

A quick start guide for using your Sidecar Health coverage

Meet the Sidecar Health VISA benefit card

But first, activate

Visit sidecarhealth.com/activation or call (877) 652-2818. On a family plan? Be sure to activate all cards.

[Learn about](#) paying your provider, card limits, autopay options and more.



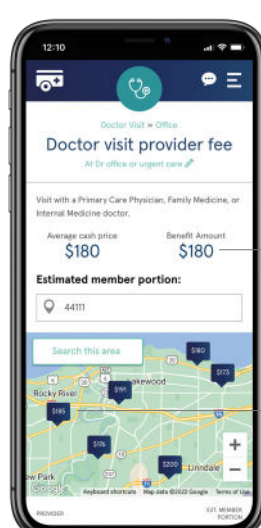
Swipe limits:
\$2,500 for the doctor.
\$750 for the pharmacy.

Submit a pre-bill to increase limits prior to getting care.

1 First steps to getting care Shop and save

Know your “Benefit Amount” before you schedule care by utilizing the [member portal](#) care search tab.

When a provider’s price is less than the Benefit Amount, you **keep the savings**. If a provider charges more than your plan’s Benefit Amount, you will be responsible for the difference.



Know your Benefit Amount: it’s a fixed amount Sidecar Health pays for covered, medically necessary services. It will be the same for any provider, regardless of what they charge.

Shop for care by comparing your Benefit Amount to prices in your area. Call providers and ask for the “self-pay” or “cash-pay” price.

Having an emergency? [FAQs](#)

Get care at the nearest facility. **If using an emergency room, call Member Care if you’re asked for payment at time of service.** You won’t be responsible for covered emergency charges that exceed your deductible.

2 At the doctor Using your benefits

Provider visits [FAQs](#)

- Compare the Benefit Amount to the provider’s cash or self-pay price and select a provider. **For care over \$2,500, contact Member Care before your visit.**
- Pay in full at time of service using the Sidecar Health VISA benefit card.
- Ask the provider for an “itemized medical invoice” ([check requirements](#)) and upload to the member portal within 90 days of the service date.

Labs/Imaging

Did you know? Shopping for labs and imaging can help you avoid high out of pocket costs. In most cases, you can choose where your labs and imaging are done rather than relying on your provider’s preferred lab and imaging centers. Simply ask your provider for a lab/imaging requisition order.

- **Shopping for labs?** Prices at [Quest Diagnostics®](#) will be at or below the Benefit Amount, often less than Labcorp, so you may keep the savings. [Labcorp](#) prices match our Benefit Amounts, so you won’t be balance billed.*
- **Need medical imaging?** Members have found affordable X-rays, mammograms, CT scans and ultrasounds through [RadiologyAssist™](#).

Pharmacy [FAQs](#)

- Compare the Benefit Amount of your prescription to pharmacy prices, then select your pharmacy. **For prescriptions over \$750, contact Member Care before your visit.**

Did you know? You can choose your pharmacy. And if your doctor already sent your script in, transferring is easy. Call your pharmacy to help.

- **Show the pharmacy discount codes** by selecting “At the Pharmacy” from the member portal dashboard. You can also use codes from GoodRx®, or other pharmacy discount providers.
- Pay at the pharmacy using the Sidecar Health VISA benefit card.
- Snap a picture of the receipt stapled to the bag and upload it within 90 days.



- Must include:**
- National Drug Code (NDC)
 - Patient’s name
 - Prescriber’s name
 - Pharmacy name and address
 - Fill date
 - Amount charged per prescription
 - Drug name, form, strength, and dosage

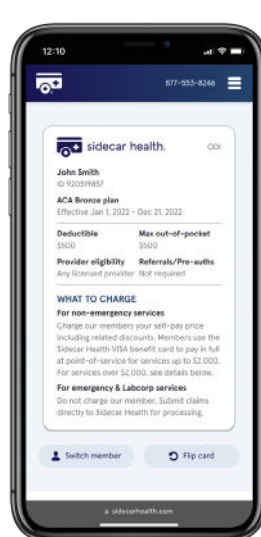
Describing Sidecar Health to your provider

Use these [scripts](#) as a starting point and modify based on what works for you. With practice, it will become easier to explain.

“I have health insurance but it works differently than traditional insurance.

I’ll pay you directly in full. You can treat me like a self-pay patient and provide me with an itemized medical invoice.

Then I’ll work with my insurance on the back end, so you don’t have to.”



If your provider asks for your insurance card, show your digital member ID card, found in the member portal under “ID Cards.”


You can also use the wallet card we sent in your welcome kit. Show the “For providers” side.



Navigating complex or costly care?

Don’t stress. We have you covered. Request a [pre-bill](#) (good faith estimate) from your provider and upload it as a new expense to:


- Gain clarity around your benefits and coverage.
- Authorize the Sidecar Health VISA benefit card to exceed your swipe limits.
- Protect against charges for an unplanned procedure during a planned event.
- Initiate Provider Location Assistance (PLA), if needed. PLA ensures you will be able to receive care within the Benefit Amount.

 **Pro tip:** Allow at least 5 business days for pre-bill processing before your scheduled procedure.

3 After your visit Paying expenses

Once a claim is processed, you have 30 days to pay your portion of the expense (if any) to Sidecar Health. After 30 days, if your portion is not paid, the Sidecar Health VISA benefit card will be temporarily suspended until payment is made.

[Learn about](#) paying your expenses, card limits, autopay options and more.

 **Pro tip:** Autopay is an optional setting that can be turned on in the member portal to help avoid past-due balances.



We’re always by your side

Chat with our Member Care team 7 days a week on our website or at **(855) 282-0822** TTY 711.

You can also visit our help center for more in-depth information about accessing your benefits at sidecarhealth.com/employerplanfaqs.