

Welcome to Sidecar Health



sidecar health.

New member next steps

Welcome to Sidecar Health. Below, you'll find simple steps to start using your coverage.

Step 1

Complete enrollment through your employer.

Step 2

Register for an account.

You will receive a welcome email from Sidecar Health. Follow the "register account" link within your email.



Or scan the QR code for a step-by-step video on how to register.

If you did not receive an email or if your dependent would like to register for an account, visit sidecarhealth.com/register.

Step 3

Activate the Sidecar Health VISA benefit card.

Each member on your policy will receive a card in the mail, within your welcome kit. Activate all cards on your policy before you get care.



Visit sidecarhealth.com/activate or call the activation line at (877) 652-2818.



Visit our quick start page for more getting started tips and resources.



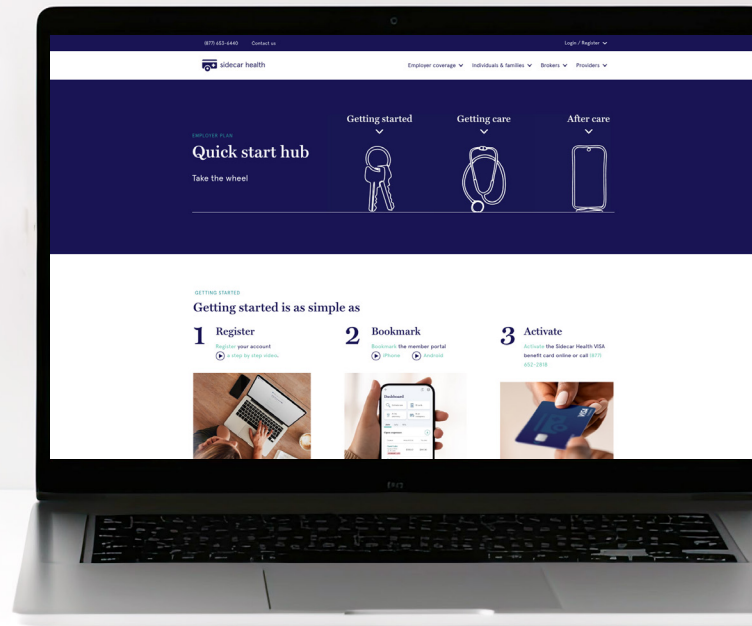
Have questions? We're real people, with real answers:

Chat with our Member Care team 7 days a week on our website or at **(866) 404-7474** TTY: 711.

Or visit sidecarhealth.com/employerplanfaqs.

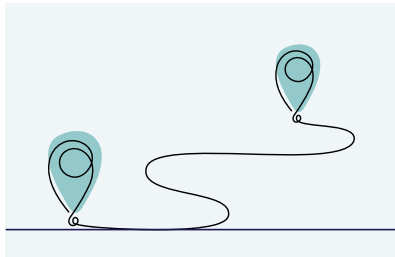
Get the keys to success with your quick start hub

Ready to make the most of your Sidecar Health membership? Discover the key differences from network-based health plans and find answers to your most pressing questions.



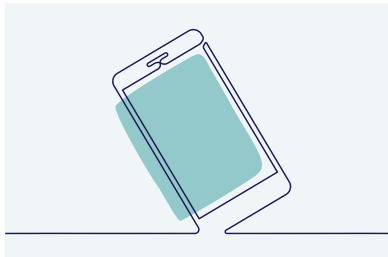
Access your quick start hub at SidecarHealth.com/QuickStartHub

Quick start hub highlights:



Step-by-step setup

Easily navigate your account and get started.



Finding care

Learn how to locate quality care at or below your Benefit Amount.



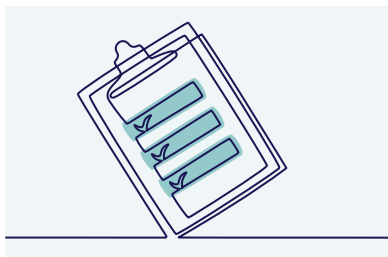
Savings on labs and imaging

Discover ways to reduce costs for essential services.



