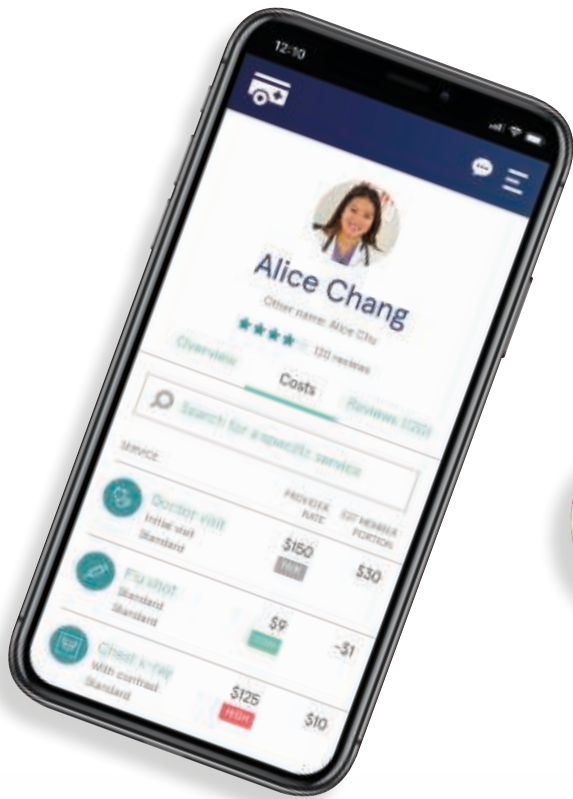




Broker welcome kit





Broker welcome kit contents

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Welcome to Sidecar Health.

We believe there is a better approach to healthcare, and we're excited to work with you to get the word out.

Our journey started when Patrick found out he could save \$970 by paying for an MRI with his VISA card instead of using traditional health insurance. This was a revelation. So, we built a new type of insurance based on paying cash that allows everyone to save.

We're called Sidecar Health because we put you in the driver's seat of your healthcare—while always at your side.

With the Sidecar Health member portal, members always know their benefits. They can see prices that doctors and pharmacies charge so they can compare and save. And every time members use Sidecar Health, the price they pay is posted in the member portal, helping everyone in the community.

Together, we're making healthcare more affordable and accessible. We're thrilled to have you with us.

The image shows two handwritten signatures in black ink. The signature on the left is 'Patrick Quigley' and the signature on the right is 'Veronica Osetinsky'.

Patrick Quigley & Veronica Osetinsky
Co-founders of Sidecar Health

Welcome to modern, common sense health insurance



Why Sidecar Health

Sidecar Health provides unparalleled, affordable access to quality healthcare. Our members can see any doctor, shop around to see who offers the best price, and can keep the savings.

Quality and access

Goodbye, network limitations. Members can see any licensed healthcare provider they want.

Transparency in coverage

Members know their coverage and calculate costs on the Sidecar Health member portal.

Budget friendly premiums

Our plans feature competitive premiums and lower costs of overall care.*

Industry leading compensation

We recognize the important role that you play and feel you deserve to be compensated properly. That's why Sidecar Health offers industry leading compensation and opportunities throughout the year to earn more through company initiatives.

How do I get appointed?

Getting appointed with Sidecar Health is simple. You can set up a Sidecar Health broker account and start earning.

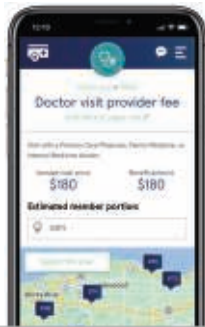
Visit: sidecarhealth.com/brokers



*Cash rates are, on average 40% lower than commercially negotiated rates. 60% of claims filed by our members are at or below the average cash market rate. 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.

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.

*Subject to policy terms and conditions.

Finally, health plans your clients have been waiting for

Affordable premiums. See any doctor. Robust coverage. With traditional health insurance you often need to compromise. With Sidecar Health, your clients can get all of these.

