



Welcome to health insurance that's finally fairTM

Sidecar Health[®] member welcome brochure

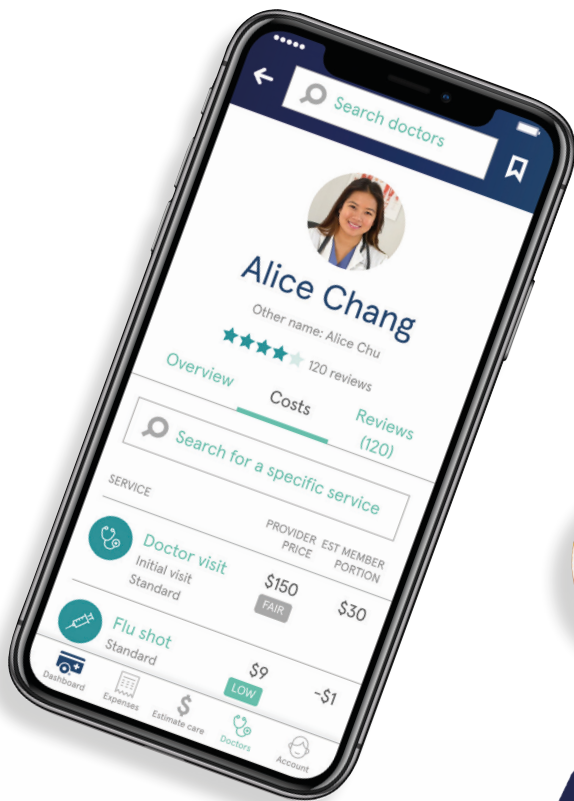




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Welcome to Sidecar Health.

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 our app, 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 app, helping everyone in the community.

Together, we're making healthcare more affordable and accessible.

We're thrilled to have you with us.

Two handwritten signatures in black ink. The first signature on the left is 'Patrick Quigley' and the second signature on the right is 'Veronica Osetinsky'.

Patrick Quigley & Veronica Osetinsky
Co-founders of Sidecar Health

What to expect after I enroll?

Get ready for a member-first insurance experience powered by transparent coverage, affordable care, and the freedom to see any doctor.

Once enrolled, you will receive a welcome kit in the mail with the Sidecar Health VISA benefit card. Remember to activate the card before using it to pay for care.



Get started right away

In the meantime, you can download our Sidecar Health app and start searching for doctors and comparing prices.

Available on the App Store and Google Play.



Scan the QR Code to get going.



If you have any questions, you can always reach out to our Member Care team:

Contact us:

membercare@sidecarhealth.com
(877) 553-8246 TTY: 711

Chat with a real human at: sidecarhealth.com



Say hello to modern, common sense health insurance



Healthy benefits have arrived:



Affordable*

You save on healthcare costs by paying cash prices.**



Simple

Check coverage, find doctors, and manage your plan in the Sidecar Health app.



Transparent

See exactly what your plan will cover so there are no surprises.

We're on a mission to change the way people think about healthcare and are turning the traditional approach to health insurance on its head. Instead of limiting patients to small networks and surprise pricing, you'll have the freedom to see any doctor while being empowered with tools and information to make smarter healthcare decisions.

THE RESULT: You'll be more in control of your care, have the potential to save money and avoid surprise bills.

Members receive our Sidecar Health VISA benefit card in the mail and can use it to pay healthcare providers directly.

Through our app, you can shop around for care knowing what your coverage and Benefit Amounts are, as well as prices charged by local healthcare providers. The Sidecar Health VISA benefit card is linked to your app so when you have a healthcare charge, finalizing the claim is as easy as taking a picture of the itemized medical invoice and submitting it through the app.

*ACA major medical plans are sold by Sidecar Health at sidecarhealth.com in 2022. The Sidecar Health 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 healthcare, visit healthcare.gov to view qualified health plans. For terms and conditions, go to sidecarhealth.com.

**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.

Welcome to the driver's seat

We enable you to treat healthcare services as any other service you might get, like an oil change on your car or tax preparation from an accountant.

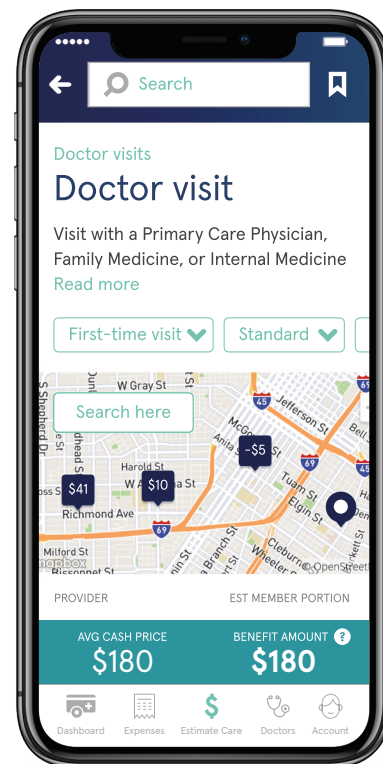
We tell you how much services SHOULD cost

Every doctor and/or healthcare facility sets pricing for their services, and those prices can be whatever the doctor or facility wants them to be. One doctor can charge \$85 for a visit, while another doctor on the same street can charge \$200 for the same visit.

