

MINIGUIDE

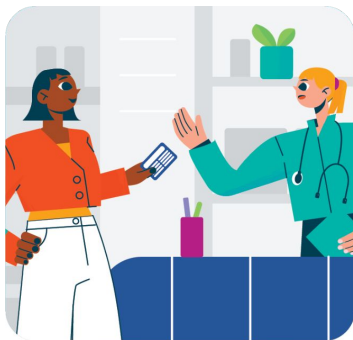
# Learn the basics of Nonstop Health



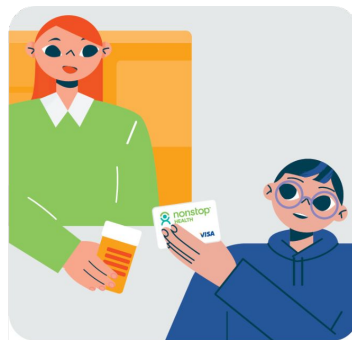
# Welcome to Nonstop Health! We are excited to provide you and your family with a high-quality, affordable healthcare program that significantly reduces your out-of-pocket expenses.

## How does it work?

Nonstop Health wraps around your health insurance plan, giving you a preloaded Nonstop Visa card to help pay for covered services and prescriptions received at carrier-approved providers and facilities.



1 Present your **CARRIER CARD** to the front desk so they can apply service costs to your deductible and/or out-of-pocket maximum.



2 Pay for covered services and prescriptions with your **NONSTOP HEALTH VISA CARD**



3 If/when you receive a bill with a remaining balance, pay for those expenses with your **NONSTOP HEALTH VISA CARD**  
*(note: an Explanation of Benefits (EOB) is not a bill)*

\* "Covered" means the expense is applied toward your medical plan's in-network deductible and out-of-pocket maximum.

## What Nonstop Health does and doesn't cover

Qualifying costs for Nonstop Health include:

- + Carrier-approved, covered\* medical services
- + Visits to providers and pharmacies that are considered in-network for your medical plan
- + Medications/prescriptions that are covered under your medical plan

Typically, non-qualifying costs include:

- ✗ Dental services, unless covered under your medical plan\*
- ✗ Vision services, unless covered under your medical plan\*
- ✗ Over-the-counter medication, vitamins or supplements
- ✗ At-home COVID-19 tests or testing done at non-carrier approved testing sites
- ✗ Alternative care (chiropractic, acupuncture, massage) not approved by your carrier
- ✗ Mental health services not approved by your carrier
- ✗ Charges incurred at non-qualifying vendors, such as Amazon, Massage Envy, Warby Parker, Smile Direct Club, etc.
- ✗ Talkspace and Betterhelp, unless considered a covered vendor by your insurance

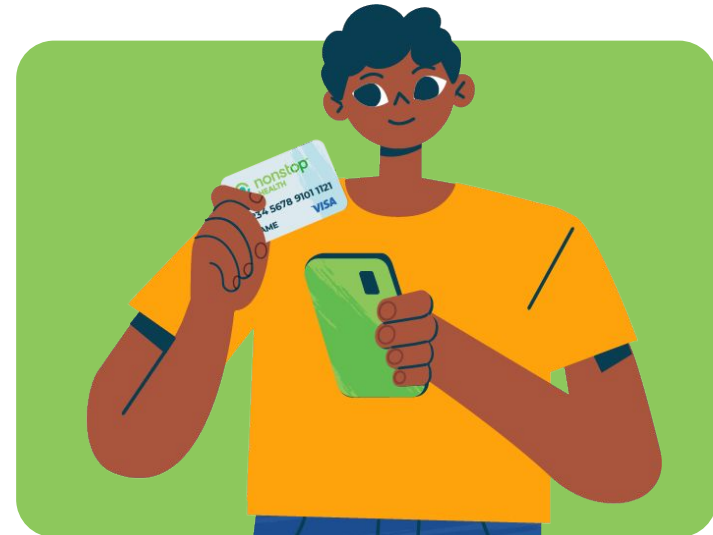
## How do I keep track of my expenses and information?

