilization – 24/7/365



Virtual Select Care - AKOS

Akos delivers an industry-leading virtual health solution which goes well beyond traditional virtual care. From an interactive chatbot to a comprehensive connected care platform, Akos offers multiple integration features to accommodate the healthcare needs of any patient or employee

AKOS GIVES EMPLOYEES ACCESS TO:

- › Virtual Primary Care Physician
- › Virtual Visits
- › Medical Kiosk
- › Comprehensive Care Management Portal
- › No Limits on Utilization – 24/7/365



Local Care

Vensure Local Care provides employers, employees, and families an alternative healthcare option that provides expansive direct care services to patients. The facilities are equipped with cutting-edge technology for physicians to provide on-site imaging and lab tests, and don't worry – your free visits are unlimited!

Unlimited visits without any copays, deductibles, or coinsurance fees for most of your common medical needs.

HERE ARE JUST A FEW OF THE LOCAL CARE PROVIDERS IN OUR NETWORK:

- › GA – Peachtree Immediate Care
- › FL – MD Now
- › American Family Care
- › Family Medical Centers
- › Coastal Family Medicine
- › Family Care Partners
- › Collier Urgent Care
- › Family Health Centers
- › Diamond Healthcare
- › Medvest
- › Urgent Care 24/7
- › Patients First
- › Diamond Physicians



Sedera

Sedera is a Medical Cost Sharing Community inspired by the modern sharing economy. Sedera is not insurance. Sedera is centered on a commitment to healthy living and sharing the cost of medical care. In doing so, members are able to access to quality healthcare at affordable prices for their Members and their families.



Virtual Care - MD Live

For \$10.00 Per Employee Per Month with MD Live, you can visit with a board certified doctor 24/7/365 from anywhere, on any internet enabled device, all with zero co-pay!

You have a telehealth benefit giving you virtual care, anywhere.

- › Board certified doctors
- › Available anytime, day or night, Your virtual doctor is here. Join for free today!
- › Consults by mobile app, video or phone

Prescriptions can be sent to your nearest pharmacy if medically necessary



With MD Live you can treat over 50 routine medical conditions including:

- › Acne
- › Allergies
- › Cold / Flu
- › Constipation
- › Cough
- › Diarrhea
- › Ear Problems
- › Insect Bites
- › Nausea / Vomiting
- › Pink Eye
- › Rash
- › Respiratory Problems
- › Sore Throats
- › And More

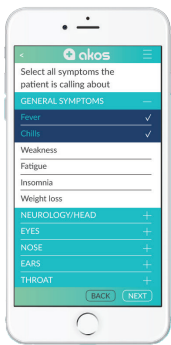
Virtual Select Care - AKOS



Patient-Centered, Value-Based Virtual Healthcare Employee Benefits That benefit everyone

Akos delivers an industry-leading virtual health solution which goes well beyond traditional virtual care. From an interactive chatbot to a comprehensive connected care platform, Akos offers multiple integration features to accommodate the healthcare needs of any patient or employee.

Moreover, Akos is disrupting the digital health revolution with AI-powered virtual medical clinics. These centers expand access to high-quality healthcare by providing convenient access points for patients. No other virtual health provider was delivering a closed loop continuum of care under one platform... until now.



INTEGRATED VIRTUAL CARE ECOSYSTEM AI technology streamlines the patient journey

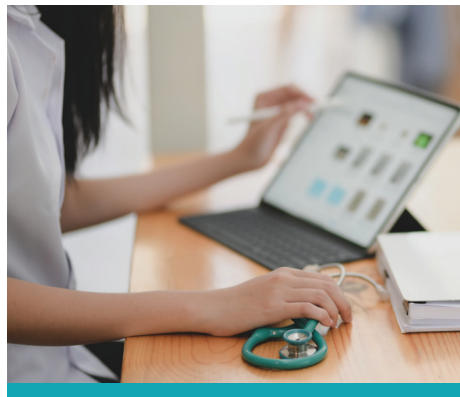
AI-powered care coordination determines the most efficient and cost-effective path for diagnosis & treatment based on symptoms and predicted illness. The Akos ecosystem provides multiple touchpoints including virtual care for common conditions, medical kiosks if labs or diagnostics are needed, and a comprehensive network of providers, specialists and ancillary services when the scope falls beyond virtual care.



VIRTUAL VISIT

Patient consults with a provider whenever, wherever, within minutes.

- › 24/7/365 availability
- › On-demand virtual consultations
- › Device agnostic
- › Intuitive HIPAA-compliant platform
- › Nationwide provider network



MEDICAL KIOSK

Patient performs self-examination at AI/AR telehealth-enabled medical station.

- › Onsite MA/Phlebotomist
- › FDA-approved peripherals collect vital signs and other parameters
- › Onsite labs/diagnostics
- › AI software collects symptoms, identifies diagnostic possibilities and formulates treatment plan
- › Remote provider assesses evaluation and confirms diagnosis and treatment plan
- › Scalable for onsite or near-site



IN-PERSON CONSULT

Patient may be referred for an in-person consult for further evaluation, diagnostics or labs.

