

2026 Open Enrollment + Sidecar Health: Webinar FAQ

Georgia, Kansas, & Texas Employees Only

1. Where can I find the premium costs for Sidecar Health?

Premium details for Sidecar Health are included on **page 5** of the 2026 Benefits Guides for Georgia (GA), Texas (TX), and Kansas (KS) employees. For detailed information, visit the [2026 Benefits Guides](#) page on **KochBenefits.com** to access your guide based on your Koch company and location. Look for the guides labeled for “GA, TX, KS Employees.”

2. How does Sidecar Health work with a Health Savings Account (HSA)? Am I eligible for an HSA with Sidecar?

- The **Sidecar Health GOLD plan qualifies as a High-Deductible Health Plan (HDHP)**, making you eligible for HSA contributions and the company match (\$250 for individuals and \$500 for families).
- You can use your HSA funds to pay for care you’re responsible for before meeting your deductible — like non-preventive services. After you’ve met your deductible, you can also use HSA funds to cover the portion of care that costs more than your Benefit Amount.

No matter what care you get or when you get it, you can always pay your provider with your Sidecar Health Visa card. If you owe Sidecar Health money for an expense — like for non-preventive care received before you meet your deductible or for costs above the Benefit Amount — you can then use your HSA funds to pay your balance to Sidecar Health

- Note: The Sidecar Health Visa card and the Bank of America HSA debit card are **two separate cards**.
- To learn more about your HSA benefit through Bank of America, visit the [HSA & FSA](#) page on **KochBenefits.com**.

3. Can I use any healthcare provider with Sidecar Health? What if my provider isn't listed?

- Yes, you can see any licensed provider nationwide. Sidecar Health has no provider networks.

- If your licensed provider isn't listed in the Sidecar Health app, use the “*Report any issues*” button on the provider search results page or contact Sidecar Health Member Care at **866-404-7474** to verify and guarantee costs.

4. How does Sidecar Health handle care that costs more than the Benefit Amount? Do these costs count toward the deductible?

- Any costs **above the Benefit Amount** are your responsibility and don't count toward your deductible or maximum out-of-pocket.
- If you've earned money back on previous expenses (savings from choosing care below the Benefit Amount), you can apply these earnings toward the extra costs.
 - On the **Platinum plan**, you can use earnings immediately toward covered care.
 - On the **Gold plan**, earnings are available after meeting the deductible.
- If you choose a provider who charges more than the Benefit Amount, only the Benefit Amount applies to your deductible. For example, if your Benefit Amount is \$150 and your provider charges \$160, \$150 would go toward your deductible and you would pay the \$10 difference.
- As a reminder, with Sidecar Health, you'll never pay more than your deductible or out-of-pocket maximum for care, unless the cost exceeds your Benefit Amount. If it does, you'll simply pay the difference.

5. Are preventive services and annual physicals covered under Sidecar Health?

- Yes, preventive services, including annual physicals, are exempt from the deductible. This means they are paid by your plan (up to the Benefit Amount), even before you meet your deductible.

6. How is payment handled with Sidecar Health? Do I pay the provider directly?

- You should pay providers directly at the time of service, using the Sidecar Health Visa card you received with your welcome kit after enrolling.
- After paying, make sure to ask your provider for an itemized invoice. You'll then submit the invoice via the Sidecar Health app for your claim to be processed. The app allows you to attach a photo or digital copy of the document for submission.

- If your provider is unable to give you an itemized invoice, you can submit visit notes from your provider or your provider's patient portal. You can also use the Sidecar Health app to describe care you received if you can't get visit notes either.
- If you do not submit an invoice within 90 days of submitting your claim, your Sidecar Health Visa card may be temporarily deactivated. You'll still have coverage but will need to use another form of payment to pay for care yourself until you resolve your outstanding claims.
- Your Sidecar Health Visa card **is not** tied to your personal credit.

7. What happens if I move midyear from GA, KS, or TX to a state that is not eligible for Sidecar Health coverage?

- If you move out of a Sidecar Health-eligible state, this is considered a qualifying life event. You will be notified by the Koch Benefits Solution Center to change your medical plan option within 31 days of the change of address.
 - Any earned money back that has not yet been redeemed, will be paid to you via payroll 90 days after you have switched to another medical plan option.
 - Accumulated deductible/out-of-pocket maximum amounts will be applied to your new plan or carrier.
- If you move to another location within one of the Sidecar Health-eligible states, please note that your Benefit Amounts may change based on local average costs.

8. Does Sidecar Health cover specialty medications like GLP-1s or compounded medications?

- Specialty medications like GLP-1s require documentation from your provider confirming diagnosis (e.g., lab results such as A1C \geq 6.5%), which can be uploaded directly to the Sidecar Health app for review. These medications are not covered for weight loss.
- Saxenda, Wegovy, and Zepbound are not covered under Sidecar Health.

9. Is Sidecar Health a replacement for Anthem or an add-on?

- Sidecar Health is not an add-on or a replacement for Anthem. Rather, Sidecar Health is comprehensive health insurance, just like Anthem. It covers everything you'd expect from traditional insurance.

10. How does the "money back" component of Sidecar Health work?

- When you choose care that costs less than your Benefit Amount, you get to keep half the savings, to be used towards future medical/pharmacy expenses. These earnings are always shown in your account, so you can track savings and available funds to use.
 - On the **Sidecar Health Platinum plan**, you can use earnings immediately toward covered care.
 - On the **Sidecar Health Gold plan**, earnings are available after meeting the deductible.
- Note: Earned money back can only be applied to **your own** future medical or pharmacy costs. You cannot use your earned money back toward costs for a covered dependent.
- At the end of the plan year, any remaining earned monies are paid out to you through payroll and are subject to income tax.

Additional Resources

- **Sidecar Health Test Drive:** Visit SidecarHealth.com/Koch, scroll down to the “Take Sidecar Health for a test drive section,” and click the “Try it now” button.
- **Sidecar Health US-based Member Care** is available 7 days a week during business hours: **Mon-Fri: 8 a.m. – 8 p.m. ET, Sat-Sun: 9 a.m. – 5 p.m. ET**
 - Dedicated service line for Koch employees: **866-404-7474**
 - [Schedule a 1:1 Q&A session](#)
 - Enrolled members can also access support any time as follows:
 - Message from your [Sidecar Health member app inbox](#)
 - Visit the [online help center](#)
- **KochBenefits.com:** Visit the [2026 Benefits Guides](#) page to access your guide based on your Koch company and location. Look for the guides labeled for “GA, TX, KS Employees.”
 - If you are unsure which 2026 guide is relevant to you, login to the [Koch Benefits Enrollment](#) site for automated access to the correct guide based on your specific eligibility. If you're currently on the company network, use this [single sign-on](#) link for easy and direct access to the site.