



Employer sponsored large group (51+ employees)

# Employers pay less for coverage that offers their employees more

Employers and employees may save up to 40% on healthcare costs compared to traditional insurance plans.\*



## All without compromise



See any doctor



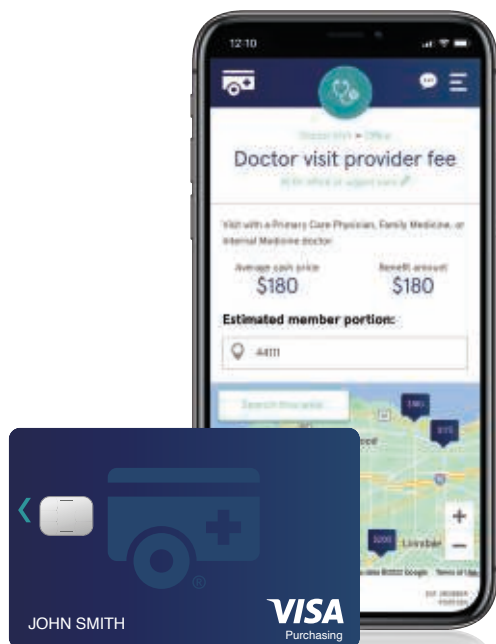
No surprise bills



Robust coverage

## Control over cost and choices

We empower our members to shop for care using the Sidecar Health member portal and pay at the time of service with the Sidecar Health VISA benefit card.



## Large group plan features

For groups of 51+ employees situated in Ohio

- ✓ HSA or HRA compatible options
- ✓ Flexible plan design
- ✓ Benefit admin integration
- ✓ Customer support:
  - Dedicated U.S. based Member Care team available 7 days a week (real humans)
  - Employee education

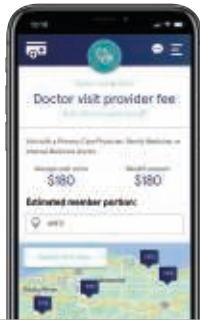
Streamlined quoting process

Quotes are delivered within two business days.

Learn more at [sidecarhealth.com/brokers](https://sidecarhealth.com/brokers)

# Here's how Sidecar Health works for your clients

When members need care, we've got them covered. They just need to follow these 4 simple steps.



## STEP 1

### Know their benefits

Members can use the Sidecar Health member portal to find the exact Benefit Amount their plan pays for any procedure, test, or drug they need.\*\*



## STEP 2

### Choose their provider

Sidecar Health has no networks so members can see any provider they want. They can compare prices between doctors to find the best price.



## STEP 3

### Use the Sidecar Health VISA benefit card

The convenient card allows members to access benefits and pay for medical services on the spot.



## STEP 4

### Submit their claim

Members ask their provider for the itemized medical invoice (providers may know this as a superbill). Then, they upload the bill and check the status of the claim on their member portal.

\*Savings estimate based on a study of more than 1 billion claims comparing self-pay (or cash pay) prices for a frequency-weighted market basket of procedures to insurer-negotiated rates for the same. Claims were collected between July 2017 and July 2019. R. Lawrence Van Horn, Arthur Laffer, Robert L. Metcalf. 2019. The Transformative Potential for Price Transparency in Healthcare: Benefits for Consumers and Providers. Health Management Policy and Innovation, Volume 4, Issue 3.

\*\*Subject to policy terms and conditions.