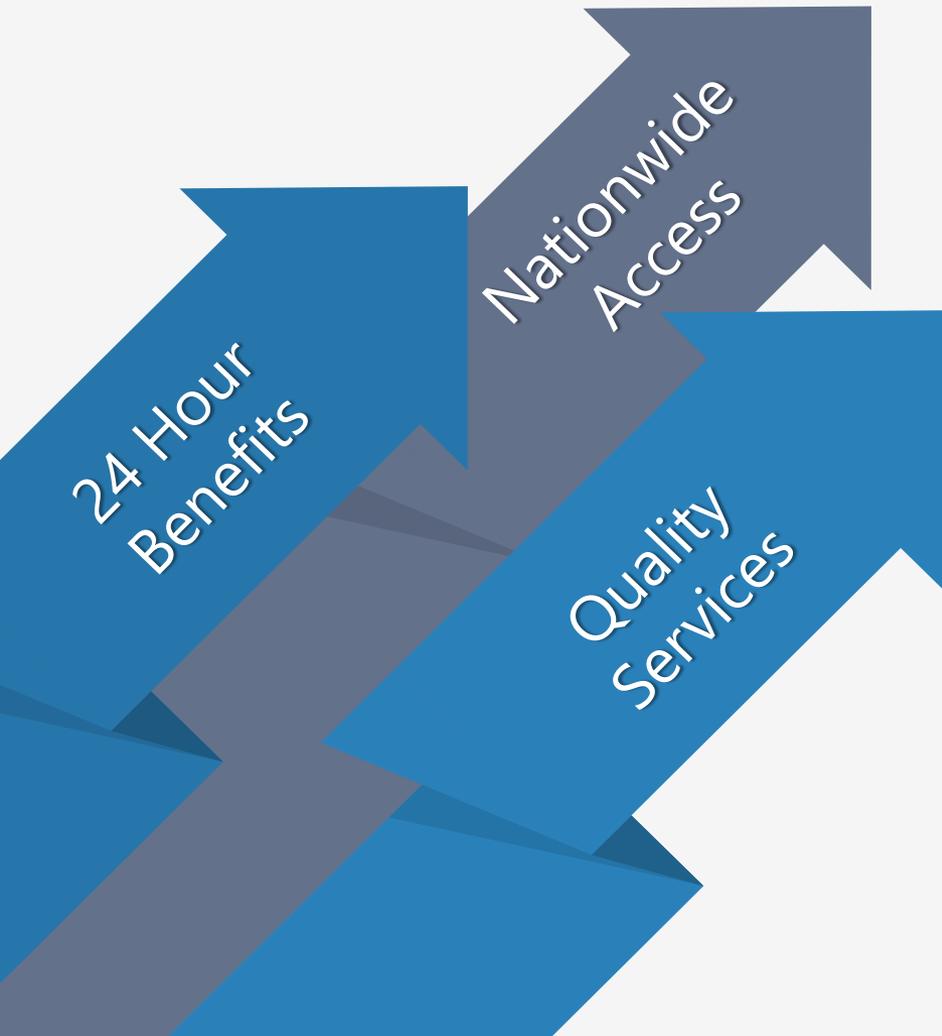




Veritas

Veritas  
Digital  
Care  
Plan  
for  
Associates of  
Lifestyle  
Connections

# Benefits as a Service



The Veritas Digital Care Plan provides valuable benefits so members can access care and services on their schedule for their unique needs.

- ✓ Broad benefits
- ✓ Easy to use
- ✓ Health Care Savings
- ✓ Highest quality



## Talk with a Provider in Real Time! Using Only Your Smartphone, Tablet or Computer



*Choose between an on demand visit right away or to schedule a virtual follow-up visit for a later date.*

## You no longer have to travel to the doctor to be seen by a doctor.

When you need to find care, Digital Health brings a healthcare provider to you . From your mobile device or computer, it's never been easier for you and your family to instantly access world class care at home or work.

Patients ages 2 and older get a diagnosis or prescription online from a healthcare provider in about a 10-minute virtual visit.

