

Diabetes and pre-diabetes care guide

Key takeaways

- Preventive screenings will skip your deductible, if applicable. Depending on your plan type, prescription drugs*, diabetic supplies, and provider fees may skip the deductible as well.
- Certain diabetic supplies are currently covered at cost, so your Benefit Amount will match the cost of these supplies.
- There are no “allowable amounts” limits on prescriptions, supplies or lab tests.
- To be covered, some medications require proof of medical necessity to treat diabetes. To use your Sidecar Health VISA benefit card, some medications require you submit a pre-bill.
- Some medications require a proof of medical necessity to treat diabetes and a pre-bill to cover the prescription at the Benefit Amount.
- For labs, [Labcorp](#) prices match our Benefit Amounts, so you won’t be balance billed and

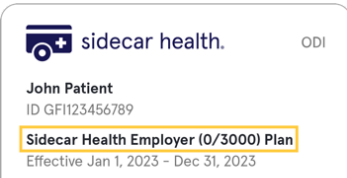
Understanding your benefits

The following are considered preventive screenings for diabetes, and will skip your deductible (if applicable- check the member portal):

- Type 2 diabetes screening for adults aged 40-70 who are overweight or obese
- Screening for abnormal blood glucose (hemoglobin A1C test) in adults aged 40-70 who are overweight or obese
- Gestational diabetes screening for women 24+ weeks pregnant and those at risk of developing gestational diabetes
- Diabetes screening for women with a history of gestational diabetes who are not currently pregnant
- Screening for diabetes after pregnancy
- Screening for obesity in children

Avg cash price	Benefit Amount*
\$144	\$144
<p>Deductible may be waived</p> <p>This service may be preventive with the appropriate diagnosis by your provider. Preventive care is covered at your Benefit Amount regardless of your deductible.</p>	
<p><small>The Benefit Amount is not a guarantee of coverage. Limitations and exclusions may apply. See your Policy or Certificate of Coverage for details. For complex care needs or high-cost services, contact Member Care for support.</small></p>	

Prescription drugs*, diabetic supplies, and provider office visit fees for pre-diabetes or diabetes may or may not bypass your deductible (if applicable) depending on your plan.



Check your [Digital Member ID card](#) to determine your plan type. If, like the image shown to the side, your plan has “(0/)” preceding the deductible amount, then prescription drugs*, certain diabetic supplies, and provider office visit fees are not subject to a deductible. In other words, you will have first dollar coverage up to the Benefit Amount for such prescription drugs*, diabetic supplies, and provider office visits regardless of whether your deductible has been met.

	Plan without first dollar coverage	Plan with first dollar coverage (o/)
	Deductible waived?	Deductible waived?
Prescription drugs , including insulin and most common oral (e.g., metformin) and injectable diabetes medications (e.g., Ozempic, Trulicity)	✗	✓
Diabetes supplies , including glucose meters and test strips, lancets, insulin pumps, and continuous glucose monitors	✗	✓
Provider fee for diabetes management and maintenance of comorbid conditions (e.g., nail and corn trimming)	✗	✓
Specialty diabetic supplies , including diabetic shoes and specialty orthotics	✗	✗



Getting your prescriptions*

- Pharmacy prices may change monthly. Confirm the self-pay price before picking up your prescription.
- Use discount codes from [GoodRx](#), [SingleCare](#), or [WellRx](#) to find your prescription at the lowest price.
- Check online pharmacy retailers**, such as [Cost Plus Drugs](#) and [Amazon Pharmacy](#), as they may provide your prescription at a discounted price.
- For prescriptions that cost more than the \$750 pharmacy swipe limit on your Sidecar Health VISA Benefit Card, you will need to submit a [pre-bill](#) from your pharmacy and upload it as a new expense to authorize the Sidecar Health VISA Benefit Card to exceed your swipe limit.
 - Pre-bill turnaround time is five business days, so submit your pre-bill as early as possible.
- There are no supply limits on a prescription of insulin. If you run out of your medication, you can always get a refill.***
- Visit our help center to learn more about [how to use Sidecar Health at the pharmacy](#), including using [Estimate Care](#) to locate pharmacies near you and determine the estimated Benefit Amount(s) your plan will pay.

