


# Sidecar Health offers unprecedented Balance Billing protections

- **NEW! for 2024** Balance Billing Protection on medical services: \$25K/\$50K
- Sidecar Health members always have a choice at or below the Benefit Amount
- No network restrictions means members can choose to see providers who charge more than the Benefit Amount

	Typical network plan		Sidecar Health	
	In-Network	Out-of-Network (OON)	At/Below Benefit Amount	Above Benefit Amount
<b>Benefits</b>	Network subject to change	Benefits are reduced for non-contracted/out-of-network providers	Cash back below Benefit Amount	Choose any provider
			Benefits are the same, regardless of provider	
<b>Deductible</b>	In-network deductible	Deductible is separate, higher and in addition to in-network deductible	One deductible for all services	
<b>Coinsurance/ Copay</b>	Coinsurance/copays are standard	Coinsurance/copays are separate from in-network	No copays or coinsurance	
<b>Out-of-pocket Max (OOP Max)</b>	OOP Max usually above deductible	OOP Max is separate, higher, and in addition to in-network OOP Max	One OOP Max for all services, equal to the deductible	
<b>Balance Billing Protection</b>	N/A	None	 Balance Billing Protection protects members from providers charging excessive amounts Balance Billing Protection on covered medical services: \$25k/\$50k	

For details about coverage from other carriers, please refer to the applicable plan document. Balance Billing Protection subject to regulatory approval. Limitations apply. This is a summary of the Sidecar Health plans. Please refer to the Certificate of Coverage for details.