

Ohio | PY2022 | ACA Individual & Family Plans

Off-Exchange

	Gold	Silver	Bronze
The Basics			
Cost-sharing			
Deductible (individual / family), includes pharmacy	\$2,850 / \$5,700	\$4,500 / \$9,000	\$8,250 / \$16,500
Copay	None	None	None
Co-insurance	None	None	None
Maximum Out-of-Pocket	Same as deductible	Same as deductible	Same as deductible
Vision / dental coverage	Pediatric only	Pediatric only	Pediatric only
ACA compliant major medical coverage	✓	✓	✓
See any doctor	✓	✓	✓
Premium member support	✓	✓	✓
Shop smart and keep the savings	✓	✓	✓

Members pays

		Provider charges	Preventive care services	Emergency room services	Other covered services**
Has the member met their deductible yet?	Yes	At or below Benefit Amount (Member will pay less)	No charge; member keeps savings		
		Above Benefit Amount (Member will pay more)	Member pays amounts in excess of Benefit Amount	No charge	Member pays amounts in excess of Benefit Amount
	No	At or below Benefit Amount (Member will pay less)	No charge; member keeps savings*	Member pays what the provider charges, up to deductible*	Member pays what the provider charges*
		Above Benefit Amount (Member will pay more)	Member pays amounts in excess of Benefit Amount*	Member pays what the provider charges, up to deductible*	Member pays what the provider charges*

*Benefit Amount, not what the provider charges, is what will apply towards the member's deductible

**Other covered services include: primary care, specialist care, urgent care, lab services, virtual care, and other covered non-preventive, non-emergency room care
 ACA major medical plans are sold by Sidecar Health at sidecarhealth.com in 2022. Sidecar Health's major medical product is Ohio's most affordable off-Exchange product. If you are eligible for a federal government subsidy to help pay for your health care, visit healthcare.gov to view qualified health plans. For terms and conditions, go to sidecarhealth.com.

Ohio | 2022 | Large group fully insured plans

Employer sponsored

Sidecar Health employer sponsored plan**

The Basics	
Cost-sharing	
Deductible (individual / family), includes pharmacy	Employers can choose up to 4 plan designs[†]
Copay	None
Co-insurance	None
HSA compatible high deductible plans	Optional
Maximum Out-of-Pocket	Same as deductible
ACA compliant major medical coverage	✓
See any doctor	✓
Premium member support	✓
Shop smart and keep the savings	✓



Members pays

		Provider charges	Preventive care services	Emergency room services	Other covered services [‡]
Has the member met their deductible yet?	Yes	At or below Benefit Amount (Member will pay less)	No charge; member keeps savings		
		Above Benefit Amount (Member will pay more)	Member pays amounts in excess of Benefit Amount	No charge	Member pays amounts in excess of Benefit Amount
	No	At or below Benefit Amount (Member will pay less)	No charge; member keeps savings*	Member pays what the provider charges, up to deductible*	Member pays what the provider charges*
		Above Benefit Amount (Member will pay more)	Member pays amounts in excess of Benefit Amount*	Member pays what the provider charges, up to deductible*	Member pays what the provider charges*

*Benefit Amount, not what the provider charges, is what will apply towards the member's deductible

** Available for employers based in Ohio | For groups of 51+ employees | Rx optional by group

[†] Deductible ranges (individual/family) : \$0 - \$8,700 / \$0 - \$17,400; Varies based on elected Employer plan designs

[‡] Other covered services include: primary care, specialist care, urgent care, lab services, virtual care, and other covered non-preventive, non-emergency room care

Sidecar Health Access Plans

	Budget	Standard	Premium	Custom
The Basics				
Max annual coverage	\$10K	\$25K	\$2MM	\$5K-\$2MM
Deductible*	\$0	\$0	\$0	\$0
Three year rate lock**	Optional	Optional	Optional	Optional
Prescription coverage†	Yes	Yes	Yes	Optional
Routine vision / dental coverage	No	No	No	No
Maternity coverage**	Optional	Optional	Optional	Optional
See any doctor	✓	✓	✓	✓
Shop smart and keep the savings	✓	✓	✓	✓
Premium member support	✓	✓	✓	✓

Example Benefit Amount for a Doctor Visit is \$180[§]

Members get the same benefit no matter which provider they see.



Doctor's cash price **\$195**
Member pays:
\$15



Doctor's cash price **\$180**
Member pays:
\$0



Doctor's cash price **\$170**
Member keeps:
+\$10

*Default plans have no deductible, optional add on, with exception of TN which must be \$0

**No Three Year Rate Lock in Ohio or Florida

†Prescription drug coverage is built into max annual coverage, in all states except for Alabama

**Maternity coverage is optional add on/available for up to \$2MM, in all states except for Maryland, Utah, or Arizona

§Actual Benefit Amount will vary depending on specific care received. You'll Pay and You'll Keep amounts are subject to deductible. Coverage and plan options may vary.

This is an excepted benefit fixed indemnity insurance plan that provides limited benefits and is not intended to replace an ACA plan. The benefits provided under this plan are not related to the costs incurred for health care services. This plan is not subject to the minimum standards required by the Affordable Care Act and does not provide comprehensive/major medical expenses coverage, ACA-qualified Essential Health Benefits or Minimum Essential Coverage. For full terms and conditions, visit sidecarhealth.com. Coverage is administered by Sidecar Health Insurance Solutions, LLC. Insurance plans in Alabama, Arizona, Florida, Georgia, Indiana, Maryland, North Carolina, Oklahoma, South Carolina, Tennessee and Texas are underwritten by United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. Access Plans in Arkansas, Illinois, Kentucky, Michigan, Mississippi, Ohio and Utah are underwritten by Sirius America Insurance Company, 140 Broadway, 32nd Floor, New York, NY 10005. This is only a brief description of the insurance coverage provided, and is subject to the terms, conditions, limitations, and exclusions of the policy. Coverage may vary or may not be available in all states.