When it comes time to use your benefits, you want the process to be quick and easy. That's why we've designed the Nonstop Exchange portal (NSE; [members.nonstophealth.com](https://members.nonstophealth.com)) and the Nonstop mobile app.

NSE is a valuable online resource that allows you to:

- + Submit new claims
- + Check on existing claims
- + View the balance on your Nonstop Visa card
- + Browse Nonstop Health plan documentation
- + Access a wealth of information and FAQ
- + Contact the Nonstop member support team directly

The Nonstop mobile app gives you all the functions of NSE on your mobile device. It's free to download and use, and is available via the iOS and Android app stores.



### Key points to remember:

- + **Know your plan!** Make sure all medical services and prescriptions you receive are covered under your plan, and that any providers, pharmacies or medical facilities you visit are in your medical carrier and plan's network.
- + **The money on your Nonstop Visa Card is available for your and your family's healthcare expenses.** However, the card is funded by your employer and therefore the money belongs to them. If you use the card for a non-covered expense you must pay back that money to your employer's Nonstop account.
- + The Nonstop Visa card is coded for medical services and prescriptions, but it cannot tell the difference between a covered or non-covered service OR an in-network versus out-of-network provider. **Just because your Visa card works at a provider or other merchant, that doesn't automatically mean the item or service you are paying for qualifies for Nonstop Health!** If you aren't sure if a service or prescription is covered under your plan or a provider is in-network, please contact your carrier.

## Who should I call?

To help get you the information you need, this chart outlines whether you should call either your health insurance carrier or Nonstop Health.

	Questions you may have	Contact information
<b>Carrier</b>	<ul style="list-style-type: none"> <li>+ How much of my in-network deductible have I met?</li> <li>+ Is my doctor in the network?</li> <li>+ Is my medication on the formulary (i.e. is it covered)?</li> <li>+ Requesting an Explanation of Benefits (EOB)</li> <li>+ Do I need prior authorization?</li> <li>+ How do I log in and use the carrier's online portal?</li> </ul>	Refer to your member ID card
<b>Nonstop Health</b>	<ul style="list-style-type: none"> <li>+ Can you tell me more about Nonstop Health?</li> <li>+ When will I receive my Nonstop Visa card?</li> <li>+ How do I order a new card?</li> <li>+ Why was my Nonstop Visa card declined?</li> <li>+ How do I file a claim for reimbursement?</li> <li>+ What is the status of my Nonstop claim?</li> </ul>	877.626.6057 Monday-Friday, 6am-5pm PT, except major holidays <a href="mailto:clientsupport@nonstophealth.com">clientsupport@nonstophealth.com</a> <b>Nonstop Exchange portal:</b> <a href="https://members.nonstophealth.com">members.nonstophealth.com</a> Nonstop Exchange mobile app for Apple and Android



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Nonstop Administration and Insurance Services, Inc.'s mission is to provide reduced barriers in access to healthcare. Nonstop's core product, Nonstop Health, uses an innovative first-dollar approach to plan design that provides cost certainty for employers and reduces or eliminates upfront medical expenses for employees and their families enrolled on the plan. Nonstop Health uses a Section 105 plan called a Medical Expense Reimbursement Plan, which allows employers to pay for their employees' qualified medical expenses on a pre-tax basis. It's important to note that although similar to an HRA, the biggest difference between an HRA and a MERP is that with a MERP, both employers and employees can contribute. MERPs are proven to lower costs for employers and employees while enabling the elimination of upfront co-pays and deductibles. If you are considering this arrangement, be aware that certain plan design features must be in place to maximize the efficiency of this solution. **Please visit us at [nonstophealth.com](https://nonstophealth.com) to learn more and reach out to schedule a brief introduction and compare your current plan design to Nonstop Health or connect Nonstop with your broker.**