

Distribution Partner Marketing Guide



sidecar health

Health insurance the way it should be™





Welcome to Sidecar Health

Sidecar Health is a new kind of health insurance company. We are a team of 40 people, headquartered in Los Angeles, that is reimagining health insurance from the ground up. Insurance products offered through Sidecar Health work differently than conventional insurance, and rely on new tools like our Visa payment card and comprehensive price transparency app. They also require a higher level of involvement from members, including price shopping for medical products and services and uploading itemized receipts for reimbursement. All of these changes save money, which we pass along to our members. As a result, Sidecar Health members save 40%* or more in premiums and health cost savings, are free to see any doctor, and never have any billing surprises. We believe it's health insurance the way it should be™.

We're thrilled to be working with you as our partner to help us spread the word about Sidecar Health. We're here to support you in your marketing efforts and have created a library of items you can use to promote our health insurance plans. We've also included guidelines for advertising. We hope these materials will help you successfully market our shared business.

*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).



Easy-to-Use Templates

As you are aware, marketing health insurance products comes with a lot of legal and regulatory restrictions. To make navigating it easier, we have developed templates which you can use without any changes or approvals. We have attached a few of these later in this document.

We will add additional options to these from time to time and will distribute them to you accordingly.

For most partners, we believe these will be sufficient. If you want to develop your own materials, they will need to be reviewed by our marketing approvals team. Guidelines to build your own creative are at the end of this document in [Appendix 1](#). The review process generally takes 5 business days.



General Guidelines for Use

The Sidecar Health team is excited to be involved with and supporting your marketing program. Our expectation is that your marketing efforts will be targeted at growing your business: building relationships with new customers, or expanding your existing relationships. We think Sidecar Health can be an important component of that. As a result, the main focus of your advertising will always be on your business.

Importantly, the provided marketing materials adhere to these guidelines, so they are an easy way to meet these expectations. Note that if you don't adhere to these marketing guidelines (either by using the included advertising materials or by developing your own using the guidelines in Appendix 1 and the approval process), Sidecar Health may terminate your account per the rights within the partnership agreement.



Here are our expectations for businesses where we are involved (and this is spelled out more in our partnership agreement):

Do's

Advertising: Any marketing will principally be about your business and will always direct traffic to a landing page that you manage.

Ad: Your brand will be the prominent brand in any ad, and any client or prospect will know that they are being introduced to Sidecar Health through your business. If you mention Sidecar Health, you will include it as an option and identify your business as a “trusted partner of Sidecar Health”. In addition, you may also use the examples provided to you by Sidecar Health.

Landing Page: Your ads will lead to an online landing page for your business that may include Sidecar Health. From this page, you may point to your co-branded Sidecar Health website where people can enroll in a plan.

Social Media: You may repost any Sidecar Health posts provided you include a tag to Sidecar Health.

You will likely include a positive or relevant comment

You will indicate your relationship with both your company and Sidecar Health (I am a broker at XX, and represent Sidecar Health).

Email: You may email your customers about Sidecar Health periodically as you would any of your insurance products. All email links will go to your landing page with more information.

Don'ts

Your ads, emails or social posts will not lead directly to the co-branded Sidecar Health website but rather your landing page.

Your ads won't be principally or exclusively about Sidecar Health.

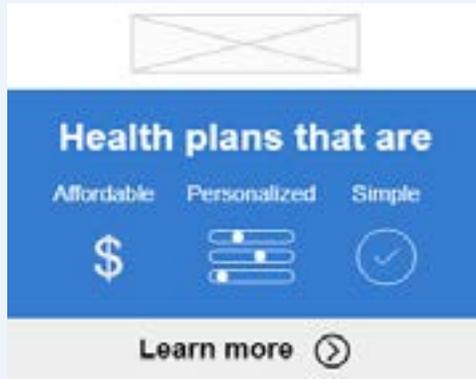
You won't comment on Sidecar Health marketing materials or social posts to solicit customers (i.e., with contact information in the post).

You won't market against “Sidecar Health” or related terms specifically in search, both paid and organic.

You won't email consumers with whom you have no relationship about Sidecar Health.

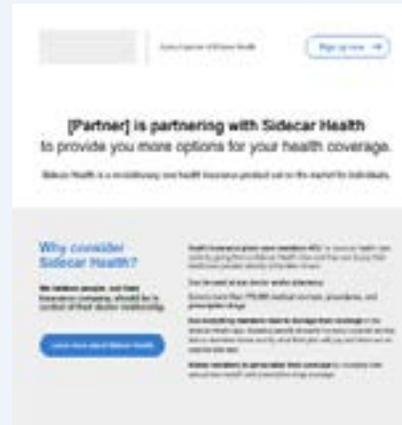


Advertising Funnel



Ads or Emails

- Advertising is principally about the brokerage
- Isn't only about Sidecar Health
- Can reference challenges (i.e., individual coverage is expensive, ACA is rough, etc.)