- › Multispecialty network



Comprehensive Care Management Portal

The Akos Virtual Care Ecosystem is supported by a comprehensive care management system. The integrated portal connects the patient and care team in a highly advanced and intuitive manner to improve care coordination and patient engagement that is critical for improving patient outcomes and lowering costs.



ON-DEMAND CARE Around-the-clock access

No commutes. No waiting rooms. No need to reschedule the work day. Akos delivers high-quality care when and where your employees need it, 24/7. Our focus is on quality: from the seamless experience we offer to our national network of providers and care coordinators.



BENEFITS WALLET Dashboard at your fingertips

With medical costs and insurance premiums on the rise, offering a convenient way to get benefits information in the hands of each and every employee empowers them to make informed decisions about their healthcare.



DEDICATED CARE TEAM 1:1 relationship with provider

Get peace of mind with a personalized and coordinated care team for every patient. Our care navigators oversee the entire patient journey to ensure the patient is getting the care that best meets their needs. Combined with the power of our connected care portal, the entire care team has a unified view of the treatment plan to proactively make data-driven medical decisions.



REAL-TIME ANALYTICS Relevant data with actionable insights

Our state-of-the-art care management platform aggregates relevant data to better evaluate the risks and needs of a patient population. These reports and assessments help employers, providers and payors measure patient outcomes, provider performance and medical costs against defined metrics.

We've Got You Covered

Head-To-Toe Treatment

Akos uses a national network of healthcare providers who are qualified to diagnose and treat a wide range of medical conditions. Whether it's a sinus infection keeping an employee in bed, a child with a stomach ache on their family vacation, or a strained back keeping them from finishing a project at work, you can rely on us to help them get back on their feet.

SERVICE LINES

- › Acute Care
- › Pediatrics
- › Chronic Care Management
- › Behavioral Health
- › Workers' Compensation
- › Transitional Care Management
- › Sleep Health
- › Diabetes Prevention

EMPLOYER BENEFITS

EMPLOYEE ENGAGEMENT

- › Offer a comprehensive benefits package that empowers employee to better manage their health
- › Access care anytime, anywhere from any mobile device or desktop
- › Offer 1:1 relationship with care navigator and provider
- › Improve access with multiple touch points
- › View comprehensive care plan in one dashboard
- › Interact with care team through unified communication channel
- › Offer fully integrated clinical support services and specialties
- › Offer wellness programs to promote total health and well-being
- › Provide focused educational programs to support care plan

COST CONTAINMENT

- › Provide focused educational programs to support care plan
- › Lower healthcare premiums
- › Reduce medical claims and costs
- › Improve employee productivity
- › Minimize absenteeism from work
- › Avoid unnecessary and costly ER and Urgent Care visits
- › Reduce hospital readmission rates
- › Address conditions proactively
- › Improve overall company health and wellness

A Healthier Way To Do Business

To learn more about how Virtual Select Care through Akos can take your business further, contact us today.





Virtual Select Care Overview

Welcome to Akos! We are excited to serve you. Akos is your new “doctor in the family,” and we’ll make healthcare easy and convenient. You will receive unlimited access to your dedicated medical team with no out-of-pocket costs or copay fees.

YOU RECEIVE THE FOLLOWING BENEFITS

Primary Care	
24/7/365 access to immediate care	\$0 copay
Unlimited virtual primary care visits	\$0 copay
Dedicated primary care provider	\$0 copay
Prescriptions & refills*	\$0 copay
Pediatric virtual primary care visits**	\$0 copay
Unlimited access to Akos Med Clinic	\$0 copay
Unlimited access to Akos Urgent Care	\$0 copay
Planned & Preventive Care	
Preventive Care	\$0 copay
Telemedicine	\$0 copay
Health & wellness coaching	Included
Care Navigation	
Dedicated care navigator	Included
Care coordination / specialty referrals*	Included
Lab and imaging referrals & coordination*	Included
Rx support	Included

* Only the coordination of these services is included

** ages 6 months and older

Virtual Select Care (AKOS) Pricing	
Virtual Select Care (AKOS)	\$50.00 Per Employee Per Month
Virtual Select Care Plus Pricing	
Virtual Select Care (AKOS) Plus Sedera	



Local Care

Vensure Local Care provides employers, employees, and families an alternative healthcare option that provides expansive direct care services to patients. The facilities are equipped with cutting-edge technology for physicians to provide on-site imaging and lab tests, and don't worry—your free visits are unlimited!.

- › Access to care 365 days a year
- › Extensive network of facilities
- › No copay, deductible, or co-insurance for most services

LOCAL CARE NETWORK PARTNERS

Our network continues to expand as we partner with the nation's best healthcare facilities. Give us a call today or visit www.vensure.com/directcare to see the latest list of partners.



Sedera

A MEDICAL COST SHARING COMMUNITY

Inspired by today's sharing economy, Sedera offers a refreshingly different approach to managing larger healthcare expenses.

