



# Welcome to less expensive, simpler insurance



Dear

Introducing Sidecar Health®.

Sidecar Health is modern, common sense insurance designed to give you control over cost and choice.

Sidecar Health empowers members to pay for care at the time of service. Doctors often give discounts when they get paid right away and don't have to spend time seeking-out insurance reimbursements.\*

**See how it works**

[sidecarhealth.com/how-it-works](https://sidecarhealth.com/how-it-works)

Any questions? I'm just a phone call away.

Sincerely,



Insurance negotiated price vs  
**Sidecar Health cash price model**



## Why Sidecar Health?

### Affordable monthly premiums

We keep premiums low by cutting out the red tape between you and your doctor.

### See any doctor

Goodbye, networks and referrals! See any licensed healthcare provider you want. And go to any pharmacy as well.

### Easy to understand

Use our app to find the Benefit Amount your plan pays for any covered procedure, test, or drug you need.

\*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.

Sidecar Health offers and administers a variety of plans including ACA compliant major medical plans, employer group plans, and excepted benefit plans. Coverage and plan options vary and may not be available in all states.

Sidecar Health is a registered trademark of Sidecar Health, Inc.