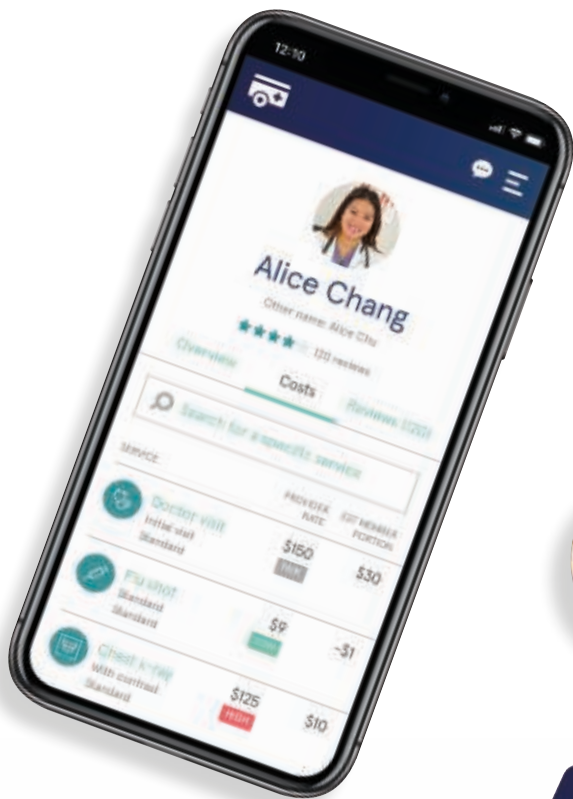




# Welcome to insurance that's finally fair<sup>TM</sup>

Sidecar Health® Access Plan 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 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 the Sidecar Health member portal, 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 member portal, 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 is 'Patrick Quigley' and the second is 'Veronica Osetinsky'.

Patrick Quigley & Veronica Osetinsky  
Co-founders of Sidecar Health

# Say hello to modern, common sense 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 member portal.



### 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 your member portal, 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 the member portal 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 member portal.

\*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.

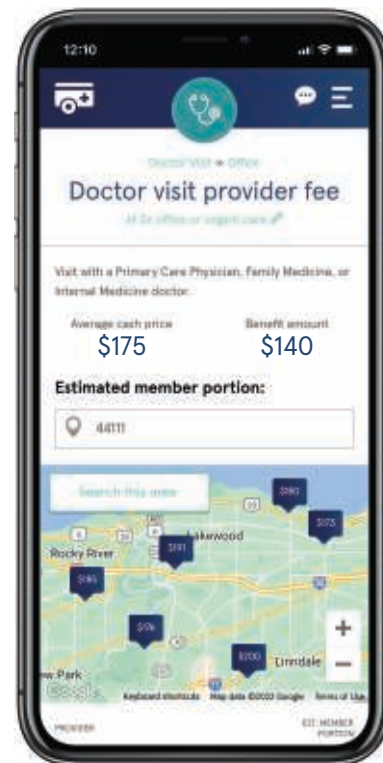
## We tell you how much services SHOULD cost

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 the Sidecar Health member portal.

## Shop for care among local providers

Once you know the Benefit Amount from the Sidecar Health member portal, use the member portal "estimate care" tab, or call local providers to compare their prices to your Benefit Amount. If the doctor charges less than the Benefit Amount, you keep the savings. If they charge more, you will pay for the overage. With Sidecar Health, you can shop smart and save money.



### SHOP SMART AND KEEP THE SAVINGS

## Example Benefit Amount for a Doctor Visit is \$175\*:

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.



Doctor's  
cash price **\$190**

You'll pay:

**\$15**



Doctor's  
cash price **\$175**

You'll pay:

**\$0**



Doctor's  
cash price **\$160**

You'll keep:

**+\$10**

\*Actual Benefit Amount will vary depending on specific care received. You'll pay and You'll keep amounts are subject to optional deductible. Coverage and plan options may vary.



# What to expect after I enroll?

Once enrolled, you will receive an email with instructions on how to activate your account and start using the member portal. You will then receive a welcome kit in the mail with the Sidecar Health VISA benefit card.



## Get started right away

In the meantime, you can login to your account on the Sidecar Health member portal to look up your benefits and start comparing to what your local providers charge.