Medical Cost Sharing* is a powerful solution for individuals, families and businesses facing skyrocketing healthcare costs. Sedera Members are cash pay patients who lead healthy lifestyles and voluntarily contribute to one another's medical needs.



Healthy Lifestyle



30-50% Lower Monthly Costs



Freedom from Networks



Caring Community



Price Transparency



Incredible Member Advisors

*Sedera Medical Cost Sharing is not insurance and is not issued or offered by an insurance company.

While every effort is made to meet member's medical needs, Sedera does not guarantee payment of any medical expense.

Creating a new normal in healthcare, together.



SEDERA SELECT MEMBERSHIP OVERVIEW

SEDERA'S MEDICAL COST SHARING MEMBERSHIP

Initial Unshareable Amount (IUA)	\$500, \$1,000, or \$1,500 per medical need
Annual Individual Max # of IUAs	3 IUAs per membership year*
Annual Family Max # of IUAs	5 IUAs per membership year*
Max Shareable Amount	No maximum**
Expert Medical Second Opinion	\$250 reduction in IUA for non-emergency surgery
Network	Freedom to choose

Eligible for sharing prior to meeting Initial Unshareable Amount (IUA)

Preventive Care	Screening Colonoscopies and Mammograms, Childhood immunizations by schedule to age 18***
Telemedicine	\$0 Consult Fee; unlimited use

Eligible for sharing after meeting Initial Unshareable Amount (IUA)

Primary Care
Specialty Care
Emergency Room
Hospitalization (In-patient)
Hospitalization (Out-patient)
Surgery (In-patient)
Surgery (Out-patient)
Maternity****
Diagnostic Imaging (MRI, CT, PET Scans)
X-rays (office, out-patient or in-patient)
Laboratory (out-patient)
Laboratory (in-patient)

SEDERA SELECT MEMBERSHIP OVERVIEW

Prescriptions

Maintenance Medications	Not shareable for existing medications. With new conditions, shareable for the first 120 days.
Curative Medications	Shareable as part of an eligible need

NOTE: EXPENSES RELATED TO PRE-EXISTING CONDITIONS UP TO 36 MONTHS PRIOR TO ENROLLMENT IN THE SEDERA MEDICAL COST SHARING COMMUNITY WILL BE LIMITED TO 1ST YEAR \$0 SHAREABLE, 2ND YEAR \$25,000, 3RD YEAR \$50,000 AND 4TH YEAR SHAREABLE. MAINTENANCE DRUGS: SHARING ELIGIBLE FOR THE FIRST 120 DAYS FOLLOWING A NEW DIAGNOSIS.

* THEN ELIGIBLE NEEDS HAVE A \$0 IUA.

** DOLLAR AMOUNT IS NOT CAPPED, BUT SHARING MAY BE LIMITED BY AVAILABLE FUNDS OR THE MEMBERSHIP GUIDELINES; FOR EXAMPLE, THERAPIES GENERALLY HAVE A SHARING LIMIT OF \$3500 PER NEED.

*** ONLY IF MEMBER DOES NOT HAVE ACCESS TO PREVENTIVE CARE THROUGH ANOTHER OBLIGATED VEHICLE.

**** STANDARD VAGINAL DELIVERIES AND EMERGENCY CESAREAN SECTION DELIVERIES FOR ELIGIBLE MATERNITY CASES HAVE A TOTAL IUA OF 2 TIMES THE MEMBER'S SELECTED IUA. NON-EMERGENCY/ELECTIVE CESAREAN SECTION DELIVERIES HAVE A FIXED IUA OF \$5,000. PLEASE REFER TO SECTION 9 OF SEDERA MEMBERSHIP GUIDELINES TO REVIEW MATERNITY GUIDELINES.

WARNING: SEDERA IS NOT AN INSURANCE COMPANY AND SEDERA'S MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A SPONSORING ENTITY CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR FAMILY TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR SEDERA HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE OR TO BE LIKE A GROUP INSURANCE POLICY OR AN INDIVIDUAL INSURANCE POLICY.

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Local Care + Sedera

HOW IT WORKS

1. Individual/family joins Sedera Medical Cost Sharing community through their employer.
2. When a large unexpected accident or illness occurs, a Sedera Member can visit the healthcare provider of their choice. Members pay their Initial Unshareable Amount (IUA) for any eligible medical need and submit the remaining bill to the Sedera Community to be shared.
3. The community shares funds with the member for the eligible need and the Member pays their provider. .

Need: One or more medical expenses caused by a SINGLE accident or illness.

Initial Unshareable Amount (IUA): The amount a Member pays before a Need is eligible for sharing.

*Sharing eligibility is determined by the Sedera Membership Guidelines

- › Medical Cost Sharing is an innovative non-insurance solution for managing large health care costs.
- › The Sedera Community works together to save money without compromising quality of care.

We believe that leading a healthy lifestyle, contributing to a sharing community, and having direct access to care can lower costs and create better health outcomes. A new normal in healthcare is possible.

