

| | Large group major medical products | Individual major medical product | Excepted benefits product |
|--|---|---|---|
| Differences between products | | | |
| Product name | Sidecar Health employer plan | Sidecar Health ACA plan | Sidecar Health Access plan |
| Product type | Group major medical = primary insurance <ul style="list-style-type: none"> Group fully insured (GFI) health plans (51+ employees) ASO (TPA) for self-funded health plans | Major medical health insurance = primary insurance | Excepted benefits = generally supplemental to other major medical health insurance |
| Current geographic footprint | <ul style="list-style-type: none"> ASO services available nationwide Fully insured plans available in Ohio | Available off-Exchange in Ohio | Available in 18 states |
| Guaranteed issue | Yes | Yes | No, product is medically underwritten |
| Renewable | Yes | Yes | No |
| Provides all 10 essential health benefits (EHBs) | <ul style="list-style-type: none"> Not required ASO-subject to employer plan design choices Fully insured-all EHBs covered with the exception of pediatric dental and vision | Yes | <ul style="list-style-type: none"> Not required Optional coverage for Rx and maternity at additional premium |
| Preventive care without cost-sharing | Yes | Yes | No |
| Provider location assistance (CMS FAQs XXI) | Yes | Yes | No |
| Compliant with No Surprises Act and state surprise billing laws | Yes | Yes | N/A |
| Additional consumer protection for unplanned events | Yes | Yes | No |
| Availability to enroll | <ul style="list-style-type: none"> Open Enrollment Period Qualified Life Events/Special Enrollment | <ul style="list-style-type: none"> Open Enrollment Period Qualified Life Events/Special Enrollment | Year-round enrollment |
| Limit on annual benefits | Unlimited: No limits on annual or lifetime benefits per ACA | Unlimited: No limits on annual or lifetime benefits per ACA | Limit is selected by applicant ranging from \$5K to \$2M |
| Coverage of dependents | Yes, family coverage available <ul style="list-style-type: none"> Spouses Children until the age 26 | Yes, family coverage available <ul style="list-style-type: none"> Spouses Children until the age 26 | No, only individual coverage available |
| Benefit Amounts as % of average cash price | 100% | 100% | 80% until \$10K benefits paid at which point increases to 100% |
| Subsidy eligible | N/A | Yes, if offered as a QHP on-Exchange. Currently off-Exchange only and not subsidy eligible | No |
| Cost-sharing | <ul style="list-style-type: none"> Deductible for all plans No coinsurance and no copays | <ul style="list-style-type: none"> Deductible for all plans No coinsurance and no copays except on Standardized Plan Option | <ul style="list-style-type: none"> Default is no deductible, no coinsurance and no copays Member may elect to be subject to optional deductible for premium savings |
| MOOP (maximum out-of-pocket) | MOOP = deductible; portion of provider price that exceeds the Benefit Amount is responsibility of member | MOOP = deductible; portion of provider price that exceeds the Benefit Amount is responsibility of member | N/A |

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| Coordination of benefits/ exclusion of benefits under other health coverage | Yes | Yes | No |
| Notice of being “supplemental to health insurance and not a substitute for major medical coverage” | N/A | N/A | Yes |
| Underwriter(s) | <ul style="list-style-type: none"> ASO: Administrative Services provided by Sidecar Health Insurance Solutions Fully insured: Sidecar Health Insurance Company, Inc. | Sidecar Health Insurance Company, Inc | Depending on the state: <ul style="list-style-type: none"> Sirius America Insurance Company United States Fire Insurance Company |
| Applicable federal regulations | Subject to ACA requirements and ERISA (where applicable) | Subject to ACA requirements, including 45 CFR § 156.230(f) | Excepted from ACA requirements; See 45 CFR § 148.220(b)(4)(iii) |
| Main regulatory body(ies) | <ul style="list-style-type: none"> Local State Departments of Insurance (“DOIs”) for fully insured plan DOL Employee Benefits Security Administration (“EBSA”) | <ul style="list-style-type: none"> Local State Departments of Insurance (“DOIs”) Centers for Medicare and Medicaid Services (“CMS”) | Local State DOIs |
| Similarities between products | | | |
| Access to transparency tools on Sidecar Health website and app, including FAQs and educational videos | Yes | Yes | Yes |
| Access to 7 days/week Member Care live call center for product support | Yes | Yes | Yes |
| Sidecar Health VISA benefit card to pay at point-of-service | Yes | Yes | Yes |
| Swipe limits on Sidecar Health VISA benefit card | Yes | Yes | Yes |
| Ability to receive medically necessary care at any licensed provider (no contracted network) | Yes | Yes | Yes |
| Ability to receive cash back savings by shopping for care below the Benefit Amount | Yes | Yes | Yes |
| Benefits paid in fixed dollar amount per service (indemnity product) | <ul style="list-style-type: none"> Yes, plan pays medically necessary benefits at a fixed amount per service or per medical service for expenses incurred No benefits for services received for free | <ul style="list-style-type: none"> Yes, plan pays medically necessary benefits at a fixed amount per medical service for expenses incurred No benefits for services received for free | <ul style="list-style-type: none"> Yes, plan pays medically necessary benefits at a fixed amount per service or per time period of service without regard to the cost of the service Benefits payable even if services received are free |
| Third party administrator | Sidecar Health Insurance Solutions, LLC | Sidecar Health Insurance Solutions, LLC | Sidecar Health Insurance Solutions, LLC |