

Your guide to Sidecar Health

Everything you need to feel confident using your new plan

Hang on to this guide,
it'll come in handy.



Getting set up is easy

- Step 1: Enroll through your employer
- Step 2: Download the Sidecar Health app from your device's app store
- Step 3: Register for an account (adult dependents can do the same)
- Step 4: Activate your Sidecar Health Visa — you'll use it to pay for care and prescriptions



Scan or [click here](#)
to log in or
register

You're in the driver's seat, and we're always by your side

Whether you're planning care, navigating benefits, or wondering how something works, we're here to help.



Call (855) 282-0822: Our U.S.-based team answers most calls in under 10 seconds



Live chat or message us right in the app



Chat with our 24/7 AI assistant



Visit our help center for FAQs and other useful guides

Submitting claims, *simplified*

Submit with confidence. Track with clarity.

Step 1: Gather documents



For a medical visit:

Ask for an itemized invoice. If they can't give you one, ask for a visit summary.



For prescriptions:

Snap a photo of the slip that comes with your prescription bag.
(Not the credit card receipt — the one with the medication details on it).

Step 2: Upload in the app

- We'll guide you through submitting your claim in a few taps.
- Most claims are processed within three business days.
- You'll always get a clear summary of your claim and benefits.



Pro tip: Skip invoicing altogether when your provider is marked as “no swipe” in the app.



[Scan](#) or [click here](#) to learn more about invoicing

We make healthcare *shoppable*, just like everything else

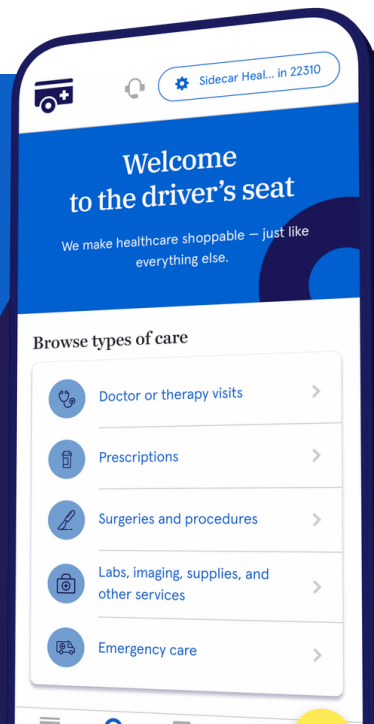
See your care costs upfront — so you can shop with confidence.

First, get to know your Benefit Amount: It's what your plan pays for any covered care you need and it's set to the average cost of care in your local area. Think of it like your care budget.

Shop and save: When you choose care that costs less than your Benefit Amount, you keep half the savings. If it costs more, you pay the difference. **Either way it's your choice.**

How to shop for care:

1. Pick the type of care you need
2. Compare how much you'll pay or earn at providers near you
3. Choose any provider or pharmacy
4. Pay with your Sidecar Health Visa
5. Ask for an itemized invoice or visit notes and upload to the app



Care savings *cheat sheet*

Keep these savings pro-tips in mind



Office visits: Confirm your visit in the app to guarantee what you'll pay (or earn), even if the visit ends up costing more. Guarantees last the full year.



Prescriptions: Use discount codes (like ScriptSave or GoodRx) to lower the price before you pay at the pharmacy.



Labs: Ask your provider to send labs to Quest or LabCorp to guarantee you'll have no cost beyond your deductible and applicable coinsurance. *Hint: At Quest, you'll usually earn money back.*



Imaging: Use the app to compare providers. Pre-checked options will guarantee no cost beyond your deductible and applicable coinsurance.



Emergencies: No need to shop, just go get the care you need at any E.R. You're always protected — you'll never pay more than your maximum out-of-pocket (deductible and applicable coinsurance).

Complex care? We've got you covered



Planning a surgery or procedure?

Let us know early. We provide Care Search Assistance to help make sure you always understand your costs and have an option at or below your Benefit Amount.

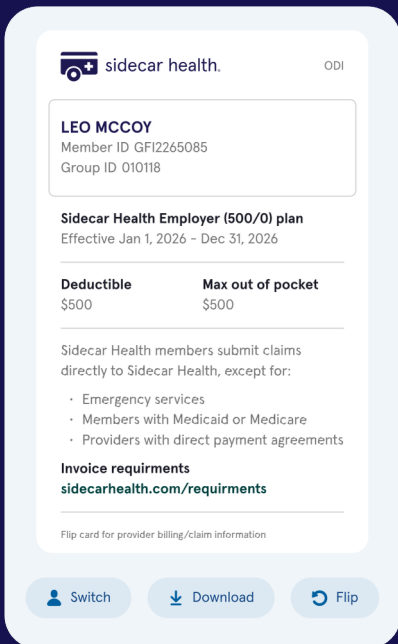
For care journeys that call for extra support — like cancer treatment, a transplant, dialysis, or maternity care — we'll pair you with a dedicated specialist. Learn more at SidecarHealth.com/ComplexCare

How to talk to your provider about Sidecar Health

Start by saying

- “I have a new kind of insurance.”
- “I’ll pay for my care with a Visa card.”
- “I’ll just need an itemized invoice or visit notes to submit to my insurance.”

If they have questions,
this card will come in handy.



Your appointment sidekick

This card is helpful
when:

- Scheduling care
- Checking into an appointment
- Paying for care



Scan this QR
code or tap
“ID cards” in
the app