

Open Enrollment Guided Sessions Schedule

Site Location	Address	Guided Session date	Time
Learning Center - Front Street	605 S. Front St, Suite 110 Columbus, Ohio 43206	11/11/2024	9:00 am - 1:00 pm
Learning Center - Brice Rd	2675 Brice Rd. Columbus, Ohio 43232	11/12/2024	12:00 pm - 4:00 pm
Learning Center - Gintonville	5300 N. High St. Columbus, Ohio 43214	11/13/2024	1:00 pm - 5:00 pm
Learning Center - Grove City	4178 Buckeye Parkway Grove City, OH 43123	11/15/2024	9:00 am - 11:00 am
OSU - Denny Hall	164 Annie and John Glenn Ave, Columbus, OH 43210	11/15/2024	12:00 pm - 4:00 pm
Learning Center - Front Street	605 S. Front St, Suite 110 Columbus, OH 43206	11/18/2024	12:00 pm - 5:00 pm
ODOT/ODPS	1980 W. Broad Street Columbus, OH 43223	11/19/2024	11:00 am - 2:00 pm
WCS	6633 Doubletree Ave. Columbus, OH 43229	11/20/2024	12:30 pm - 3:30 pm

Updated FAQ 11/13/2024

When will I have access to the member portal so I can look up providers? Members will have access to the online portal in mid-December.

Is Goodwill going to offer a Flexible Spending Account? We will be offering access to a Flexible Savings Account (FSA) by July 2025.

When I look online it says, Sidecar Health is an indemnity plan. What does that mean?

Sidecar Health is a fully ACA (Affordable Care Act) compliant fixed indemnity plan. Meaning, Sidecar Health follows all the same guidelines and regulations that all other major health insurers must follow.

Is there a provider network?

You can see any Doctor. Sidecar Health benefits work everywhere. You can choose the doctor(s) who make the most sense for you.

What is a benefit amount?

Sidecar Health does not utilize a network but utilizes Benefit Amounts. Benefit Amounts are based upon the average cost of any given service in the area the member resides. Balance Billing can only occur when members access care above the benefit amount. Members can be balanced billed today when going outside of the UHC network.

What should I do if I need emergency care?

Sidecar Health's emergency services are protected by the No Surprises Act, which protects members from balance billing and surprise billing for emergency services:



- **Find care:** Go to the nearest medical facility and get treated
- **Verify coverage:** Call Member Care at (855) 282-0822 or log in to your member portal at member.sidecarhealth.com
- **Show your ID:** Show your digital member ID card to your provider
- **Ask your provider to bill Sidecar Health:** Remind your provider to bill Sidecar Health directly

How do I know if I should go to Urgent Care or the Emergency Room?

Urgent care

An accessible and reliable alternative

Depending on your urgent healthcare need, consider visiting an urgent care facility instead of the emergency room. Choosing lower cost options, like urgent care when appropriate, can help you save on out-of-pocket expenses.

Types of care	Urgent care	Emergency room
When to choose	A place to treat non-life-threatening conditions that require immediate attention.	If your life or health is in serious jeopardy, this is a place to receive 24/7 care for life-threatening conditions.
What it's good for	Time sensitive health concerns that can't wait to speak with your PCP or do via Telehealth, such as: <i>Nausea, diarrhea, sprains, strains, cough, sore throat, UTI, minor allergic reaction or headache, ear or sinus pain.</i>	Any symptoms where you think you're having a life-threatening emergency, including: <i>Heart attack (chest pain) or stroke signs (sudden slurred speech and numbness), difficulty breathing, severe burn or bleeding.</i>
Wait time	Shorter 	Longer 
Cost	Generally less expensive \$\$	Generally more expensive \$\$\$\$
Accessing benefits	Office visit portion of urgent care skips the deductible. You may be responsible for covered charges above the Benefit Amount.	You are responsible for covered charges up to the deductible. You are not responsible for covered charges above the Benefit Amount.

Is there any kind of pay card available with the coverage through Sidecar Health?

All members will have access to a Sidecar Health VISA benefit card to pay at the time you receive services.

[Original Questions: \(11/6/2024\)](#)

When is Open Enrollment?

Open Enrollment begins Monday, 11/11/24 & ends Sunday, 11/24/24 at 11:59pm

How do I complete open enrollment?

- 1) Log in to Dayforce beginning 11/11 to complete your Open Enrollment, or
- 2) Attend one of the Open Enrollment Guided Sessions for more support and information.

What are the rates for 2025?

The good news is that you can access more services at less cost and your bi-weekly payroll deductions will be the same amount as 2024. *(See rate sheet)*

Additionally, employees who earned the wellness credit will pay less than in 2024.

What is staying the same?

Goodwill continues to offer similar or better coverage across all lines, i.e., Health Care, Dental, Vision, Life, AD&D, Critical Illness, Accident, Short Disability, Long Term Disability

What is changing?

To provide benefits that meet your needs we changed our carriers. Our new carriers are: Sidecar Health, Delta Dental, EyeMed and the Hartford.

