sidecar health

Open Enrollment

October 21 – November 4

Virtually every purchase gives you a way to shop and see the price… except healthcare

Filling up the tank

Compare brand, location and a price that’s right on the sign

Brakes on the car

Get a cost estimate before the work starts

An MRI

There’s no way to shop, and you get a bill weeks later

Healthcare is the one purchase where prices vary drastically, yet you can’t easily shop

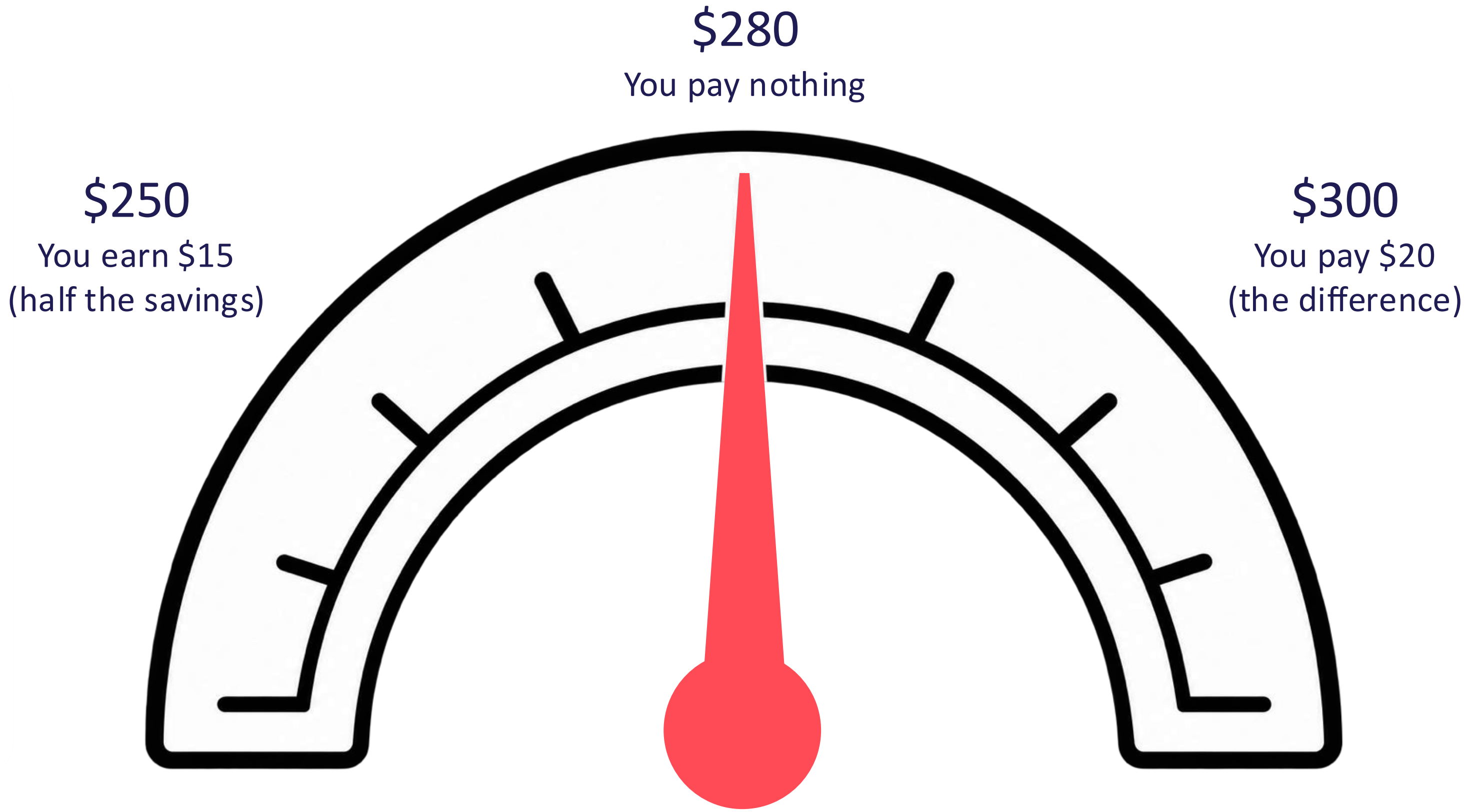
Sidecar Health’s mission

Make healthcare affordable and accessible for everyone

Your plan empowers you to shop for care with transparency and an incentive to save

Benefit Amount

The amount Sidecar Health covers for any given service or drug — set to the typical cost where each member lives.



