




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, www.sidecarhealth.com or 1-877-653-6440. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/glossary/> or call 1-877-653-6440 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$5,400 / individual or \$10,800 / family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For pharmacy, facility, and provider charges at or below the Benefit Amount \$5,400 / individual or \$10,800 / family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges from pharmacies, facilities, and providers in excess of the Benefit Amount , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit . You may view the Benefit Amount for each covered service on our website at www.sidecarhealth.com .
Will you pay less if you use a network provider ?	Not Applicable.	This plan does not use a provider network . You can receive covered services from any provider .
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Provider charges at or below Benefit Amount (You will pay the least)	Provider charges above Benefit Amount (You will pay more)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	You may view the Benefit Amount for each covered service on our website at www.sidecarhealth.com .
	Specialist visit	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	
	Preventive care/screening/immunization	No charge. Deductible does not apply.	Balance-billing charges by a provider in excess of the Benefit Amount .	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.**
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	You may view the Benefit Amount for each covered service on our website at www.sidecarhealth.com .
	Imaging (CT/PET scans, MRIs)	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.sidecarhealth.com	Any medically necessary FDA-approved drug.	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	Covers up to a 30-day supply (retail subscription). You may view the Benefit Amount for each covered service on our website at www.sidecarhealth.com .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	You may view the Benefit Amount for each covered service on our website at www.sidecarhealth.com .
	Physician/surgeon fees	No charge	Balance-billing charges by a provider in excess of the Benefit Amount .	
If you need immediate	Emergency room care	No charge	Balance-billing charges by a	You may view the Benefit Amount for

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.sidecarhealth.com.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Provider charges at or below <u>Benefit Amount</u> (You will pay the least)	Provider charges above <u>Benefit Amount</u> (You will pay more)	
medical attention			provider in excess of the <u>Benefit Amount</u> .	each covered service on our website at www.sidecarhealth.com .
	Emergency medical transportation	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
	Urgent care	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	You may view the <u>Benefit Amount</u> for each covered service on our website at www.sidecarhealth.com .
	Physician/surgeon fees	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	You may view the <u>Benefit Amount</u> for each covered service on our website at www.sidecarhealth.com .
	Inpatient services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
If you are pregnant	Office visits	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	Cost sharing does not apply for preventive services . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).**
	Childbirth/delivery professional services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
	Childbirth/delivery facility services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	
If you need help recovering or have other special health	Home health care	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	100 visits/year.**

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Provider charges at or below <u>Benefit Amount</u> (You will pay the least)	Provider charges above <u>Benefit Amount</u> (You will pay more)	
needs	Rehabilitation services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	20 visits/year. Includes physical therapy, speech therapy, and occupational therapy.**
	Habilitation services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	20 visits/year. Includes physical therapy, speech therapy, and occupational therapy.**
	Skilled nursing care	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	90 visits/calendar year.**
	Durable medical equipment	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	Certain limitations apply, please check your plan or policy document.*, **
	Hospice services	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	To be eligible for Hospice benefits, the patient must have a life expectancy of six months or less, as confirmed by the attending Physician.**
If your child needs dental or eye care	Children's eye exam	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	Coverage limited to one exam/year.**
	Children's glasses	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	Coverage limited to one pair of glasses/year.**
	Children's dental check-up	No charge	Balance-billing charges by a provider in excess of the <u>Benefit Amount</u> .	One diagnostic exam every six months.**

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) • Acupuncture • Bariatric Surgery 	<ul style="list-style-type: none"> • Dental care (Adult) • Hearing Aids • Infertility Treatment • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S., beyond 90 days • Routine eye care (Adult) • Routine foot care

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.sidecarhealth.com.

**You may view the [Benefit Amount](#) for each covered service on our website at www.sidecarhealth.com.

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Cosmetic surgery
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic care
- Private-duty nursing

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ohio Department of Insurance, 50 W. Town Street, Third Floor – Suite 300, Columbus, Ohio 43215, or the U.S. Dept of Health & Human Services (HHS) at 1-800-318-2586. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: <http://www.insurance.ohio.gov/Pages/default.aspx>.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services: Please see Sidecar Health's Notice of Non Discrimination attached below. [Spanish (Español): Para obtener asistencia en

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.sidecarhealth.com.

**You may view the [Benefit Amount](#) for each covered service on our website at www.sidecarhealth.com.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$5,400
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	N/A
■ Other coinsurance	N/A

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,400
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is*	\$5,400

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$5,400
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	N/A
■ Other coinsurance	N/A

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,400
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is*	\$5,400

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$5,400
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	N/A
■ Other coinsurance	N/A

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is*	\$2,800

*Note: This is the amount of the example cost that will accrue toward the total Deductible.

**Note: This plan does not include copayments or coinsurance. Examples described above assume the enrollee received services from a provider that charges at or below the plan's Benefit Amount for those services.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Sidecar Health

Notice of Non-Discrimination “Tagline”

Sidecar Health complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. Sidecar Health does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

Sidecar Health provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, Sidecar Health provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the Member Care number on your Benefit Card (also sometimes referred to as your Sidecar Health payment card).

If you believe that Sidecar Health has failed to provide the above-mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

Sidecar Health

Attn: Civil Rights Coordinator
340 S Lemon Avenue, #7028
Walnut, CA 91789
877-653-6440
membercare@sidecarhealth.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

If you do not have your Benefit Card or you are not yet a member, we can help. (Please contact Member Care above).

If you, or someone you're helping, have questions about Sidecar Health, you have the right to get help and information in your language at no cost. Please call the Member Care number on your Benefit Card.

ARABIC

فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها، Sidecar Health إذا كان لديك، أو لدى أي شخص تساعد، أية استفسارات بخصوص. للتحدث إلى أحد المترجمين الفوريين، رُجى الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

CHINESE

如果您或者您在帮助的人对 Sidecar Health 存有疑问，您有权免费获得 以您的语言提供的帮助和信息。如果您需要与一位翻译交谈，请拨 打您的会员 ID 卡上的会员服务电话号码。

CUSHITE – OROMO

Isin yookan namni biraa isin deeggartan Sidecar Health irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

DUTCH

Als u, of iemand die u helpt, vragen heeft over Sidecar Health, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

FRENCH (CANADA)

Des questions au sujet de Sidecar Health? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu Sidecar Health haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Service Nummer auf Ihrer Mitglieder-ID-Karte an

ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su Sidecar Health, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

JAPANESE

ご本人様、または身の回りの方で、Sidecar Health に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます(無償)。通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

KOREAN

귀하 본인이나 귀하께서 돕고 계신 분이 Sidecar Health에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Sidecar Health, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix.

Wann du mit me Interpreter schwetze witt, Bel alstubleift met het Ledenservice nummer op uw lid ID -kaart.

ROMANIAN

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-877-653-6440.

RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно Sidecar Health, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre Sidecar Health, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо Sidecar Health, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về Sidecar Health, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của bạn.

Notice of Non-Discrimination

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Sidecar Health
Attn: Civil Rights Coordinator
340 S Lemon Avenue, #7028
Walnut, CA 91789

1-877-653-6440

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U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

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