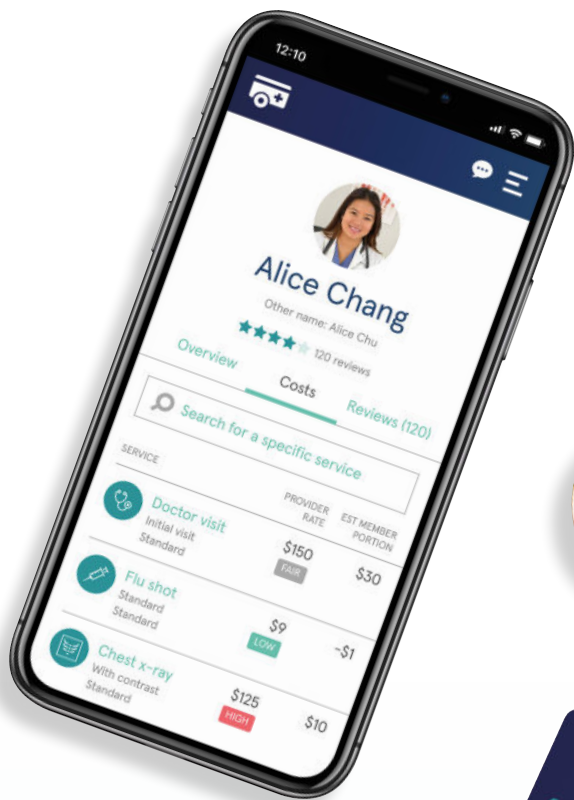




SIDECAR HEALTH® MEMBER WELCOME BROCHURE

# Welcome to insurance that's finally fair™

ACA plans





## Table of contents

A letter from our founders	3
Welcome to Sidecar Health	4
What to expect next	6
How it works	7
Insurance lingo 101	9
Contact us & FAQs	10

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.

Our system is anchored in transparency, where you can choose your own doctors and pay a cash price at the time of service. By shopping for care, you can access quality healthcare at prices that work for you.

We believe there is a better approach to healthcare and we're excited you've joined our community.

The image shows two handwritten signatures in black ink. The signature on the left is 'Patrick Quigley' and the signature on the right is 'Veronica Osetinsky'.

Patrick Quigley & Veronica Osetinsky  
Co-founders of Sidecar Health

# Say hello to modern, common-sense health insurance



## Healthy benefits have arrived:



### Affordable\*

You can often save 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.

\*ACA major medical plans are sold by Sidecar Health at [sidecarhealth.com](https://sidecarhealth.com). If you are eligible for a federal government subsidy to help pay for your healthcare, visit [healthcare.gov](https://healthcare.gov) to view qualified health plans. For terms and conditions, go to [sidecarhealth.com](https://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 shop for healthcare services similar to any other service you might get, like an oil change on your car or tax preparation from an accountant.

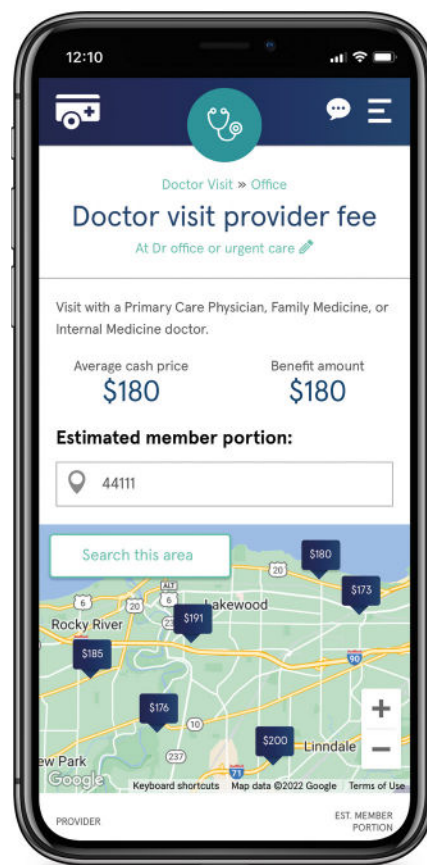
## We tell you how much services SHOULD cost

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. When 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 \$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.



Doctor's  
cash price **\$195**

You'll pay:

**\$15**



Doctor's  
cash price **\$180**

You'll pay:

**\$0**



Doctor's  
cash price **\$170**

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 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.

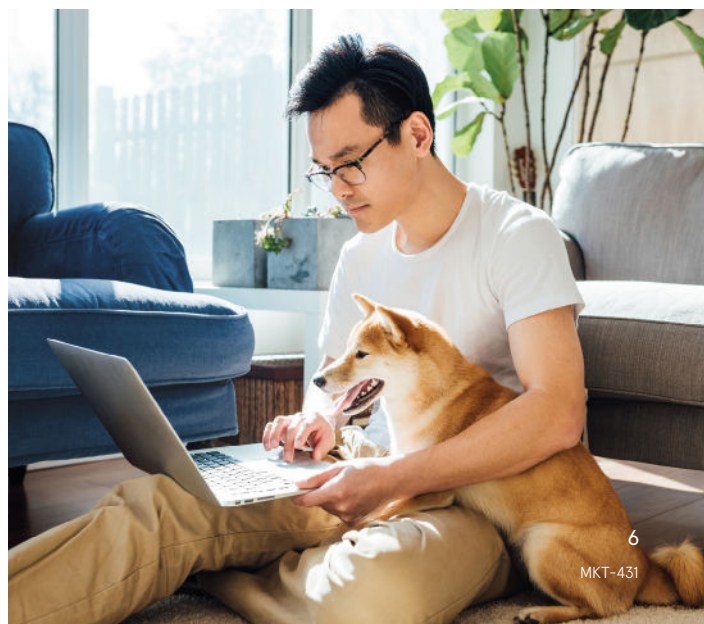
Login to your member portal at  
[member.sidecarhealth.com](https://member.sidecarhealth.com)

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

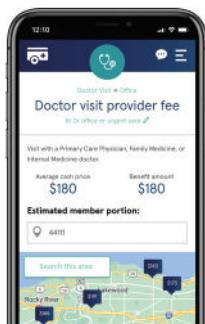
Chat with a real human on our website  
or at (877) 653-6440 TTY: 771

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 at [member.sidecarhealth.com](https://member.sidecarhealth.com) to find the Benefit Amount your plan pays for the care you need.\*



## STEP 2

### Choose the provider you want

Compare prices between doctors to find the best price. Our Member Care team is here to guide you through the process with money saving tips.



## STEP 3

### Use your benefit card

The 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 (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.

## Don't like adding things to your wallet?

We've got your back - You can always access your digital member ID card with the same information via the member portal dashboard. Click on "ID Cards".

## Wallet card 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)



C2316103



# 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 healthcare services before your plan starts to pay (other than preventive care). The Benefit Amount(s) the plan would have paid for nonpreventive healthcare 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.

---

## Pre-bill

An itemized list of services, procedures, and drugs along with their associated medical procedure codes (often called CPT codes) and the expected charge for each. Pre-bills authorize the Sidecar Health VISA benefit card to swipe for a level higher than your plan's swipe limits, provide an added layer of protection for you against charges for an unplanned procedure during a planned event, provide clarity around your benefits and coverage, and more.

---

## Preventive care

Routine healthcare 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 the way it should be™ — 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)

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