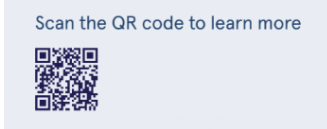
2025 Benefits Overview

Carrier	Insurance Type	Who Pays
Sidecar	Medical	Goodwill & You
Delta Dental	Dental	You
EyeMed	Vision	Goodwill & You
The Hartford	Life & AD&D	Goodwill
The Hartford	Voluntary Life & AD&D	You
The Hartford	Long-Term Disability	Goodwill
The Hartford	Short-Term Disability	Goodwill
The Hartford	Short-Term Disability Buy-Up	You
The Hartford	Accident & Critical Illness	You

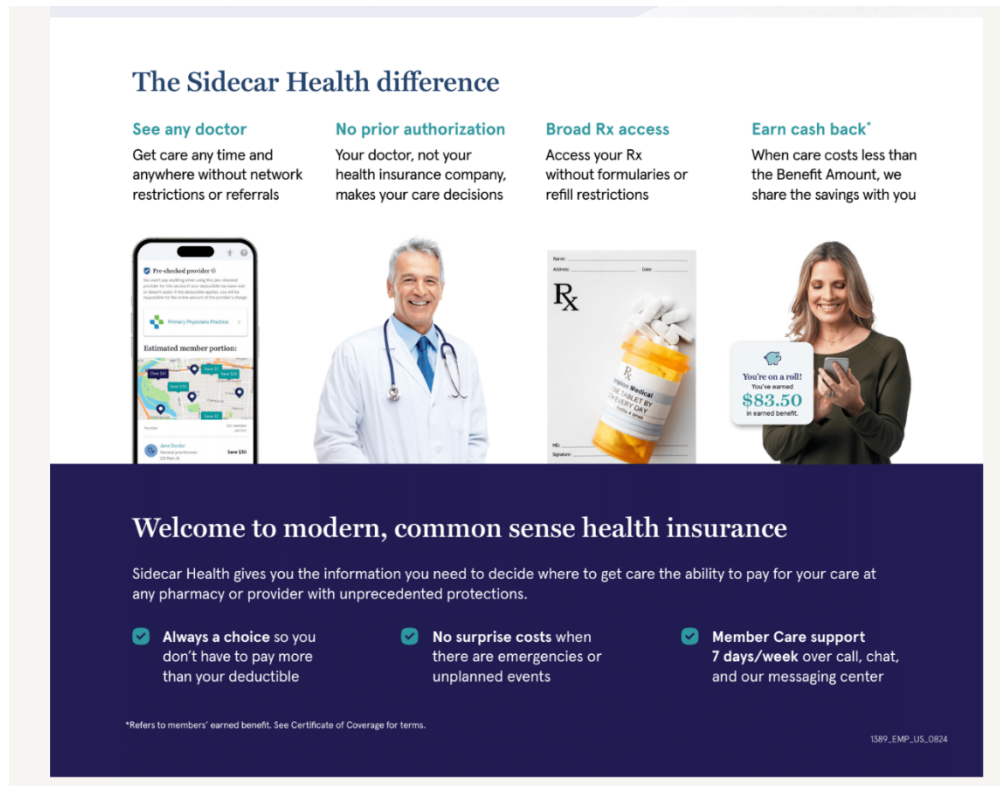
Is Health Care coverage different? If so, why and how?

We have been working hard to provide benefits that meet your needs in the face of significant insurance rate increases. Sidecar Health offers modern common-sense insurance where better coverage meets better access.

- You can easily find and price providers through the Sidecar app.
- You pay cash right away with the Sidecar Health VISA benefit card. Providers charge less for cash payment.
- You pay nothing out of pocket for a service within the budgeted amount. In fact, you can earn cash back if you choose a provider below the budgeted amount.
- Member care support is available via phone, chat 7 days/week. 99% of calls are answered in under 10 seconds.



The good news is that you can access more medical services covered up front before a deductible. Covered Medical Services include Preventative Care, Primary Care Physician Office Visit, Specialist Office Visit, Mental Health Office Visits and All Prescriptions.



The Sidecar Health difference

- See any doctor**
Get care any time and anywhere without network restrictions or referrals
- No prior authorization**
Your doctor, not your health insurance company, makes your care decisions
- Broad Rx access**
Access your Rx without formularies or refill restrictions
- Earn cash back***
When care costs less than the Benefit Amount, we share the savings with you

Welcome to modern, common sense health insurance

Sidecar Health gives you the information you need to decide where to get care the ability to pay for your care at any pharmacy or provider with unprecedented protections.

- ✓ **Always a choice** so you don't have to pay more than your deductible
- ✓ **No surprise costs** when there are emergencies or unplanned events
- ✓ **Member Care support** 7 days/week over call, chat, and our messaging center

*Refers to members' earned benefit. See Certificate of Coverage for terms.

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Will I have a deductible?

The individual deductible is \$5,000 with family at \$10,000. Services within the budgeted amount are covered at 100% once the deductible is satisfied versus 80% with our previous health care plan.

2025 Employee Benefits Frequently Asked Questions (FAQ)



Services to which the deductible applies include Urgent Care, Emergency Room, Diagnostic X-Ray & Lab, Outpatient Surgery, and Inpatient.

Why did we change health care coverage? At our annual health insurance renewal, in early October, we received notice of a 44% premium increase equaling \$1.6 million dollars in additional cost for Goodwill. This would have also increased our employee payroll deductions by \$540 (employee) and \$2700 (family), annually. We knew that we had to find a better way.

Why don't we have an HSA any longer? In order to offer first dollar coverage for the most frequently needed services, we had to eliminate the High Deductible Health Plan with the Health Savings Account (HSA).

What is going to happen to my Health Savings Account (HSA)?

Your Health Savings Account belongs to you. If you are no longer enrolled in a High Deductible Health Plan (HDHP), **you can still keep your Health Savings Account (HSA) and use the money for qualified medical expenses.** However, you will not be able to contribute more money to the account unless you enroll in another HDHP.

Why don't we have more time to make a decision? To continue to provide quality benefit offerings, we had to make changes. In order for the benefits to go into effect on 1/1/2025, we have to complete open enrollment quickly.

Be on the lookout for more educational info coming soon. Don't hesitate to reach out to benefits@gwcols.com with questions at any time.