

First dollar coverage plan

Removing barriers to prescription drug access

The Sidecar Health large group plan with first dollar coverage is designed to remove financial barriers to getting the medications you need. You pay nothing when your Rx is at or below the Benefit Amount.



No restrictive formularies



Outpatient prescription Rx skips the deductible



No refill limits



You choose generic or brand name medication

No out-of-pocket costs

For medications priced at or below the Benefit Amount.

Specialty medications, too

You can access specialty medications priced at your plan's Benefit Amount through CVS Caremark Specialty Pharmacy (generic alternatives only). Learn more at sidecarhealth.com/specialtyrx.

Example scenarios (Example only, pricing and Benefit Amount may vary)

Rx category	Avg. Rx price	Benefit Amount	Deductible obligation	You keep/you pay
Generic e.g. Atorvastatin 40 mg (30 tablets) (generic Lipitor®)	\$8	\$8	Skips the deductible	You keep \$0
Brand name (generic exists) e.g. Lipitor® 40 mg (30 tablets)	\$525	\$8 <small>(Benefit Amount is equal to the generic Benefit Amount)</small>	Skips the deductible	You pay \$517 You can pay \$0 by choosing generic when generic exists.
Brand name (generic does not exist) e.g. Trulicity® 0.75mg/0.5 (2mls)	\$945	\$945	Skips the deductible	You keep \$0

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/employerplanfaqs.

How it works

Just like other forms of care, prescription drug pricing varies between pharmacies. When you shop around and use discount codes, you can save on your prescriptions.



Money saving tip: ScriptSave provides pharmacy coupons in your member portal. Compare with GoodRx to see if you can save more.

Before you go to the pharmacy

- Visit the member portal to know your Benefit Amount.
- Compare the Benefit Amount of your prescription to pharmacy prices, then select your pharmacy.
- You may choose to use a mail-order pharmacy licensed by a U.S. state, like Honeybee Health, Amazon Pharmacy or CostPlus Drugs. For more information, visit sidecarhealth.com/rx.
- To use your Sidecar Health VISA benefit card to pay for a prescription costing more than your swipe limit (found in the member portal), call Member Care.

Did you know? You can save time and money. Are you filling multiple prescriptions? Members often choose to fill all medications at the pharmacy that will save them the most on the highest cost medication, balancing savings and convenience.

At the pharmacy

- Provide your pharmacist with any discount codes (from ScriptSave or GoodRx) before paying.
- Pay at the pharmacy using the Sidecar Health VISA benefit card or your own payment method.

At home

- Snap a picture of the receipt stapled to the bag and upload within in 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

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