Example wellness visit Benefit Amount: $280

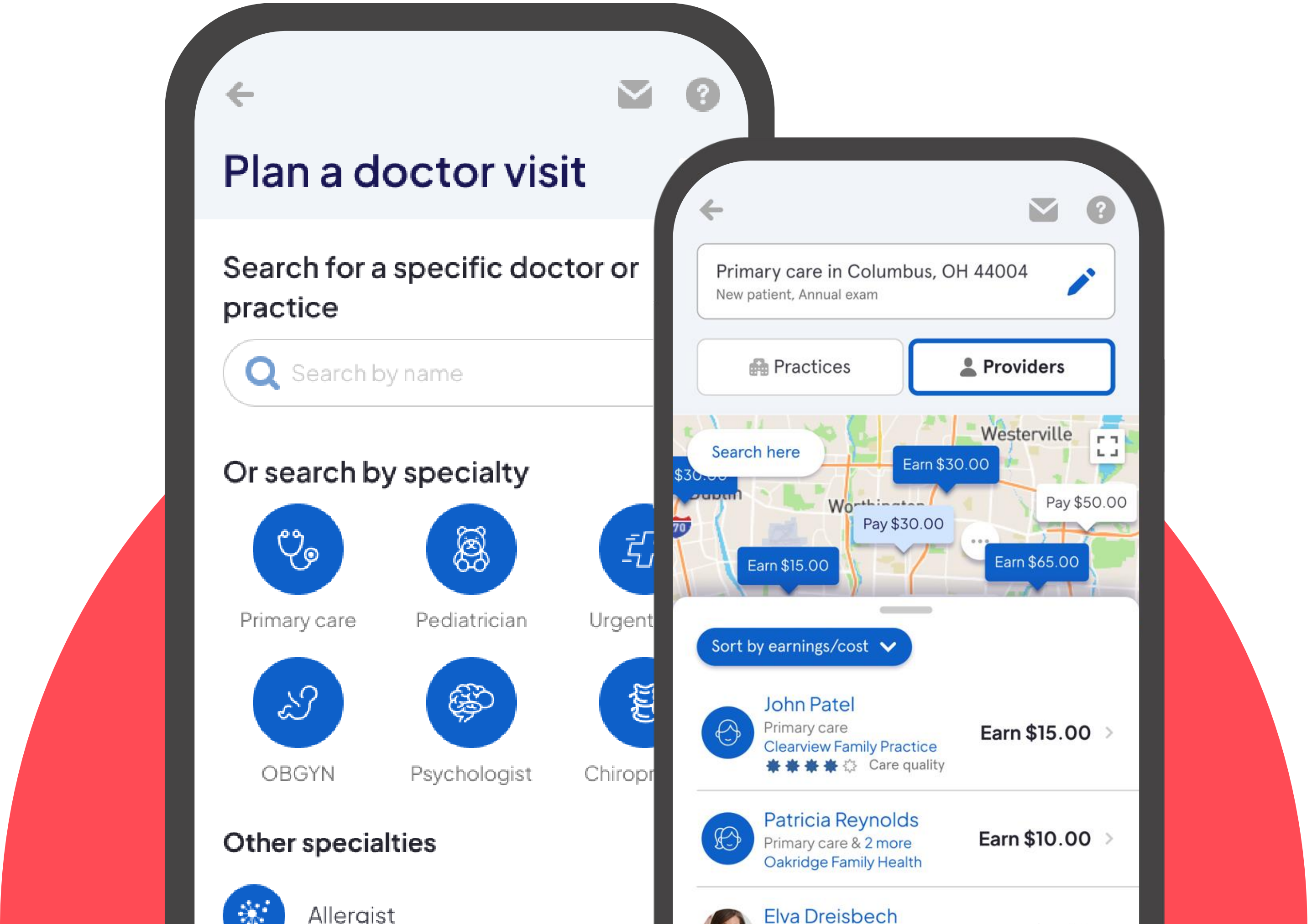
Benefit Amounts work the same for higher-cost care

Benefit Amount for a colonoscopy: $2,500

Provider	Price for a colonoscopy	Your cost
Sunrise Hospital	$4,000	Pay $1,500
Gastro Associates	$2,500	$0
Digestive Health Center	$1,400	Earn $550

Provider names, prices, and Benefit Amount are fictional and for illustrative purposes only.