Landing pages

- Sidecar Health is one option of several, OR
- Prominent header saying, "Broker is a trusted partner of Sidecar Health"
- All copy comes from library and is included in its entirety

Templates

- [Download Display Ads](#)
- [Download Landing Pages](#)
- [Download Brochure](#)
- [Download One-Pager](#)

Summary And Feedback

We hope these materials and guidelines are helpful. We will send any new templates as they are created for your use. We are looking forward to a successful partnership, and hope these materials help with that. Please feel free to provide feedback or requests to us at jward@sidecarhealth.com. Thank you for your partnership with Sidecar Health.



APPENDIX 1

Detailed Marketing Guidelines

Adhering to these guidelines is required if you do not use the pre-approved marketing materials outlined above and made available to you. All marketing materials created by any of our partners must be reviewed and approved by Sidecar Health prior to usage. Please send any materials for review or questions about marketing materials to Jon Ward at jward@sidecarhealth.com.

Sidecar Health does not offer an ACA-compliant insurance product. Any marketing or advertising material must include certain standard disclaimers, such as:



Disclaimers

“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 you 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.”

“Fixed indemnity insurance plans do not provide ACA-qualified Essential Health Benefits or Minimum Essential Coverage. You cannot receive a subsidy (premium tax credit and/or cost-sharing reduction) under the ACA in connection with your purchase of such a fixed indemnity insurance plan. Also, the termination or loss of this policy does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period.” (Amend to include the particular state in which the materials will be distributed)

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.

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

When using the figure of 40%+ to describe savings vs. traditional plans, the following disclaimer must be referenced:

“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).”



Content Guidelines

Referring to Sidecar Health or plans it issues

It is important that we never say or imply that we are an insurance company. Sidecar Health created this product and is a producer and plan administrator for our insurance carrier partners. This means we have the right to sell and administer plans, but our partner insurance carriers do all of the underwriting and pay all of the claims. In Alabama, Florida, Georgia, Indiana, North Carolina, Oklahoma, South Carolina, Tennessee and Texas, our insurance partner is U.S. Fire Insurance Company, which is A rated by AM Best Company. In Arkansas and Kentucky, our insurance partner is Sirius America Insurance Company, which is rated A- by AM Best Company.

However, we could have a different insurance partner in other states. In general, it's best to stick with "insurance partner" instead of actually naming them and footnote the particular insurance partner in any given state.

Example

Marketing text: Sidecar Health's insurance partner¹ in Texas underwrites the plans.

Disclaimer to be added at the end of the document referencing the footnote:

¹Insurance plans in Texas are underwritten by United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724.

When referring to our insurance plans, the correct way to refer to them is "plans offered by Sidecar Health", "issued by Sidecar Health", "created by Sidecar Health" or "designed by Sidecar Health".

- It should be clear that content is created by you and not Sidecar Health



What is the right way to refer to Sidecar Health products?

✓ Do's

Correct ways to refer to Sidecar Health's products:

- Plans offered through Sidecar Health
- Insurance plans offered through Sidecar Health
- Insurance plans with health coverage through Sidecar Health
- Your plan covers

✗ Don'ts

Incorrect ways to refer to Sidecar Health's products:

- Sidecar Health plans
- Sidecar Health insurance
- Sidecar Health covers
- Anything that implies that Sidecar Health is the actual insurer



Other guidelines for content

- You can't disparage other insurers.
- You can't say that members will "make money" or "profit" by using the plan. Instead, we can say that members "pocket the amount" or "keep the difference" between what a provider charges and the fixed benefit amount they receive from Sidecar Health.
- You can't create "undue anxiety" or use graphic images.
- You should not use certain words such as "comprehensive", "unlimited", or phrases like "this policy will fill the gaps" in a manner which exaggerates the benefits beyond the terms of the policy.
- All "facts" must state the source and such source must be sent to Sidecar Health's regulatory team.
- You cannot state or suggest that this is a group plan. Sidecar Health only issues individual policies.

Referencing savings over traditional coverage

- "Members save 40%* or more on comparable traditional plans"
- "Our plans save members 40%* or more on monthly insurance costs"

Note that when we say Sidecar Health is cheaper or members can save on our site, we always have to cite the data/reference to the actual numbers with the disclaimer listed in the Disclaimers section.

Terminology used in materials

Annual max benefit: The maximum amount we will pay toward a member's medical bills in one year. The Annual Max Benefit amount is selected by the member during enrollment.

Benefit amount: The amount the plan pays for a healthcare service or prescription. It is always a fixed amount per service and is based on various factors, including average cash price for that service in the member's area. The Benefit Amount for a particular service is fixed for the life of a member's policy.

Monthly cost: The monthly premium for a member's insurance coverage through Sidecar Health. We prefer saying "cost" instead of "premium".