

## Comparison: Sidecar Health **Platinum** vs. Sidecar Health **Gold**

	Sidecar Health <b>Platinum</b>	Sidecar Health <b>Gold</b>
Deductible (individual / family)	\$2,000 / \$4,000	\$2,500 / \$5,000
Maximum out-of-pocket (individual / family)	\$2,000 / \$4,000	\$2,500 / \$5,000
<b>Coinsurance</b>	You pay 0% after deductible	
<b>Preventive care</b>	Skips the deductible	
<b>Key plan features</b>	<p>Common care skips deductible:</p> <ul style="list-style-type: none"> <li>✓ <b>Office visit:</b> PCP, specialist, mental health, telehealth</li> <li>✓ <b>Prescription Rx (outpatient):</b> Generic, brand, specialty</li> </ul>	<p><b>Health Savings Account</b></p> <ul style="list-style-type: none"> <li>✓ \$250 / \$500 company match</li> </ul>
<b>Keep 50% of savings</b> as earned benefit (Can be used for care or paid out at end of plan year)	Accessible <b><u>before</u></b> deductible is met	Accessible <b><u>after</u></b> deductible is met





## JOHN

- 50 yr old man
- Chronic diabetes



Care	DIABETES MEDICATIONS
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Actions taken	<ul style="list-style-type: none"> <li>• <b>Chose pharmacy:</b> Used member portal to find pharmacy <u>priced below the Benefit Amount</u></li> <li>• <b>Got prescriptions:</b> Got 90-days supply at pharmacy in one visit</li> <li>• <b>Paid:</b> Used Sidecar Health VISA benefit card and uploaded invoice</li> </ul>
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	Sidecar Health Platinum	Sidecar Health Gold
Outcome	<ul style="list-style-type: none"> <li>• <b>\$0 owed</b> (<u>Deductible waived</u> for all outpatient Rx)</li> <li>•  <b>Cash back earned</b> Accessible <u>right away</u> for care</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Owe cost of Rx</b> until deductible is met (<u>Deductible applies</u>)</li> <li>•  <b>Cash back earned</b> Accessible only <u>after deductible is met</u></li> </ul>

\*Refers to members' Earned Benefit. See Certificate of Coverage for terms.







## JESSICA

- 35 yr old mom
- 1 child

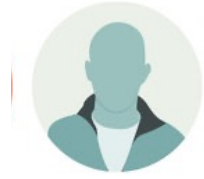
<b>Care</b>	<b>CHILD WELLNESS VISIT</b>
<b>Actions taken</b>	<ul style="list-style-type: none"> <li>• <b>Chose provider:</b> <ul style="list-style-type: none"> <li>• Called family pediatrician to schedule appointment and asked for self pay price</li> <li>• <u>Price was below the Benefit Amount</u></li> </ul> </li> <li>• <b>Got care:</b> Provider performed exam and administered vaccines</li> <li>• <b>Paid:</b> Used Sidecar Health VISA benefit card and uploaded invoice</li> </ul>



	Sidecar Health <b>Platinum</b>	Sidecar Health <b>Gold</b>
<b>Outcome</b>	<ul style="list-style-type: none"> <li>• <b>\$0 owed</b> (Deductible waived for preventive care)</li> <li>•  <b>Cash back earned</b> Accessible <u>right away</u> for care</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$0 owed</b> (Deductible waived for preventive care)</li> <li>•  <b>Cash back earned</b> Accessible only <u>after deductible is met</u></li> </ul>



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## STEVE – PART 1

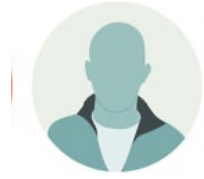
- 45 yr old man
- Experiences knee pain

<b>Care</b>	<b>ORTHOPEDIC SURGEON SPECIALIST VISIT</b>
<b>Actions taken</b>	<ul style="list-style-type: none"> <li>• <b>Chose provider:</b> <ul style="list-style-type: none"> <li>• Used member portal to find  pre-checked provider <u>priced below the Benefit Amount</u></li> <li>• Called provider to schedule visit; Referral not needed</li> </ul> </li> <li>• <b>Got care:</b> Provider ordered MRI</li> <li>• <b>Paid:</b> Used Sidecar Health VISA and uploaded invoice</li> </ul> <div data-bbox="2033 636 2354 718" style="border: 1px solid #00728f; border-radius: 10px; padding: 5px; display: inline-block; text-align: center;">  <b>CASH BACK* OPPORTUNITY</b> </div>

	<b>Sidecar Health Platinum</b>	<b>Sidecar Health Gold</b>
<b>Outcome</b>	<ul style="list-style-type: none"> <li>• <b>\$0 owed</b> (<u>Deductible waived</u> for all office visits)</li> <li> <b>Cash back earned</b> Accessible <u>right away</u> for care</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Owe cost of office visit</b> until deductible met (<u>Deductible applies</u>)</li> <li> <b>Cash back earned</b> Accessible only <u>after deductible is met</u></li> </ul>

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## STEVE – PART 2

- 45 yr old man
- Experiences knee pain

Care	KNEE MRI
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Actions taken	<ul style="list-style-type: none"> <li>• <b>Chose provider:</b> <ul style="list-style-type: none"> <li>• Used member portal to find  pre-checked provider <u>priced below the Benefit Amount</u></li> <li>• Called facility to schedule MRI; No prior auth required</li> </ul> </li> <li>• <b>Got care:</b> Received MRI that was sent back to orthopedic surgeon for review</li> <li>• <b>Paid:</b> Used Sidecar Health VISA and uploaded invoice</li> </ul>
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	Sidecar Health Platinum	Sidecar Health Gold
Outcome	<ul style="list-style-type: none"> <li>• <b>Owe cost of MRI</b> until deductible met (<u>Deductible applies</u>)</li> <li> <b>Cash back earned</b> Accessible <u>right away</u> for care</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Owe cost of MRI</b> until deductible met (<u>Deductible applies</u>)</li> <li> <b>Cash back earned</b> Accessible only <u>after deductible is met</u></li> </ul>

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