Nothing stands between you and your care



Get care anywhere

No network or referral restrictions

Cost transparency

Know your costs upfront

No prior authorization

Your doctor, not your health insurance plan, makes your care decision

Straightforward Rx access

Access your Rx with broad coverage and no step therapy

Every member gets a Sidecar Health Visa card.
It gives you access to pay for care at any provider.

Not tied to your credit: It's a dedicated card for healthcare expenses only, funded by Sidecar Health.

Simple and seamless: Swipe the card to pay your provider directly for your care.

Automates expenses: Using the card streamlines payments and improves the claims process.

Use of the Sidecar Health Visa card is not required. You can always use your own payment method.

Your money. Your care. Your choice.

	Sidecar Health Platinum			Sidecar Health Gold		
	Employee Only		Family	Employee Only		Family
Deductible	$2,000		$4,000	$2,500		$5,000
Premiums (per month)	Employee $72	Spouse $99	Per child $38	Employee $18	Spouse $23	Per child $10
Health Savings Account (HSA)	You cannot contribute to an HSA when enrolled in this plan			HSA-eligible with company match ($250 individual/$500 family)		
About the deductible	Your most used services — office visits, specialists, mental health, prescriptions, and telehealth — are paid by the plan up to the Benefit Amount from day one, with no deductible to worry about.			For non-preventive care, federal law requires you pay the full provider charge until you meet your deductible. After that, the plan pays up to the Benefit Amount.		
Earnings	Available to use right away			Available to use after deductible is met		
Price locking	You don't pay more than the price you lock, even if the provider charges more.			New for 2027: Before your deductible is met, you pay the full provider charge — anything above your locked-in amount also counts toward the deductible. Once met, your costs are capped at the locked-in amount.		

Paying for care

1. Pay the provider

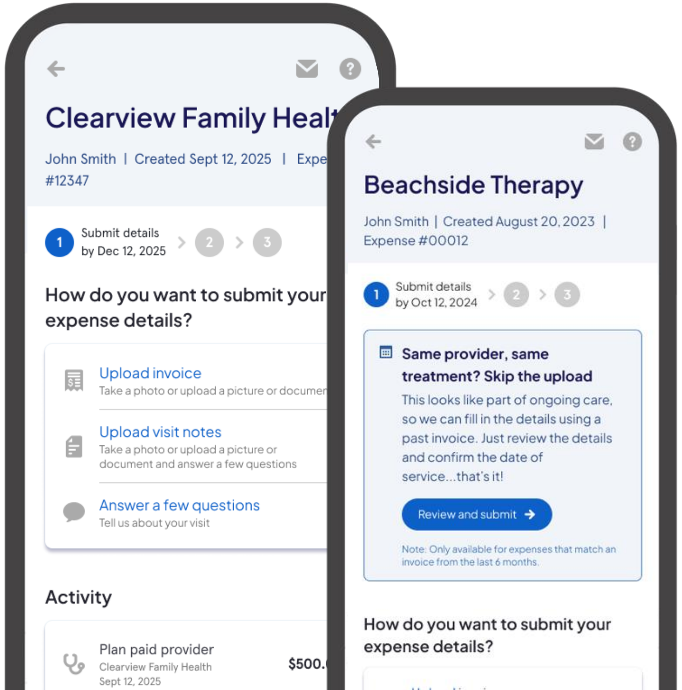
Use your Sidecar Health Visa at the time of the visit.

Some providers bill Sidecar Health directly. You'll see them marked clearly in the app before your visit—don't pay directly, and no invoice needed.

2. Ask for an itemized invoice

Request it at checkout or find it in your provider's patient portal.

No invoice? Submit visit notes instead, or answer a few questions about your visit right in the app.



3. Upload it to the Sidecar Health app

Open the expense in the app, then attach your invoice.

Recurring care, like therapy?
Our system will recognize this automatically — no need to submit an invoice every time.

4. We process the expense

You pay any balance or collect earnings based on what you saw when shopping in the app. No surprises.