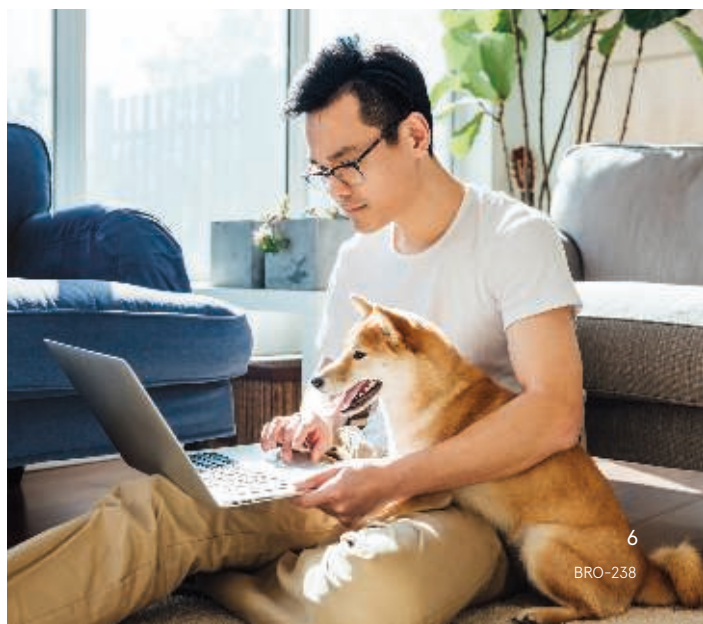
Login to your member portal at  
[sidecarhealth.com](https://sidecarhealth.com)

## Any questions? Your dedicated Member Care team is here to help

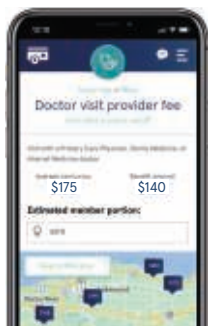
Chat with a real human on our website  
or at (877) 653-6440 TTY: 771

Monday–Friday: 7am–10pm CT  
Saturday–Sunday: 9am–5pm CT

You can also email us anytime at:  
[membercare@sidecarhealth.com](mailto:membercare@sidecarhealth.com)



# Here's how it works



## STEP 1

### Know your benefits

Use the Sidecar Health member portal to find the exact Benefit Amount your plan pays for any procedure, test, or drug you need.\*



## STEP 2

### Choose your provider

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



## STEP 3

### Use our Sidecar Health VISA benefit card

The convenient 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 (providers may know this as a superbill). Upload the bill and check the status of your claim on your member portal.

*See the next page for details on what needs to be included on your itemized medical invoice.*

\*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](https://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.

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## Benefit Amount

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

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## 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.

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## Deductible

A deductible is how much you will pay in covered medical costs before your plan starts paying for any health care expenses. Adding an optional deductible to your Access Plan will help lower your monthly premium but means you will have to pay more for health care services before your Access Plan starts paying Benefit Amounts to you. Keep in mind that the Benefit Amount(s) that the plan would have paid you are applied toward the deductible.

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## Premium

The amount you pay for your 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.

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## Preventive care

Routine health care that includes screenings, shots, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. Unlike traditional 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.

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"Access Plan" and "Access Plans," collectively, refer to the excepted benefit fixed indemnity insurance product marketed and administered by Sidecar Health Insurance Solutions, LLC and underwritten by Sirius America Insurance Company or United States Fire Insurance Company, depending on the state. The Access Plan is an excepted benefit plan and does not provide comprehensive/major medical expenses coverage, minimum essential coverage, or essential health benefits. You cannot receive a subsidy (premium tax credit and/or cost-sharing reduction) under the ACA in connection with your purchase of such an excepted benefit fixed indemnity insurance plan. Also, the termination or loss of this policy does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period.

Coverage is administered by Sidecar Health Insurance Solutions, LLC. This is only a brief description of the insurance coverages available. The Policies contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the corresponding Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases. Access 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. Coverage under these plans is unavailable to applicants age 65 years or older.

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](https://sidecarhealth.com/faqs)



Any questions? Your dedicated Member Care team is here to help

Chat with a real human on our website  
or at (877) 653-6440 TTY: 771

Monday–Friday: 7am–10pm CT  
Saturday–Sunday: 9am–5pm CT

You can also email us anytime at:  
[membercare@sidecarhealth.com](mailto:membercare@sidecarhealth.com)

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