So how do you know what the fair price is for a visit? We've taken multiple data points to come up with what procedures should cost to determine the Benefit Amount. You can find the Benefit Amount and what procedures should cost through our Sidecar Health app or on our website.

Compare prices and providers using the Sidecar Health app

Wondering where the closest doctor is and what they charge, or what others' experience was like with that doctor? Use our Sidecar Health app to compare local doctors and their prices for the service needed. When you get care, prices and ratings get displayed for other Sidecar Health members to see, building a community that helps all members find the best prices and providers.



SHOP SMART AND KEEP THE SAVINGS

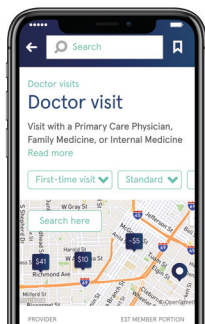
Example Benefit Amount for a Doctor Visit is \$180*:

You'll get the same benefit no matter which provider you see.
And you can always look up your Benefit Amount before you get your care.

	<p>Doctor's cash price \$195</p> <p>You'll pay:</p> <p>\$15</p>		<p>Doctor's cash price \$180</p> <p>You'll pay:</p> <p>\$0</p>		<p>Doctor's cash price \$170</p> <p>You'll keep:</p> <p>+\$10</p>
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*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.

Here's how it works



STEP 1

Know your benefits

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



STEP 2

Choose your provider

Goodbye, networks! See the doctor you want; compare prices between doctors to find the best provider price.



STEP 3

Pay for your care

Our Sidecar Health VISA benefit card allows you to access your benefits and pay for medical services on the spot.



STEP 4

Submit your claim

Ask your provider for the itemized medical invoice (superbill). Upload the bill and check the status of your claim on the app or website.

*Subject to policy and terms conditions.



What needs to be included in an itemized medical invoice?

When you pay for care, you will need to ask your provider's office for an itemized medical invoice. Providers may also know this as a "superbill."

When you receive the Sidecar Health VISA benefit card, you will also receive this handy checklist that fits in your wallet that you can give to your provider.

Provider checklist

sidecar health.

For Providers

Your patient will be paying the self-pay price. Please provide them a superbill (itemized medical invoice) with the following:

- Patient's full name
- Provider's name, address, and NPI
- Date of service
- Itemized charge amount(s)
- Procedure codes (CPT / HCPCS)
- Diagnosis codes (ICD-10)

HAVE QUESTIONS?

Call us at (877) 653-6440

Or visit sidecarhealth.com



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Know before you go: insurance lingo 101

Traditional insurance used to be confusing and unclear, but it doesn't need to be. At Sidecar Health, we believe insurance should be simple and transparent. So, we've broken down some of the most common insurance terms in this easy-to-follow glossary.

Benefit Amount

The pre-set or fixed amounts a given plan pays for covered services regardless of what a medical provider charges.

Covered service

Any drug, device, procedure, service or supply that is medically necessary and not excluded by the policy. Sidecar Health covers services prescribed by a doctor for health reasons, but things like cosmetic and elective procedures may not be covered.

Deductible

Some Sidecar Health plans have deductibles. A deductible is how much you will pay for covered health care services before your plan starts to pay (other than preventive care). The Benefit Amount(s) the plan would have paid for nonpreventive health care services, not what your provider charges, are applied toward your deductible. After you meet your deductible, you pay only for the portion of your expenses over the Benefit Amount.

Premium

The amount you pay for your health insurance every month. In addition to your premium, you may have additional costs for your healthcare, such as a deductible (refer to your plan documents to see if your plan has a deductible) and balance bills.

Preventive care

Routine health care that includes screenings, shots, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. Unlike traditional health insurance companies, Sidecar Health doesn't restrict you to certain providers for preventive care. Refer to your plan documents for a comprehensive list of what is included under preventive care for your plan.

We're here to help.

Insurance that's finally fair—has finally arrived.

Get answers to frequently asked questions.

Visit us at: sidecarhealth.com/faqs



Questions? Our Member Care team can't wait to answer them.

Reach out:

membercare@sidecarhealth.com

(877) 553-8246 TTY: 711

Chat with a real human at: sidecarhealth.com

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