Earnings: Real money when you shop for care

	Gold	Platinum
Earn by choosing care below the Benefit Amount Keep half the savings as earnings. Earnings show in your account after the expense is processed.	✓	✓
Use earnings on care above the Benefit Amount Earnings can only be applied to expenses of the person who earned them.	✓	✓
Unused earnings paid out All remaining family earnings get paid to the employee ~120 days after the plan year ends. Funds are paid via payroll and are taxable.	✓	✓
Use earnings before the deductible is met	NO	YES

ALL PLANS

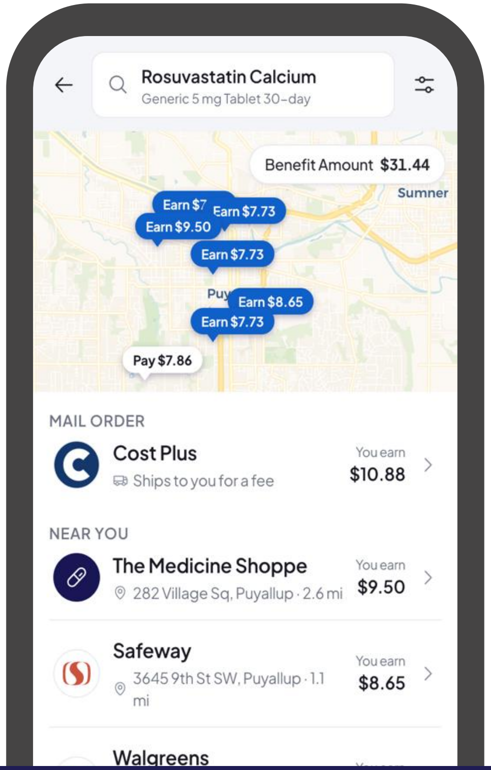
Reimbursements

Pay for covered care with your personal credit card and you'll be reimbursed for costs up to the Benefit Amount, pending outstanding deductible.

Reimbursements are withdrawable on demand — unlike earnings.

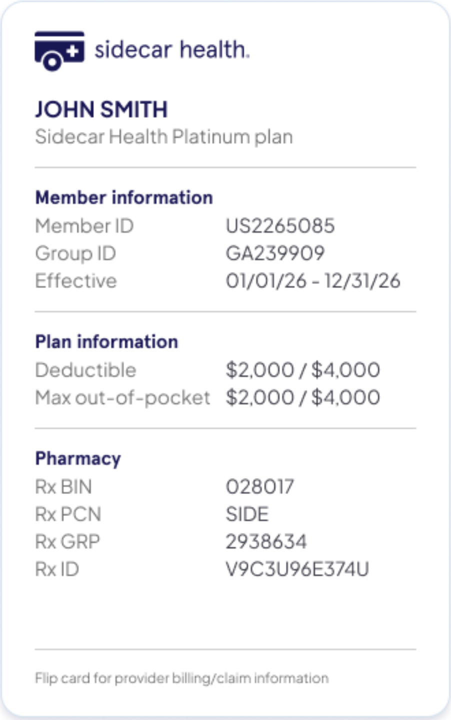
Shopping for prescriptions

Shop in the app, and see what you'll owe or earn at every pharmacy



Show your digital member ID at the pharmacy

Do it once, and they'll have it on file for next time

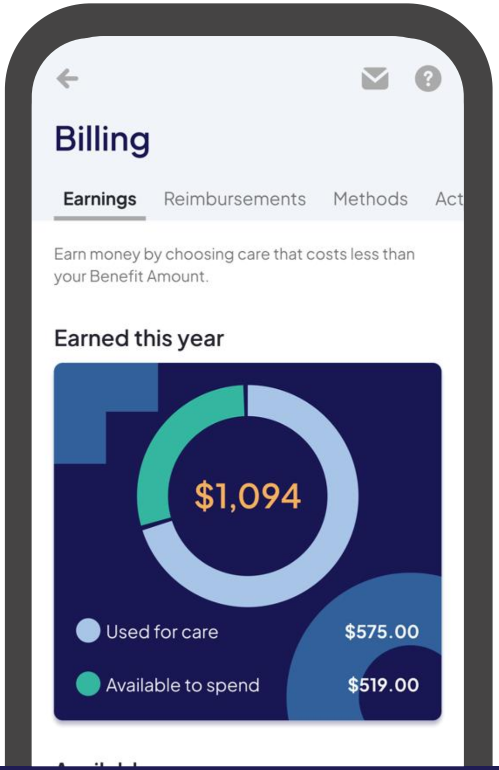


Platinum: Don't pay. They bill us.