### ***What are the Benefits of Virtual Visits?***

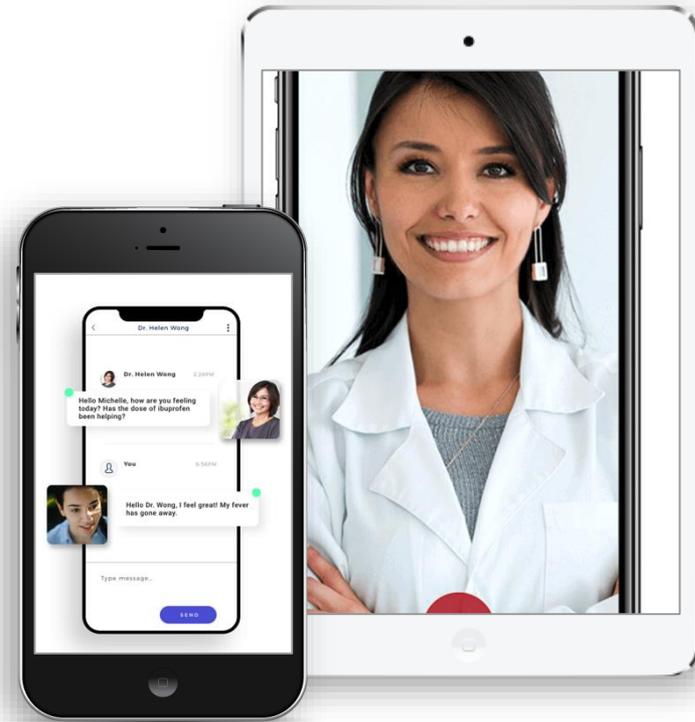
- ***Fast and Convenient:*** See a doctor by live video and get a diagnosis from your home or work instead of driving to a medical office. When appropriate, you also can get a prescription to the pharmacy of your choice.
- ***Immediate:*** A virtual visit can happen anytime and save you the time of waiting at an urgent care facility or emergency room.
- ***Secure:*** Your personal health information is safe and sound during your virtual visit.

# Awesome Service

Healthcare should be simple, fast and uncomplicated. Tele-medicine makes it easy to visit a doctor in minutes through our mobile app, online and by phone. Get access to quality healthcare without ever leaving your home, your job or wherever you are. Find out how easy it is to receive affordable, quality care without traveling to the doctor's office!

> **27m** users

Change how you see a doctor!



# How Tele-Health Works

Talk to a board certified doctor anytime, anywhere by phone or online video - Unlimited consultations, diagnosis and prescription call-in by phone.



Visit a doctor, counselor, psychiatrist or dermatologist by mobile app, video or phone.



Visits are convenient, private and secure. Protection of your personal information is our priority.



Avoid the inconvenience and high costs of going to the emergency room or urgent care center.



Prescriptions can be sent directly to your local pharmacy if medically necessary.

# Key Additional Benefits Included Life Insurance



1

Primary member is automatically covered with **\$10,000 of life insurance** as a part of the plan

2

Next level plan includes additional **\$10,000 of life insurance coverage** for a spouse or significant other

3

**Up to \$25,000** of children's life insurance coverage with the benefit doubling in the event of a death by accident available for an additional premium charge

4

**Benefits** can be used for **final expenses**, pay **estate expenses** or member can **tithe to church**

5

Group term life insurance coverage plan, **no one can be denied** if they enroll through the digital health plan

# Additional Plan Benefits

1

## Prescription Rx

A preferred drug list offering over 200 drugs at no cost and over 600 for under \$25.  
65,000+ pharmacies **plus** mail order prescription drugs

2

## Hearing Services

Provides network of providers and deep discounts on equipment

3

## Vision Benefits

Exams and glasses provided at deeply discounted prices



Veritas

Veritas  
Medical  
Cost Sharing  
Plan  
for  
Associates of  
Lifestyle  
Connections

*Sponsored by  
The Karis Group  
Austin, Texas*

## What is Medical Cost Sharing?



Instead of paying monthly premiums to an insurance company, members share a given amount on a monthly basis and draw from community funds as medical their needs arise.

Monthly shares are generally lower than typical insurance premiums. Through our medical cost sharing model, members save between 30 – 50% of the costs that are typically incurred with health insurance plans.

# How Medical Cost Sharing Works

The Member organizes their bills, fills out and submits a Need Processing Form (NPF) with copies of all related medical bills and any proof of payments made towards their Initial Unshareable Amount (IUA). Our team of medical bill negotiators may contact the providers to discuss the appropriate payment for the services that were performed and determine if negotiations are necessary or available for the billed amounts. Sedera will review the need and help administer a process whereby community funds are shared with the Member, less the Member's IUA (as applicable), which, in turn, the Members use to pay their medical providers.





