LOOKING TO SCHEDULE A DOCTOR VISIT?

1. CALL YOUR DOCTOR

- Say: *"My major medical insurance is new and works differently than other insurance. I will pay for my care directly when I come in. I will submit the claim to insurance on my own. What is your self-pay or cash price for [service]? Do you offer a discount for patients like me?"*
- **Looking for a new doctor?** Try calling a few in your area to compare cash pricing.

2. KNOW YOUR BENEFIT AMOUNT

- Login to the member portal (app.sidecarhealth.com)
- Find the Benefit Amount (fixed amount your plan pays for a service) in 'Estimate care' to compare with the doctor's price.
- When the doctor's price is less than the Benefit Amount, you keep the savings. When it's more, you are responsible for the difference.

3. GET CARE

- Get care at the doctor of your choice.
- **Think you'll need labs?** There's no charge when your doctor sends them to Labcorp. Be sure your doctor includes your member ID.

4. PAY AND SUBMIT YOUR INVOICE

- **Use the Sidecar Health VISA benefit card** to pay on the spot or once you receive the bill.
- **Forgot your card?** Use a personal payment method.
- Ask for an itemized medical invoice.
- Login to the member portal (app.sidecarhealth.com) and find the expense in the 'Open expenses' section.
- Upload your itemized medical invoice to the expense.

YOU'RE ALL SET

Questions? Call Member Care at (855) 282-0822 TTY: 711

sidecar health