Gold: Pay the pharmacy until you've met your deductible.

Either way, no invoice needed.

Your costs or earnings are handled when the claim is processed



Specialty medications through Costco Specialty Pharmacy are available at or below the Benefit Amount, sent directly to you — no invoice needed.

In emergencies

You're protected

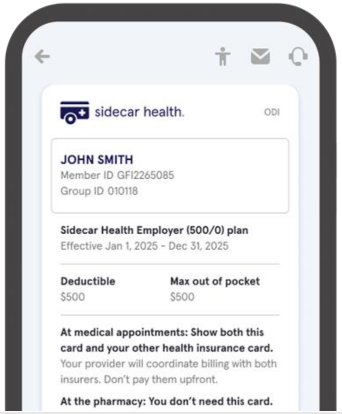
No charges beyond remaining deductible for emergency care

1

Go to the nearest ER

2

Show your digital member ID card



3

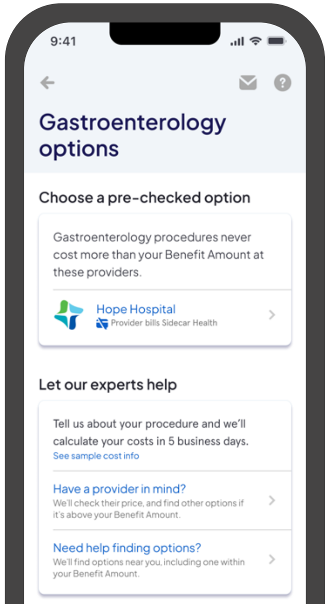
Don't pay the emergency room

For non-routine care we offer hands-on support

Reach out to us first

We guide you through complex care like surgeries, procedures, chronic conditions, cancer, maternity, etc.

Don't wait — submit at least 5 days ahead of your scheduled procedure.



- Find providers at or below your Benefit Amount
- Access an added level of servicing for higher-complexity episodic conditions (e.g., cancer)
- Continue ongoing qualifying care without worrying about costs during the transition to Sidecar Health
- Maternity journey support through 6 weeks post-partum

And so much more...

Tell us about your care, and we'll shop for you

Knee arthroscopy with meniscus repair (29882)

Valid for: **John Doe** Valid thru: **11/13/2026** Provided: **09/14/2026**

Provider	**NW Surgery** NW Surgery Center Houston, TX You pay with Sidecar Health Visa	**Kelsey-Seybold Clinic** Berthelsen Main Campus Ambulatory Surgery Center Houston, TX You pay with Sidecar Health Visa	**Houston Methodist** Baytown Hospital Baytown, TX You pay with Sidecar Health Visa
Price and benefit			
Benefit Amount	$6,311.50	$6,311.50	$6,311.50
Estimated price	$5,500.00	$6,311.50	$24,615.71
Difference	$811.50 saved	$0.00	$18,304.21 above
Your earnings	$405.75 Half of $811.50 savings	$0.00	$0.00
Your costs			
Amount over Benefit Amount	$0.00	$0.00	$18,304.21
Deductible $0.00 of $2,000.00 met (as of 9/14/26)	$2,000.00	$2,000.00	$2,000.00
What this means for you Total cost and/or earnings	**Pay $1,594.25**	**Pay $2,000.00**	**Pay $20,304.21**

If these providers charge more, the above costs and earnings are guaranteed

You'll always have at least one option at or below the Benefit Amount.

You won't be responsible for additional charges beyond your deductible for unplanned events during planned care (like an emergency C-section or complications during a surgery).

Even for the most complex care journeys — you're always covered, supported, and protected

Example cancer journey

Meet your Care Partner
Tell us about your diagnosis and we'll introduced you to your Care Partner — a dedicated, licensed social worker.

Begin your care plan
Your Care Partner shops for care, sources good faith estimates for all prescribed care, and outreaches to preferred providers.

Ongoing support
Reachable anytime via the app — your Care Partner works a step ahead, lining up estimates before each treatment phase.

Protected at every step
Guaranteed access to high-quality providers at or below the Benefit Amount. Costs are clear before care, with protection from surprise bills.

