

Employer sponsored major medical plans

In an emergency, you're protected

Both medically and financially

Here's what to do in an emergency:



Step 1

Find and get care

Find the closest medical facility and get the care you need. You can use any emergency facility.



Step 2

Check in

When the emergency room asks for insurance information, show your digital member ID card, found in the member portal. It will provide all necessary details about your coverage and billing.



Step 3

We step in

Instruct the emergency room to bill Sidecar Health directly. They are required by law to bill Sidecar Health directly and not charge you before providing emergency care. Sidecar Health will work directly with them on payment. The emergency room can send bills to:

Sidecar Health, Attn Claims 440 N Barranca Ave #7028 Covina, CA 91723

No surprise bills from the emergency room

In an emergency, you are only responsible for covered charges up to your deductible.

Have questions? We're real people, with real answers:

Chat with our Member Care team 7 days a week on our website or at (855) 282-0822 TTY: 711. Or visit sidecarhealth.com/employerplanfags.

The Sidecar Health Employer Plan complies with federal and state surprise billing laws for emergency care, including the No Surprises Act. Benefits outlined in this flyer are a high-level summary and pertain to Sidecar Health Large Group plans with first dollar coverage. See Certificate of Coverage for details



Urgent care

An accessible and reliable alternative

Depending on your urgent healthcare need, consider visiting an urgent care facility instead of the emergency room. Choosing lower cost options, like urgent care when appropriate, can help you save on out-of-pocket expenses.

Types of care	Urgent care	Emergency room
When to choose	A place to treat non-life-threatening conditions that require immediate attention.	If your life or health is in serious jeopardy, this is a place to receive 24/7 care for life-threatening conditions.
What it's good for	Time sensitive health concerns that can't wait to speak with your PCP or do via Telehealth, such as: Nausea, diarrhea, sprains, strains, cough, sore throat, UTI, minor allergic reaction or headache, ear or sinus pain.	Any symptoms where you think you're having a life-threatening emergency, including: Heart attack (chest pain) or stroke signs (sudden slurred speech and numbness), difficulty breathing, severe burn or bleeding.
Wait time	Shorter	Longer
Cost	Generally less expensive	Generally more expensive \$\$\$\$\$
Accessing benefits	Office visit portion of urgent care skips the deductible. You may be responsible for covered charges above the Benefit Amount.	You are responsible for covered charges up to the deductible. You are not responsible for covered charges above the Benefit Amount.

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