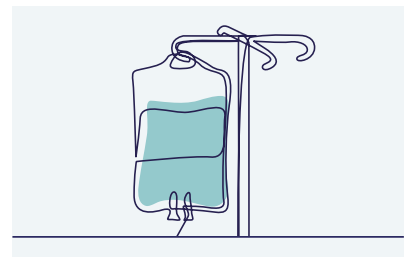
Pharmacy discounts

Where to find discount codes to lower prescription prices.



Emergency preparedness

Understand your coverage in unexpected situations.



Complex care, surgeries, procedures

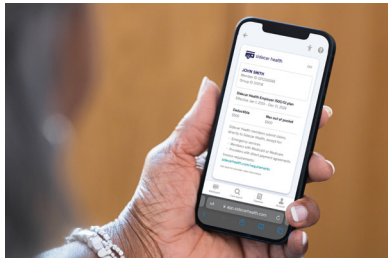
What to do when navigating high cost or complex procedures.

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.



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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.

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Talking to your provider about Sidecar Health

Getting pricing and scheduling care

Do not use this script with providers designated as  “no swipe”. Ask these providers (e.g. ER, Quest Diagnostics) to bill Sidecar Health. Do not pay them directly. Learn more at sidecarhealth.com/NoSwipe.

Start with:

Hi, I’m a patient of [Doctor X] and I’m looking to schedule care. I have a new insurance plan through my employer, and it works differently than typical insurance. I’ll pay you directly in full for the care I receive, similar to a self-pay patient.

After my visit, I’ll need an itemized medical invoice from you. I submit that to my insurance company so they can apply my benefits. I work with them on the back end, so you don’t have to. Here are the questions I have before we schedule care:

1. Can you tell me what my services will cost, including any incremental fees (such as facility fees, test, labs)?
2. Some providers offer a discount for patients like me that pay right away. Is that the case for you, too? I’ve heard it called a “prompt pay” or “self-pay” discount.
3. Can you confirm that you’ll be able to provide me with an itemized medical invoice after I get care?



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Does your provider have questions?

We've got answers. Check out these common queries and quick responses.



Provider FAQs:

Do you not have insurance?

I am insured through Sidecar Health. It's an insurance plan that works a little differently. Instead of you filing a claim on my behalf after my visit, I'll be paying you for my care directly using a VISA card. And I'll receive my benefits after the fact by Sidecar Health.

Can I see your insurance card to look up your benefits?

I do have a digital ID card that I can show you. My insurance works differently than network-based plans, however. Unless you have a direct billing agreement with my insurer, Sidecar Health, you won't need an ID card to look up my coverage, copays or submit claims. I'll be paying you up front for my care with a VISA card and working directly with Sidecar Health to process my claim, so you don't have to.

We are unable to accept payment at the time of service, will that be an issue?

Not a problem. Send the bill directly to me whenever it's ready. I can take care of payment at that time.

Where can I go to learn more?

Check out sidecarhealth.com/providers, they have an entire page on how it works for providers. You can also call provider services line, the number is on my member ID card. It is (866) 441-9993.

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PREVENTIVE HEALTH COVERAGE

Stay ahead of your health

Access preventive care with no cost when you use providers who charge at or below the Benefit Amount



Understanding your preventive care benefits



Preventive care services are covered at no extra cost when you see a physician or provider who charges at or below your plan's Benefit Amounts.

Preventive care services include



Wellness exams for adults



Routine gynecological exams for women



Wellness exams for children

Understanding preventive care	<p>Preventive care focuses on your overall health and how to stay healthy.</p> <p>It can include routine screenings, immunizations, and some counseling to prevent illness, disease, and other health problems.</p>
Deductible obligation	<p>Preventive care skips your deductible.</p> <p>Meaning, Sidecar Health members can access preventive healthcare with no out-of-pocket costs even if they haven't met their deductible.</p>
Out-of-pocket costs	<p>None when your provider charges within your Benefit Amount.</p>

If you receive covered services during the visit that are not preventive care, deductibles may apply.

