



SEDERA ETHICAL BELIEFS AND PRINCIPLES

The Ethical Beliefs of our Community:

The members of the Sedera Medical Cost Sharing Community are united by a shared faith in the following beliefs and principles. As a demonstration of these beliefs and principles we have decided to come together to support each other and share medical needs according to the Membership Guidelines with all-comers from all backgrounds, nationalities, ethnicities, and races, as long as each Member accepts the beliefs of this community as out in these Ethical Beliefs and Principles:

1. We share a faith in each other and in the strength of our community.
2. We believe improving the lot of humankind, present and future, is a virtuous goal and that it is an expression of our moral and ethical responsibility to endeavor to voluntarily support our fellow community members.
3. We believe that as a community we should care for one another and assist fellow members with each other's medical burdens when the opportunity and resources allow. We strive to share with others as we would like them to share with us.
4. We believe in the importance of charity and benevolence as well as the social duties of voluntariness, integrity, honesty, and personal responsibility.
5. We believe in personal accountability for our decisions and responsible stewardship of all that is entrusted to us and share faith that all members of our community will be empowered to apply these beliefs and principles in their day- to-day lives.



6. We believe that the use of illegal substances or the act of performing an illegal or unlawful activity is harmful to the Community and ourselves.
7. We believe in respecting our bodies, practicing good health measures, avoiding harmful substances and addictions, and striving for a balanced lifestyle.
8. We believe it is a basic right to make our own health decisions and to pursue the advice of learned physicians and advisors, spiritual or otherwise, in determining our own health decisions.
9. We believe we have a fundamental right guaranteed by the U.S. Constitution to freely associate in the lawful exercise of our common beliefs to voluntarily share health care expenses with one another. We believe that a community of ethical and health-conscious people can most effectively encourage and care for one another by sharing each other's medical needs directly.
10. We believe in the power of educated, informed, and empowered healthcare consumers to generate value for themselves, the community, and the American healthcare system.