# Frequently Asked Questions

## What are Karis Group/ Sedera's Membership requirements?

Karis Group/Sedera Members are eligible through their employment, membership, or participation in a Sponsoring Entity. Members must agree to abide by each of the nine Principles of Membership.

## Is there a lifetime or yearly maximum amount that is eligible for sharing for any one person or family?

There is no specific annual maximum dollar amount or lifetime maximum limits per member, though certain dollar amounts and/or visit limits apply to specific types of medical care and therapies.

## What kind of company is Karis Group/Sedera Health?

Karis Group/Sedera is a patient advocacy and benevolence organization. Karis Group/Sedera facilitates the sharing of medical costs between our participating Members (the community) and provides access to several ancillary health services

## Can I choose my own doctors and hospitals without being penalized?

Absolutely! Having the personal freedom to choose the medical providers of your choice is fundamental to Karis Group/Sedera's values and there are no "out-of-network" penalties.

## What is Karis Group/Sedera Health about?

Karis Group/Sedera believes that our Members, in concert with the medical providers of their choosing, have a natural incentive to do what is best for themselves and their families as well as the primary responsibility for making their own health care decisions. When our Members have financial needs due to illness or injury that are greater than they can individually carry, we believe that the Karis Group/Sedera community, in a corporate sense, should assist in carrying one another's burdens.



# Frequently Asked Questions



## Can my Membership be dropped if I have very high medical needs?

Members cannot be dropped from the membership due to their medical needs. Neither your membership nor your monthly share is affected by the amount of medical expenses you or any family members may have.



## Are there any specific medical conditions that have an exclusion or waiting period?

A look-back period of 36 months applies to all prior medical conditions for Karis Group/Sedera applicants. A prior medical condition, as previously defined, is a condition in which the applicant has either received medical treatment, taken medications for, or exhibited observable symptoms. Any prior medical condition that has not exhibited symptoms during the 36 continuous months prior to membership effective date is considered cured and will have no sharing restrictions. Prior medical conditions will become eligible for sharing based on the Member's tenure with Karis Group/Sedera, as indicated by the [Guidelines](#).

## How can I be sure that Karis Group/Sedera really works?

The concept of medical cost sharing has been highly successful within the confines of faith-based Christian groups for more than 25 years. More than one million members have shared over a billion dollars in medical expenses over that span of time. We believe that a community of health-conscious people who care for their fellow man can successfully participate in the sharing of one another's medical burdens. Karis Group/Sedera distributes these monthly contributions on behalf of those Members with needs.

# Thank You!

This discount plan is not a qualified health plan under the Affordable Care Act (ACA).

\*THIS IS NOT INSURANCE

- a. The discount medical card program is NOT health insurance.
- b. The plan provides discounts at certain health care providers for medical services.
- c. The plan does not make payments directly to the providers of medical services.
- d. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received.
- e. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with VantageAmerica Solutions, Inc., a discount medical plan organization.

Managed and Administered by:

VantageAmerica Solutions, Inc. 1275 Milwaukee Avenue Glenview, IL 60025

[www.vantageamericasolutions.com](http://www.vantageamericasolutions.com)

## ATTENTION MARYLAND RESIDENTS

Some discounts under the Physician and Hospital Referral Plan service are not applicable in Maryland. Discounts are not available for all In-Patient Procedures and certain Out-Patient Procedures under Maryland law. Out-Patient Procedures at network hospitals such as laboratory and diagnostics services are eligible for the discount.

Group Term Life insurance, is issued by Guarantee Trust Life Insurance Company, Glenview, IL. During first 6 months of continuous active Membership, coverage is limited to \$10,000 Accidental Death Insurance; After 6 months of continuous active membership, Primary Members under age 65 receive \$10,000 Life insurance; Primary Members between the ages of 65 – 69 receive \$5,000 Life insurance / \$5,000 Accidental Death Insurance; Primary Members age 70 or more receive \$10,000 Accidental Death Insurance. Certain exclusions and limitations may apply, for cost and complete details of coverage, please refer to your certificate. This policy is not intended to replace any life insurance currently in force