This is a high-level summary of benefits under Sidecar Health Group plans with first dollar coverage. See Certificate of Coverage for details.

Common covered preventive services for adults

Screenings

- Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked.
- Alcohol misuse screening.
- Blood pressure screening.
- Cholesterol screening for adults of certain ages or at higher risk.
- Colorectal cancer screening.[‡]
- Depression screening.
- Diabetes (Type 2) screening for adults who are overweight or obese.[‡]
- Hepatitis B screening for people at high risk.
- Hepatitis C screening for adults.[‡]
- HIV screening.[‡]
- Lung cancer screening for adults[‡] at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years.
- Obesity screening.
- Syphilis screening for adults at higher risk.
- Tobacco use screening for all adults and cessation interventions for tobacco users, including a 90-day supply of FDA-approved smoking cessation medications when prescribed by a healthcare provider.
- Tuberculosis screening for certain adults without symptoms at high risk.

Medicine and supplements

- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults[‡] with a high cardiovascular risk.
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV negative adults at high risk for getting HIV through sex or injection drug use.
- Statin prevention medication for adults[‡] at high risk.

Counseling for

- Alcohol misuse counseling.
- Diet counseling for adults at higher risk for chronic disease.
- Falls prevention for adults living in a community setting.[‡]
- Obesity counseling.
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk.

Immunizations

- Immunization vaccines for adults—doses, recommended ages, and recommended populations vary: (a) Chicken pox (Varicella) (b) Diphtheria (c) Hepatitis A (d) Hepatitis B (e) Human Papillomavirus (HPV) (f) Influenza (flu shot) (g) Measles (h) Meningococcal (i) Mumps (j) Pneumococcal (k) Rubella (l) Shingles (m) Tetanus (n) Whooping Cough (Pertussis)

[‡]Subject to age restrictions

Common covered preventive services for women

Screenings and counseling for

- Birth Control/Contraception: FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling as prescribed by a healthcare provider for women with reproductive capacity, not including abortifacient drugs.
- Bone density screening.[‡]
- Breast cancer genetic testing (BRCA) for women at higher risk.
- Screening mammography to detect the presence of breast cancer in adult women.[‡]
- Breast cancer chemoprevention counseling for women at higher risk.
- Cervical cancer screening, including: (a) Pap test (also called Pap smear) every 3 years.[‡]
- Cervical dysplasia screening for sexually active females.
- Chlamydia infection screening for younger women and other women at higher risk.
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with Type 2 diabetes before.
- Domestic and interpersonal violence screening and counseling for all women.
- Gonorrhea screening for all women at higher risk.
- Human Immunodeficiency Virus (HIV) screening and counseling for those at increased risk.[‡]
- Sexually transmitted infection (STI) counseling for sexually active women.
- Syphilis screening.
- Tobacco use screening and interventions for all women and expanded tobacco intervention and screening for pregnant tobacco users.
- Urinary incontinence screening for women yearly.
- Well-woman visits to obtain recommended services for all women.

Covered preventive services for pregnant women

- Breastfeeding support and counseling from trained providers and access to breastfeeding supplies, including the cost of renting or the purchase of one (1) breast pump per calendar year, for pregnant and nursing women.
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.
- Hepatitis B screening for pregnant women at their first prenatal visit.
- Maternal depression screening for mothers at well-baby visits.

Covered preventive supplies for pregnant women

- Folic acid supplements for women who may become pregnant.

