



Transition to Non-Financing: Key Questions & Answers

Your Guide to What's Changing and What to Expect

ID Cards and Member Materials

- Will I get a new ID card?
 - Most likely yes, since current cards mention Financing. Expect this to be mailed to you at the start of your upcoming plan year.
- Where can I learn more about a plan without financing?
 - Check your Open Enrollment site for helpful information to guide you through the transition and experience without financing.

Health Valets

- Are Health Valets ready to help with this transition?
 - Yes, Health Valets are trained and prepared to answer your questions about the transition.
- Who do I contact about my balance in 2026?
 - Continue to reach out to your Health Valet for support.

What happens next?

- Can I still go to the doctor this year (2025) and pay nothing at time of service?
 - Yes! Financing will be available through the end of your plan year.
- What happens if I go to the doctor in December, will I receive a statement in January 2026?
 - Yes, Paytient will continue to finance claims for services you received in 2025, including those processed into 2026. You will continue to receive a statement until your balance is paid in full and any outstanding claims from 2025 are processed.
- Will interest be charged?
 - No, you will continue to receive interest free financing.
- Can I continue to pay my balance through payroll deduction?
 - Yes, you can continue to pay your balance through payroll deduction until it is paid in full.
- Do I need to fill out new financial forms for 2026?
 - No, you do not need to complete new forms for 2026.

- How do I pay my balance if I carry one into 2026?
 - You'll keep receiving statements and can pay outstanding balances through the member portal as usual.
- Can I continue making minimum payments?
 - Yes! You will only be expected to pay your minimum amount due but can always elect to pay the full balance each statement period.
 - The minimum amount due is \$100 for balances of \$2000 or less; \$375 for balances greater than \$2000.
- Will 0% interest continue on 2025 claims processed in 2026?
 - Yes!
- Will I still get the 1.5% credit if I pay off my balance and have 2025 claims processed in 2026?
 - Yes! Also, if you pay your remaining final balance in full you can call your Health Valet and request the credit as a refund. Refunds can be issued via check or as a direct deposit to your preferred bank account.
- Can my Health Valet help me set up a custom payment plan (CPP) through the end of this year or in 2026?
 - If you already have a CPP, it will remain. You can request a CPP at any time during the remainder of this year, and into 2026 if you carry a balance. Your Health Valets can assist with setting up a payment plan.
- What changes will I see if I choose SimplePay Health for 2026?
 - You will receive EOBs (Explanation of Benefits) for claims and pay providers or the pharmacy directly. You will no longer receive a consolidated monthly statement or 0% financing benefit for services in 2026.