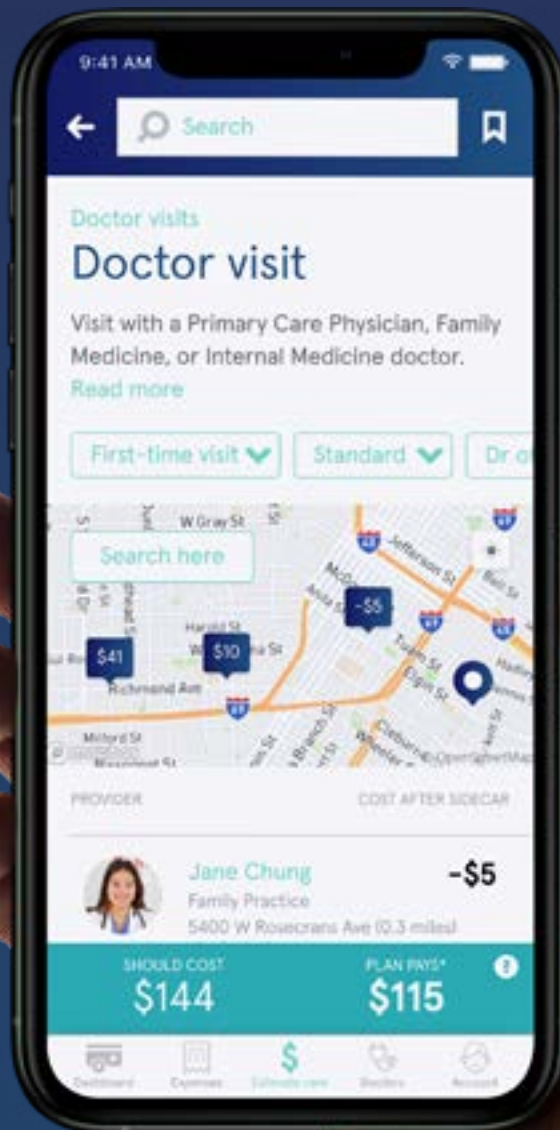




sidecar health

Health insurance the way it
should be™



We're Sidecar Health.

We're on a mission to change the way people think about health care and are turning the traditional approach to health insurance on its head. Instead of limiting patients to narrow networks, our members have the freedom to see any doctor they like. Instead of patients not knowing what services cost, we empower members with tools and information so they can make smarter decisions while sparing their pocketbook. Instead of healthcare providers getting reimbursed by the insurance company, our members pay for care directly using a Sidecar Health VISA card and often get price discounts offered to self-paying patients. The result: members are in control of their care, save money and avoid harsh surprise bills.

When a member enrolls, we send them a Sidecar Health Visa card they use to pay their healthcare provider directly. Through our app, members shop around for care knowing their coverage and benefit amounts as well as prices charged by local healthcare providers. Each member's card is linked to their app so when a member incurs a healthcare charge, finalizing the claim is as easy as taking a picture of the invoice and submitting it through the app. Because we remove the administrative overhead associated with big insurance, members save 40% or more* compared with traditional plans.

Sidecar Health is health insurance the way it should be: affordable, personalized, transparent, and simple.



Affordable

Costs 40%+ less than comparable, traditional plans*



Personalized

Choose the coverage level and optionally add a deductible or remove prescription coverage



