

Large group fully insured plan (employer sponsored)

# 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



Transparent coverage - no surprise bills



Robust coverage

## Control over cost and choices

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



## Group fully insured plan features

For groups of 51+ employees sitused in Ohio

- HSA compatible
- Flexible plan design
- Benefit admin integration
- Customer support:
  - Dedicated U.S. based Member Care team available 7 days a week (no phone trees)
  - · Employee education

Streamlined quoting process

Quotes are delivered within two business days.

Learn more at 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 our app or website 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 contracted networks so members can see any provider they want. They can compare prices between doctors to find the best price.



#### STEP 3

# Pay for their care

Our Sidecar Health VISA benefit 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 (superbill). Then, they upload the invoice and check the status of the claim on the app or website.

<sup>\*\*</sup>Subject to policy terms and conditions.



<sup>\*</sup>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.