[‡]Subject to age restrictions

Common covered preventive services for children

Screenings

- Alcohol, tobacco, and drug use assessments for adolescents.
- Autism screening.[‡]
- Behavioral assessments for children of all ages.
- Bilirubin concentration screening for newborns.
- Blood Pressure screening for children.
- Blood screening for newborns.
- Depression screening for adolescents beginning routinely at age 12 years.
- Developmental screening.[‡]
- Dyslipidemia screening for all children and for children at higher risk of lipid disorders.[‡]
- Hearing screening.[‡]
- Height, weight and body mass index (BMI) measurements for children.
- Hematocrit or Hemoglobin screening for all children.
- Hepatitis B screening for adolescents at high risk.
- HIV screening for adolescents at higher risk.
- Hypothyroidism screening for newborns.
- Lead screening for children at risk of exposure.
- Obesity screening.
- Oral health risk assessment.[‡]
- Phenylketonuria (PKU) screening for this genetic disorder in newborns.
- Sexually transmitted infection (STI) prevention screening for adolescents at higher risk.
- Tuberculin testing for children at higher risk of tuberculosis.
- Vision screening for all children.
- Well baby and well child visits.

Medicine and supplements

- Fluoride chemoprevention supplements for children without fluoride in their water source.
- Fluoride varnish for all infants and children as soon as teeth present.
- Gonorrhea preventive medication for the eyes of all newborns.
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or drug use.
- Iron supplements for children ages 6 to 12 months at risk for anemia.

Counseling

- Obesity counseling.
- Sexually transmitted infection (STI) prevention counseling for adolescents at higher risk.

Vaccination/immunization

- Immunization vaccines for children recommended ages, and recommended populations vary:
(a) Chickenpox (varicella); (b) Diphtheria, Tetanus, Pertussis; (c) Haemophilus influenzae type b; (d) Hepatitis A; (e) Hepatitis B; (f) Human Papillomavirus (HPV); (g) Inactivated Poliovirus; (h) Influenza (flu shot); (i) Measles; (j) Meningococcal; (k) Mumps; (l) Pneumococcal; (m) Rubella; (n) Rotavirus;

[‡]Subject to age restrictions



Getting labs with your Sidecar Health benefits

Providers may default to doing labs in-house or at partner labs, but you can choose where your labs are processed. Doing so can often save you money.



Avoid high cost lab work

Where	Balance billing potential
<p data-bbox="175 852 397 915">At your provider's office</p> <p data-bbox="175 942 228 982">\$\$</p>	<p data-bbox="493 852 1393 947">You do not need to rely on your provider's preferred lab (unless they work with Quest Diagnostics). In fact, it will often be more expensive than some alternatives.</p> <p data-bbox="493 982 1398 1050">Depending on provider pricing, you may end up "owing the difference" between their lab price and the Benefit Amount.</p>
<p data-bbox="175 1115 207 1150"></p> <p data-bbox="175 1176 393 1239">At a pre-checked lab provider</p> <p data-bbox="175 1268 354 1293">Quest Diagnostics</p> <p data-bbox="175 1323 397 1413">Cash back ("earned benefit")</p>	<p data-bbox="493 1131 1390 1297">You won't pay anything for labs services at this pre-checked provider if your deductible has been met or doesn't apply. If the deductible applies, you'll be responsible for the entire amount of the provider's charge. Labs at Quest Diagnostics are often less than your Benefit Amount, so you may earn cash back*</p> <p data-bbox="493 1299 526 1329"></p> <p data-bbox="493 1333 1395 1430">Quest Diagnostics is also a no swipe provider. They have direct payment agreements with Sidecar Health and will bill us directly – do not pay them for lab services.</p> <p data-bbox="493 1465 1390 1530">Flip for steps to access special pricing and direct billing benefits at Quest Diagnostics.</p>
<p data-bbox="175 1581 425 1644">In emergencies or unplanned scenarios</p> <p data-bbox="175 1673 228 1713">\$0</p>	<p data-bbox="493 1581 1045 1610">When you can't shop for labs, you're covered.</p> <p data-bbox="493 1614 1377 1740">For labs that are part of emergency care, you will only be responsible for covered charges up to your deductible. For planned procedures, which may include unplanned labs, request your doctor send labs along with your Member ID to Quest Diagnostics.</p>

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

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Or send us a message anytime from your inbox in the member portal.

