

# Welcome to Sidecar Health

Major medical plans for large groups (51+ employees)





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Welcome to Sidecar Health.

We believe there is a better approach to healthcare, and we're excited to work with you to get the word out about our employer-sponsored product.

Our journey started when Patrick found out he could save \$970 by paying for an MRI with his VISA card instead of using traditional health insurance. This was a revelation. So, we built a new type of insurance based on paying cash that allows everyone to save. Our system is anchored in transparency, where members can choose their own doctors and pay a cash price at the time of service. By shopping for care, members can access quality healthcare at prices that work for them.

Employers also benefit from significantly reduced rates compared to other traditional group health insurance plans while still providing their employees excellent health insurance benefits.

We believe there is a better approach to healthcare and we're excited you've joined our community. We're thrilled to have you with us.

Handwritten signatures of Patrick Quigley and Veronica Osetinsky. The signature on the left is 'Patrick Quigley' and the signature on the right is 'Veronica Osetinsky'.

Patrick Quigley & Veronica Osetinsky  
Co-founders of Sidecar Health

# Welcome to modern, common sense health insurance

## Robust major medical coverage with unprecedented access

Sidecar Health provides unparalleled, affordable access to quality healthcare. Our members can see any doctor, compare options to find the best value for quality care, and share in the savings.

- ✔ **Quality and access**  
Goodbye, network limitations. Members can see any licensed healthcare provider they want.
- ✔ **Budget friendly premiums**  
Our plans feature competitive premiums and lower costs of overall care.\*
- ✔ **Transparency in coverage**  
Members know their coverage and calculate costs on the Sidecar Health member portal.
- ✔ **Member care**  
White glove service every step of the way.



## Industry leading compensation

We recognize the important role that you play and feel you deserve to be compensated properly. That's why we offer competitive commissions, timely payments, and one of the best broker services teams in the business.

## Get started

To start quoting, visit:  
[sidecarhealth.com/brokers](https://sidecarhealth.com/brokers)



\*Cash rates are, on average 40% lower than commercially negotiated rates. 60% of claims filed by our members are at or below the average cash market rate. Savings estimate based on a study of more than 1 billion claims comparing self-pay (or cash pay) prices for a frequency-weighted market basket of procedures to insurer-negotiated rates for the same. Claims were collected between July 2017 and July 2019. R. Lawrence Van Horn, Arthur Laffer, Robert L. Metcalf. 2019. The Transformative Potential for Price Transparency in Healthcare: Benefits for Consumers and Providers. Health Management Policy and Innovation, Volume 4, Issue 3.

# Better coverage meets better access

Affordable premiums. No narrow networks. Robust coverage. With traditional health insurance you often need to compromise. With Sidecar Health, your clients can get all of these.

## Major medical employer coverage for large groups (51+ employees)

	Sidecar Health	Traditional health insurance
ACA-compliant major medical health insurance	✓	✓
See any doctor without network restrictions*	✓	✗
Pick up your prescriptions at any pharmacy*	✓	✗
No prior-authorization	✓	✗
Easy access to any licensed mental health provider*	✓	✗
Know your costs ahead of time	✓	✗
VISA benefit card to pay providers directly	✓	✗
Employees can get cash back by shopping for care	✓	✗

We're making health insurance work for your clients. Our modern, common sense health insurance helps your clients to attract and retain their best talent.

## Large group plan design flexibility:

- ✓ Available first dollar coverage to give employees the ability to get basic care without having to meet a deductible
- ✓ HSA and HRA compatible options
- ✓ A broad range of plan designs
- ✓ Employers can select up to 4 plan offerings



### See where our plans are available

We're expanding, view our map to see the latest additions.

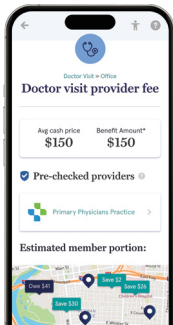


Visit: [sidecarhealth.com/brokers](https://sidecarhealth.com/brokers)

\*Applies to covered services only. See your plan's Certificate of Coverage for details.

# Here's how Sidecar Health works for your clients

When members need care, we've got them covered. They just need to follow these 4 simple steps.



## STEP 1

### Know their benefits

Members use the Sidecar Health member portal to find the exact Benefit Amount their plan pays for any procedure, test, or drug they need.\*



## STEP 2

### Choose their provider

Sidecar Health has no networks so members can see any provider who accepts VISA or cash payment. We enable members to compare options to find the best value for quality care. They can also choose pre-checked providers which can lower out-of-pocket costs.



## STEP 3

### Use the Sidecar Health VISA benefit card

Members pay for their care directly using the Sidecar Health VISA benefit card. This convenient card allows members to pay for medical services on the spot.



## STEP 4

### Submit their claim

Members request an itemized medical invoice (superbill) from their provider, snap a picture, and upload it to the member portal. That's it!

\*Subject to policy terms and conditions.

# Broker resources

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## Broker Toolbox

Broker training. Client marketing. Plan documentation. The Broker Toolbox is an easily accessible hub of resources for brokers.

View the complete Broker Toolbox at: [sidecarhealth.com/brokers/toolbox](https://sidecarhealth.com/brokers/toolbox)

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## Regional Sales Managers

Field based sales team provides innovative solutions for our broker partners and clients.

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## Dedicated Broker Support

We have a committed team to support all your training, marketing, quoting, and service needs.

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## Account Management

Dedicated account managers monitor accounts and provide direct support to employers and their employees.

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## Field Service Team

Our team provides onsite support to all groups during onboarding, and by request afterwards.

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## Here from our satisfied clients

Hear directly from company decision makers who selected Sidecar Health and their employees on topics including:

- Onboarding and training
- Benefit Amounts
- Shopping for care
- Share in the savings

These testimonials are a great resource to share with new and prospective clients.

See what our clients are saying about us

Visit: [sidecarhealth.com/member-stories](https://sidecarhealth.com/member-stories)



# A healthy relationship starts with great partners

Our partnership with brokers like you is essential to our mission of making quality healthcare affordable and accessible for everyone. Thank you for grabbing a seat with Sidecar Health.

Any questions? Reach out to our Broker Support team at:

[broker@sidecarhealth.com](mailto:broker@sidecarhealth.com)

(855) 260-0518

