

Health Plan *Pulse*

Your monthly dose of Sidecar Health updates | January 2026 edition

Planning ahead for doctor visits? Guarantee your costs/earnings

Scheduling your annual wellness exam or getting back into a therapy routine? Use the app to confirm your provider ahead of time – it's the best way to lock in your costs (or earnings) for the full plan year. **This protects you from unexpected price changes and guarantees that the amount shown in the app is the most you'll pay – even if your provider adds services like X-rays or vaccines during your visit.**

Cost guarantees are tied to the person logged in.

- **For non-registered dependents** (like kids without their own app login):
 - ✓ You can confirm providers on their behalf – their costs will be guaranteed through your account
- **For registered dependents** (like adult children or spouses with their own accounts):
 - ✗ You can't confirm providers for them due to HIPAA
 - ✓ They'll need to log in and confirm their own providers to get cost protection

[Use Find Care to start →](#)



Paying for care in 2026: Quick tips

With deductibles resetting and budgets getting a fresh start, now's the perfect time to get clear on how to manage your healthcare costs smartly.

Need help covering your share?

We've partnered with **Paytient**, a flexible, interest-free line of credit to help you pay your portion of healthcare expenses over time – including your deductible.

You can find more info in the app or at paytient.com.

HSA/HRA or Sidecar Health Visa – which should you use first?

If you have an HSA or HRA, start by using your **Sidecar Health Visa** at the visit. It helps your expense get processed faster and shows up automatically in the app.

Once everything is finalized, you can use your **HSA or HRA card** to pay any remaining balance.

[More Sidecar Health Visa tips →](#)



January member success webinar

Want a quick walkthrough of how to get the most out of your upgraded plan? Join us over Zoom – family members encouraged!

Wednesday, January 21 at 12 pm ET - [RSVP here](#).

Can't make it? Register anyway and we'll share the recording via email afterward.

Any questions? Your dedicated Member Care team is here to help

Chat with a real human 7 days a week on our **website** or at **(855) 282-0822**

Or send us a message anytime from your [inbox in the member app](#).