Transparent

See exactly what the plan will cover so there are no surprises



Simple

Check coverage, find doctors, and manage the plan in the Sidecar Health app

The Sidecar Health Difference

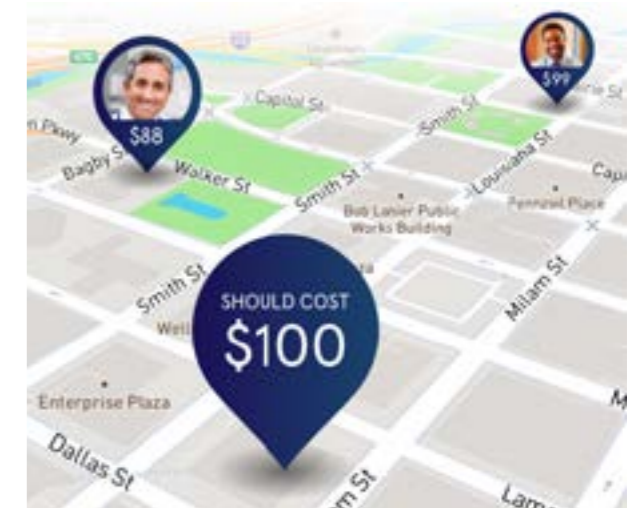
We enable our members to treat healthcare services as any other service they might get, like an oil change on their car or tax preparation from an accountant.

We tell our members how much services SHOULD cost

Every doctor and/or healthcare facility sets pricing for their services, and those prices can be whatever the doctor or facility wants them to be. One doctor can charge \$85 for a visit, while another doctor on the same street can charge \$200 for the same visit.

So how does one know what the fair price is for a visit? We've taken multiple data points to come up with what procedures should cost and based the Benefit Amount on that.

Members can find the Benefit Amount and what procedures should cost through the Sidecar Health app or on our website.



Compare prices from local doctors using the Sidecar Health app

Wondering where the closest doctor is and what they charge? Members use the Sidecar Health app to compare local doctors and their prices for the service needed. When members get care, prices for that care get displayed for other members to see, building a community that helps all members find the best prices.



| Sidecar Health will pay fixed Benefit Amounts:* | |
|---|-------------------|
| Doctor visit provider fee | Starting at \$10 |
| Provider fee to repair knee ligament tear or pill | Starting at \$186 |
| Lab fee for pap smear | Starting at \$18 |

Plans provide fixed benefits

Members get the same coverage no matter which provider they choose. Members can always find their Benefit Amounts through the app.

SIDECAR HEALTH

SIDECAR HEALTH

Here's how it works.



Call the provider or use the Sidecar Health app to find the discounted self-pay price for the medical service needed



Compare prices between doctors and choose which one to go see



Pay for the service directly using the Sidecar Health Visa card



Upload a picture of the itemized receipt to the expense

- When the Visa card is used, Sidecar Health provides an estimated Benefit Amount and the member's personal payment method is charged with the remaining share of the swiped amount. An expense is automatically created within a member's account.

- When a member uploads a picture of the itemized receipt to the expense, the final Benefit Amount is determined based on the services detailed on the receipt.

- If the final Benefit Amount is more than the initial estimated Benefit Amount, Sidecar Health credits the difference to the member. If it is less, the member is responsible for the difference.

- Dedicated, in-house Member Care representatives are reachable immediately without transfer and are ready to help members find medical services in their area and answer questions.

- Members can enroll, change their plans, or cancel at any time. The enrollment process is online and completely paperless.

- All Sidecar Health plans are unwritten by insurers that are rated by AM Best

Sidecar Health can be a good option for anyone who is insured and not satisfied with their current plan (cost, benefits, networks, etc.), under-insured and wants to supplement their existing coverage, or uninsured and wants great coverage at an affordable price.**



Associations



Sole Proprietorships



Individuals



Small Businesses



Families



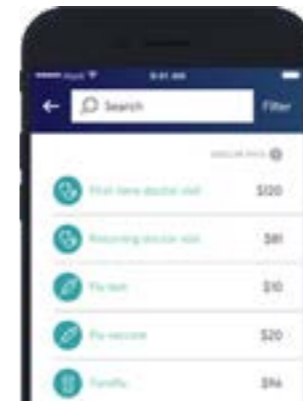
Groups

Why Sidecar Health?

