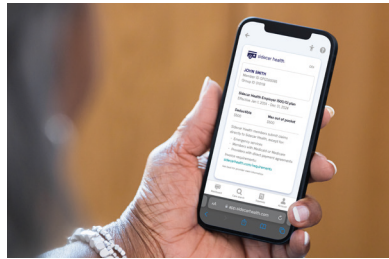


Employer sponsored major medical plans

In an emergency, you're protected

Both medically and financially

Here's what to do in an emergency:



Step 1

Get to the E.R.

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

Step 2

Show your ID card

During check in, when the emergency room asks for your insurance information, show your digital member ID card, found in the member portal. It will explain where to send your claim.

IMPORTANT: Do not pay; your emergency provider will send the claim directly to Sidecar Health.

Step 3

Get care

Receive necessary care.

Remember, your emergency provider is **required by law** to not charge you before receiving care. They will send your claim directly to Sidecar Health and bill you afterwards for any owed deductible amount.

No surprise bills from the emergency room

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

If you have an outstanding deductible: Your emergency provider will bill you directly for any owed deductible amount. To pay the bill, use your personal payment method, not your Sidecar Health VISA benefit card.

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.

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: <i>Nausea, diarrhea, sprains, strains, cough, sore throat, UTI, minor allergic reaction or headache, ear or sinus pain.</i>	Any symptoms where you think you're having a life-threatening emergency, including: <i>Heart attack (chest pain) or stroke signs (sudden slurred speech and numbness), difficulty breathing, severe burn or bleeding.</i>
Wait time	Shorter 	Longer 
Cost	Generally less expensive \$\$	Generally more expensive \$\$\$\$
Accessing benefits	You may be responsible for covered charges up to the deductible and also, for charges above the Benefit Amount. For plans with first dollar coverage, the office visit portion of urgent care skips the deductible.	You are responsible for covered charges up to the deductible. You are not responsible for covered charges above the Benefit Amount.

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](tel:855-282-0822) TTY: 711.
Or visit sidecarhealth.com/employerplanfaqs.