

Welcome to Sidecar Health

Major medical plans for large groups (51+ employees)

A healthy relationship starts with great partners

Our partnerships with companies like yours are essential to our mission of making quality healthcare affordable and accessible for everyone. Thank you for grabbing a seat with Sidecar Health.

Contact your broker or visit sidecarhealth.com/employers.





Welcome to Sidecar Health.

We believe there is a better approach to healthcare, and we're excited to partner with you.

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. That one could save by paying cash was a revelation. So, we built a new type of insurance 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 benefit too, paying 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 to have you on board.

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.



*Estimated savings is based on Sidecar Health plans quoted 6/1/23 - 3/31/24 and compared to traditional group health plans. Specific pricing may vary.

Better coverage meets better access

Affordable premiums. No narrow networks. Robust coverage. With Sidecar Health you don't need to compromise.

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 ‡	✓	✗

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

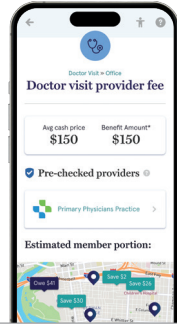
Large group plan design flexibility:

- ✓ Choose 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 four plan offerings

*Applies to covered services only. See your plan's Certificate of Coverage for details.
 ‡ Refers to members' Earned Benefit. See Policy Contract for terms.

Here's how Sidecar Health works

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



STEP 1

Know their benefits

Members use the Sidecar Health member portal to find the 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.



Hear from our satisfied clients

Company decision-makers and their employees share their experiences with Sidecar Health including:

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

To learn about the Sidecar Health experience, visit sidecarhealth.com/member-stories. Use the filters to narrow results by Business Lead or Member.

