



DENVER METRO
ASSOCIATION OF REALTORS®

A Comprehensive and Affordable Healthcare Option for DMAR Members!

All benefits included in one low monthly rate.
For questions, contact Alpine Association Benefits:
720-523-5524 or Info@AlpineAssociationBenefits.com.



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

On average, the Sedera Medical Cost Sharing approach provides 50% cost savings over traditional health insurance. Say goodbye to insurance hassles, including out-of-network concerns and surprise billing! Every member is equipped with the tools they need to manage their healthcare choices and has a Member Advisor to help them navigate the process of Medical Cost Sharing.

How it Works:

1. Individual/Family joins the Sedera Medical Cost Sharing community through their association
2. Member begins contributing monthly to the community
3. When member has an eligible medical **Need**, they pay their **Initial Unshareable Amount (IUA)** and submit the remaining bills to the community
4. Community shares funds with member for that eligible **Need**

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.

[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

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Monthly Contributions

Rates below are non-tobacco rates. For tobacco use, there is a \$76.53 surcharge.

Ages 18-29				
	Member Only	Member & Spouse	Member & Children	Member & Family
\$500 IUA*	\$319.13	\$556.36	\$529.83	\$779.89
\$1,000 IUA	\$311.99	\$544.12	\$517.59	\$761.52
\$2,500 IUA	\$281.38	\$482.89	\$459.42	\$672.75

Ages 30-39				
	Member Only	Member & Spouse	Member & Children	Member & Family
\$500 IUA	\$341.58	\$602.28	\$572.69	\$845.20
\$1,000 IUA	\$335.46	\$590.04	\$561.46	\$827.85
\$2,500 IUA	\$292.60	\$504.32	\$479.83	\$703.36

Ages 40-49				
	Member Only	Member & Spouse	Member & Children	Member & Family
\$500 IUA	\$364.03	\$647.18	\$616.57	\$911.52
\$1,000 IUA	\$342.60	\$605.34	\$575.75	\$850.30
\$2,500 IUA	\$307.91	\$534.93	\$509.42	\$748.26

Ages 50-59				
	Member Only	Member & Spouse	Member & Children	Member & Family
\$500 IUA	\$409.95	\$737.99	\$702.28	\$1,043.15
\$1,000 IUA	\$381.37	\$681.87	\$648.20	\$960.50
\$2,500 IUA	\$345.66	\$611.46	\$581.87	\$858.46

Ages 60-64				
	Member Only	Member & Spouse	Member & Children	Member & Family
\$500 IUA	\$614.03	\$1,146.15	\$1,090.03	\$1,634.99
\$1,000 IUA	\$565.05	\$1,049.22	\$997.18	\$1,493.15
\$2,500 IUA	\$506.88	\$932.89	\$886.97	\$1,324.79

*IUA (Initial Unshareable Amount) is the amount a member pays out-of-pocket on a per Need/Incident basis before it is fully shared with the community.

Monthly Portion Attributed to ACA Requirements (included in rates above)				
	Member Only	Member & Spouse	Member & Children	Member & Family
All IUA Levels	\$146.68	\$232.90	\$216.57	\$309.49

Consult with your tax professional for deductibility of these costs.

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