TRANSPARENT + SIMPLE

No surprises
because coverage is transparent

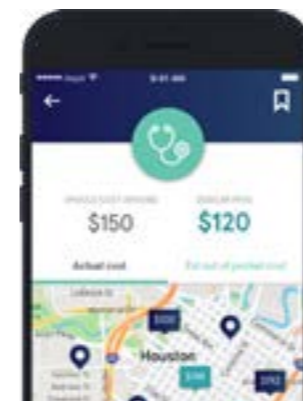
All coverage is displayed through the Sidecar Health app. Members can search for their coverage by procedure name, drug, code or location.



ANY DOCTOR

Members can see any licensed healthcare provider or pharmacy,
sharing prices so everyone saves

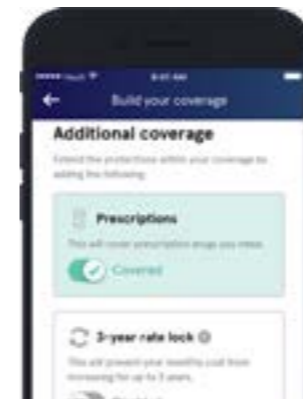
Every payment becomes an anonymous data point on the map for all members. With every additional member, local price transparency increases. We do not contract with any providers, nor do we have networks.



ROBUST BENEFITS

Members get great coverage
with fixed benefits

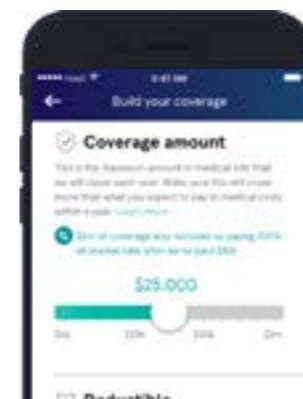
More than 170,000 procedures, services, and prescription drugs covered. Exclusions include maternity; see additional exclusions below. Employers may be able to establish Excepted Benefit Health Reimbursement Accounts (EBHRAs) which allow partial or full premium contribution tax deductibility for enrolled employees who purchase a Sidecar Health plan. However, employers should consult with their certified tax professional or accountant for specific guidance and applicability.***



PERSONALIZED

Members can tailor their plans
to their budget and needs

Members can tailor plans to their individual coverage and budget needs. Can choose to add a deductible to decrease monthly premiums and can also change coverage at any time (changes in coverage will require re-underwriting).



SIDECAR HEALTH

SIDECAR HEALTH

Learn more, enroll in a plan, or live chat with our member care team at:



www.sidecarhealth.com



(877) 653 - 6440



membercare@sidecarhealth.com

**HEALTH
INSURANCE
THE WAY IT
SHOULD BE™**

Coverage is administered by Sidecar Health Insurance Solutions, LLC. Insurance plans in Alabama, Florida, Georgia, Indiana, North Carolina, Oklahoma, South Carolina, Tennessee and Texas are underwritten by United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. Insurance plans in Arkansas and Kentucky are underwritten by Sirius America Insurance Company, 140 Broadway, 32nd Floor, New York, NY 10005. Coverage under these plans is unavailable to applicants age 65 years or older.

This is a limited benefits insurance plan and is not an expense incurred medical plan. The benefits provided under this plan are limited in nature and are not related to the costs a member may incur for health care services. As a fixed indemnity insurance plan, this plan is exempt from many state and federal requirements that apply to other types of health benefit plans. This policy does not provide major medical expenses coverage, minimum essential coverage or essential health benefits.

This brochure is only a brief description of the insurance coverage available. Coverage and plan options may vary or may not be available in all states. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

* Comparison of premiums and coverage quoted to a 30-year-old person, with no pre-existing health conditions and residing in ZIP code 77002, for a premium policy administered by Sidecar Health and an Oscar Classic Gold plan issued by Oscar, and assuming \$5,000 total annual health care spend (as of November 7, 2019).

** Sidecar Health issues only individual policies and does not offer group policies.

*** Please consult a tax professional to discuss and learn more about the requirements of an EBHRAs. Sidecar Health is unable to advise on