Non-insulin medications

- Certain non-insulin diabetes medications require proof of medical necessity for Sidecar Health to cover the prescription at the Benefit Amount. For these medications, ask your doctor for proof of medical necessity of the drug to treat diabetes and upload the documentation as a new expense.

Product	Proof of medical necessity required?
For prescriptions that cost over \$750, submit a pre-bill with provider consult notes	
Adlyxin	✓
Bydureon BCise	✓
Byetta	✓
Farxiga	✓
Jardiance	✓
Mounjaro	✓
Ozempic	✓
Saxenda	✓
Synjardy	✓
Trulicity	✓
Victoza	✓

Note, this is not an exhaustive list and is subject to change.

Understanding your Benefit Amount

- Benefit Amounts for insulin or non-insulin diabetes prescriptions are set based on the dosage and quantity (in mL or number of tablets) of the prescription, and can be found in [Estimate Care](#).
- If you are unable to determine the Benefit Amount for your prescription, contact our Member Care team. For our team to properly assist you, have one of the following on hand:
 - Copy of your prescription
 - Copy of a previous receipt for your prescription, often stapled to the bag
- If you do not have either, contact your pharmacy and/or provider.



Getting your diabetic supplies

- Certain diabetic supplies, including glucose monitors and test strips, lancets, insulin pumps, and continuous glucose monitors, are currently covered at cost, meaning your Benefit Amount will match the cost of these supplies. You will not be eligible to keep the savings for supplies covered “at cost.” If your plan includes a deductible, you will be responsible for the cost until you meet the deductible. Once your deductible is met, you will not have any out-of-pocket expenses for supplies covered at cost.
- If you are prescribed diabetic supplies that are available over-the-counter, these may be covered on your plan. Submit your itemized medical invoice like you would anything else.
- In addition to pharmacy discount codes, you may also find savings by shopping for your supplies at the following online retailers:
 - [Diabetic Warehouse](#)
 - [Total Diabetes](#)
 - [Amazon Pharmacy](#)



Getting your labs

- Shopping for labs is a great way to save – check out our [lab care guide](#) for more information.
- Providers may default to doing labs in-house or at partner labs, but **you can choose where your labs are processed to save money**.
- [Labcorp](#) prices match our Benefit Amounts, so you won't be balance billed. To access this benefit:
 - Ask your provider to include your [Member ID](#) (found on your Digital Member ID card) on the lab requisition form.
 - Labcorp will bill Sidecar Health – do not pay for labs at Labcorp at time of service.
- Many members have “kept the savings” using online lab-ordering resources like [JasonHealth](#), which has a direct partnership with Quest Diagnostics.
- There is no limit on the number of labs that will be covered on your Sidecar Health plan***.



Finding a provider

- Visit our help center to learn more about [how to use Sidecar Health at a provider's office](#).
- If you need help finding a provider or shopping for locations to service routine exams to manage your diabetes, such as podiatric exams, routine foot care to trim nails and corns, and laboratory and radiological diagnostic testing at or below the Benefit Amount, contact our Member Care team by chat or phone at (855) 282-0822.

*Not all employer plans include prescription drug coverage, Please refer to your Schedule of Benefits to learn if your employer plan includes outpatient drug coverage.

** Your plan does not cover prescription drugs obtained through online or mail-order pharmacies that are not licensed by a state within the United States. If you use an online pharmacy retailer, be sure that it is licensed by a state within the United States

*** While there are no quantitative limits on the number of labs or number of insulin refills covered by your plan, the labs and refills must still be medically necessary and ordered by a medical provider. Please refer to the terms and conditions of your Certificate.

Sidecar Health does not utilize a network of providers. External websites and information on healthcare providers, including cost and quality information, is provided for convenience and informational purposes only. Sidecar Health bears no responsibility for the accuracy, legality or content of any external websites or for subsequent links from an external site.