Access Plan	ACA Plan	EMPLOYER SPONSORED Large group
• Customizable coverage	• ACA compliant, major-medical plan	• Preset plan options to meet any team's unique needs
• Enroll at any time	• Available statewide in Ohio	• Available for employers based in Ohio
• Save up to 40% on healthcare costs*	• Lowest priced monthly premium in Ohio**	• For groups of 51+ employees

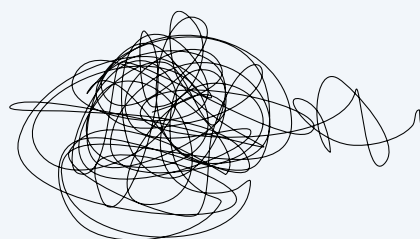


See where our plans are available

We're always expanding, view our map to see the latest additions.



Visit: sidecarhealth.com/brokers



Where the insurance industry started

Traditional Health Insurance

Corporate. Costly. Complicated. The insurance industry has a reputation for being confusing, bureaucratic, overly expensive, lacking in transparency and consumer control.

Where it's going

Finally!

A century later, Sidecar Health offers modern, common sense insurance with clear coverages, clear costs, and a clear claims process.

*Savings estimate based on a study of more than 1 billion claims comparing self-pay (or cash pay) prices of 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.

**ACA major medical plans are sold by Sidecar Health at sidecarhealth.com in 2022. Sidecar Health is Ohio's most affordable off-Exchange product. If you are eligible for a federal government subsidy to help pay for your healthcare, visit healthcare.gov to view qualified health plans. For terms and conditions, go to sidecarhealth.com. Comparison between Sidecar Health and competitor health plans sold in Ohio reflects unsubsidized ACA off-Exchange Silver premium rates for a 30-year-old nonsmoker enrollee, based on publicly available rates information as of September 2021.

Broker resources

Broker Toolbox

Broker training. Client marketing. Plan documentation. The Broker Toolbox is an easily accessible hub of resources for brokers.

View the complete Broker Toolbox at:
sidecarhealth.com/brokers/toolbox

Industry leading compensation

Sidecar Health offers industry leading compensation and opportunities throughout the year to earn more through company initiatives.

Dedicated broker support

We have a committed team to support all your training, marketing, quoting, and service needs.

Frequent member questions

Answers to some questions your clients might have about Sidecar Health can be found here.

Visit: sidecarhealth.com/faqs

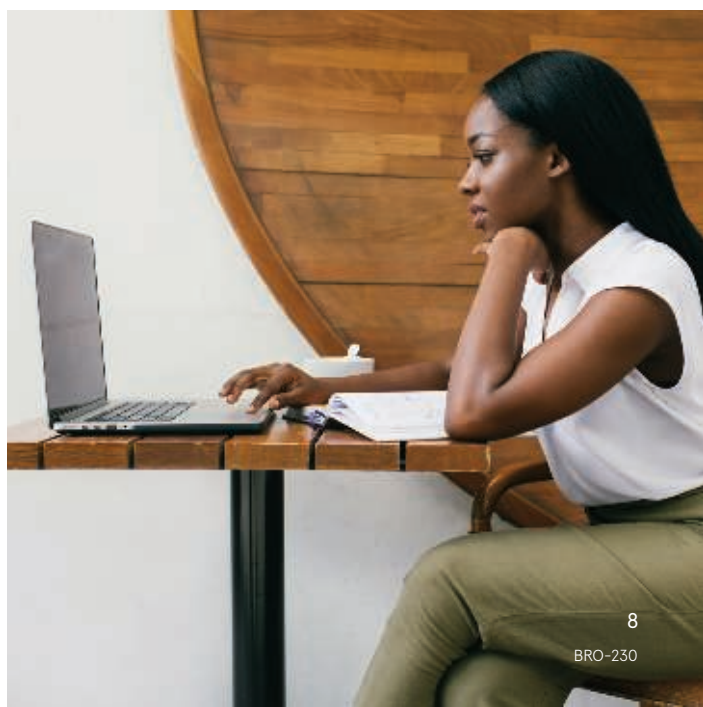
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*Quotes are subject to change based on medical underwriting and product/benefit selection.





A healthy relationship starts with great partner

Our partnership with brokers, like you, is essential to our mission of making quality healthcare affordable and accessible for everyone. Thank you for grabbing a seat with Sidecar Health.

Hear from our members

See what our members are saying about us.

Visit: sidecarhealth.com/member-stories

We look forward to working together

Any questions? Reach out to our Broker Support team at:

broker@sidecarhealth.com (855) 260-0518



sidecar health.