> "I was diagnosed in August with breast cancer. I was afraid of what I would have to pay and if my insurance covered it. Needless to say, Sidecar changed all of that for me. I never had to worry about my bills.
>
> —Tina, Trustpilot

> "I have faced some very complicated heath issues with Stage 4 cancer. Sidecar Health stood right by me, covered all my care including some very expensive non-standard treatments.
>
> —Ricky, Trustpilot

Growing your family? We’ve got you covered.

Example maternity journey

Meet your maternity specialist
Dedicated maternity care specialist guides you from pregnancy planning through newborn enrollment.

Understand your coverage and costs
Clear coverage explanation and guaranteed costs or earnings upfront.

Choose your care team
Your maternity specialist helps find OBs and hospitals that fit within your Benefit Amount.

Stay protected through delivery and beyond
Your costs or earnings are locked in and cover unexpected C-sections/NICU stays.

> “I am currently using Sidecar for my maternity coverage, and I am very impressed so far. I have saved a lot using it vs. traditional insurance.
>
> — Brenna, Trustpilot

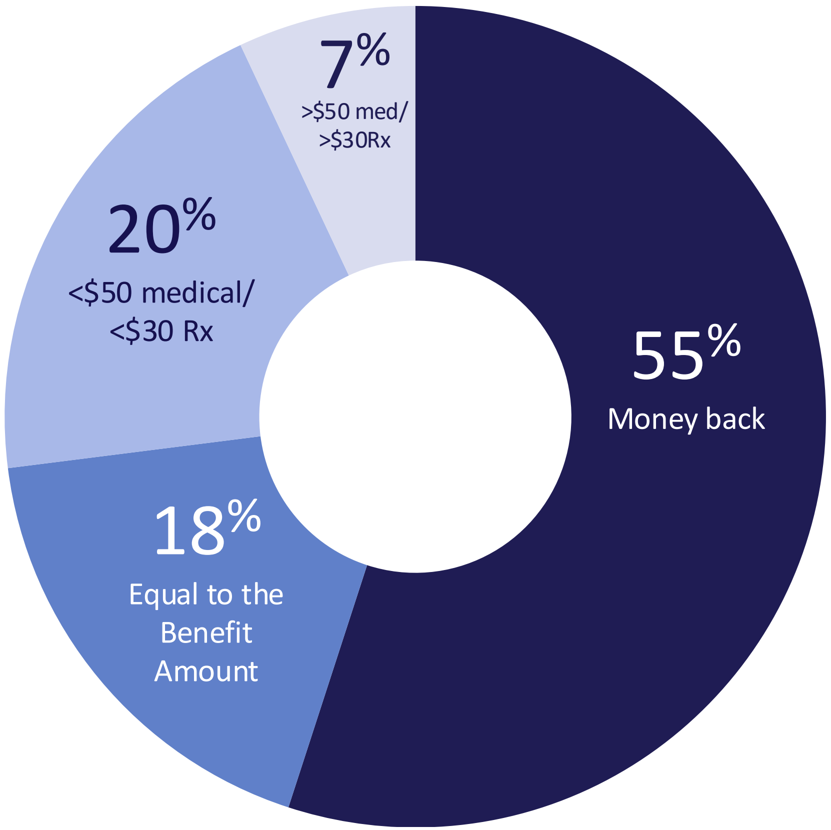
Koch employees are already shopping, saving, and getting high-quality care

93% — Percent of claims that earn money back, are equal to the Benefit Amount, or cost less than a typical copay

$35 — Average earnings per claim

$1,256 — Average annual earnings for a family of four

85% — Percent of claims that are at or below the Benefit Amount and are with a high-quality 4 or 5-star provider



Per claim average: 2026 year-to-date | Average annual earnings: Plan year 2025 | Quality score data: 2026 year-to-date

With Sidecar Health you still have access to Koch's suite of enhanced services

Sidecar Health members also need to complete Koch's Steps for Health program

You’re in the driver’s seat. We’re always by your side.

WHILE YOU’RE DECIDING

Open Enrollment resources

- One-on-one private and family info sessions
- SidecarHealth.com/Koch

ONCE YOU’RE ENROLLED

Onboarding resources

- One-on-one support sessions
- Webinars
  - Gold plan 101
  - Platinum plan 101

Test drive the plan

Scan to view real prices for care and see what you’d pay or earn.

Member Care

Questions at any point — before, during or after enrollment — reach a real person by phone or chat.

Dedicated help line for Koch employees

(866)-404-7474

sidecar health

Thank you