How to use pre-checked provider Quest Diagnostics

ALWAYS ask your provider if they work with Quest Diagnostics before agreeing to labs at your appointment

If your doctor <u>DOES</u> work with with Quest Diagnostics, follow these steps:	If your doctor <u>DOESN'T</u> work with Quest Diagnostics, you can still get the discounted prices by going directly to one of their locations:
<ol style="list-style-type: none"> 1. Ask your provider to include your Sidecar Health Member ID (found on your Digital Member ID card) on the lab requisition form. 	<ol style="list-style-type: none"> 1. Ask your provider for a lab order form (or lab requisition form).
<ol style="list-style-type: none"> 2. Sidecar Health will be billed directly for the lab work. Note: Your provider may charge you for their blood draw services (this is typically covered in the cost of your office visit). 	<ol style="list-style-type: none"> 2. Contact your preferred Quest Diagnostics Patient Service Center location—you can call or book an appointment online.
<ol style="list-style-type: none"> 3. Sidecar Health will create an expense in your account. 	<ol style="list-style-type: none"> 3. When asked about insurance, let them know you have coverage through Sidecar Health. If the representative is unfamiliar with our process, share your Sidecar Health Member ID number from your Digital Member ID card in the member portal and have them bill Sidecar Health directly. Do not pay upfront for your lab services.
<ol style="list-style-type: none"> 4. If you have a deductible, you will be notified of your balance once we have closed the claim. 	

Want to shop for labs at your own provider?

<ol style="list-style-type: none"> 1. Ask your provider for a lab requisition order.
<ol style="list-style-type: none"> 2. Know your “Benefit Amount” before you schedule your labs. Use the member portal.
<ol style="list-style-type: none"> 3. Bring your lab requisition to your appointment.
<ol style="list-style-type: none"> 4. Upload an image of your itemized medical invoice to the member portal within 90 days.
<ol style="list-style-type: none"> 5. Forward the results of your labs to your provider.



For more tips, including a script for talking to your doctor about labs, scan the QR code.

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Get the care you need and pay over time with Paytient.¹

We partnered with Paytient to help Sidecar Health members like you pay your share of medical expenses, including deductible costs, over time—without interest or fees.



With convenient, custom payment plans, this service empowers you and your family to get care and better manage your out-of-pocket costs.



How it works

Link

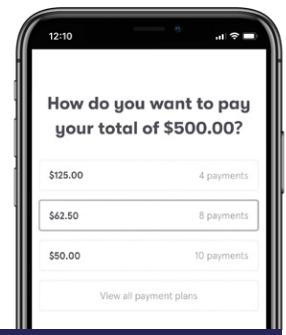
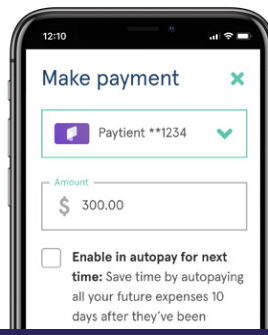
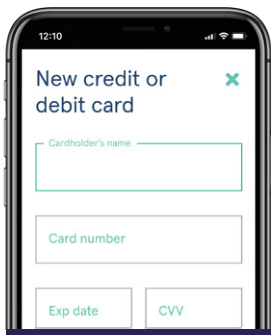
Add your virtual Paytient card to your Sidecar Health account as your expense payment method.

Pay

Pay your portion of the expense using your linked Paytient card.

Split

Log in to your Paytient account and select your payment plan of 2-12 months.



Visit the **finance page** in the member portal (app.sidecarhealth.com) to learn more.

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¹ Subject to approval for a line of credit by Paytient Technologies, Inc.

² Sidecar Health is providing information to you regarding a financing option provided by Paytient Technologies, Inc. Sidecar Health is not endorsing, recommending, or otherwise involved in providing such financing. By clicking "Sign Up for Paytient" you consent to Sidecar Health sharing with Paytient Technologies, Inc. certain contact and eligibility information including your name, address, date of birth, Social Security Number, email and phone number.



Your dedicated Member Care team is here to help

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