nonstop™ HEALTH
Insurance as it should be.



Nonstop Health® Member Guide

Everything members need to know about the Nonstop Health® program

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Welcome to Nonstop Health!

We are thrilled to have you on board. We couldn't be happier to extend the Nonstop Health program to you and your family. This guide will give you an overview of everything you need to know to get the most out of the Nonstop Health program and ensure you stay happy and healthy all year.

What is Nonstop Health (NSH)?

The Nonstop Health program is an Internal Revenue Code Section 105 Medical Expense Reimbursement Plan (MERP), which allows your employer to give you tax-free funds to pay for **covered eligible expenses**. Your employer selected this plan to reduce healthcare costs while providing you with money to pay for out-of-pocket expenses such as deductibles, copays, and coinsurance.

What are the covered, eligible expenses?

Covered eligible expenses under your Nonstop Health program may include:

+ **In-network medical** expenses and **prescription drugs** that are covered/approved by the medical health insurance plan associated with Nonstop Health, as listed on your medical plan documents (e.g., the Summary of Benefits and Coverage (SBC) and formulary).

Medical Annual Maximum

The annual maximum allowed under your organization's plan is **$5,500** for an employee-only plan and **$11,000** for an employee + dependent(s) plan. You will have that amount to pay for covered eligible expenses for you and your family. The **maximum amount will reset on January 1, 2028.**

Emergency Room (ER) copay

In addition to your health insurance plan copay(s) or coinsurance, you have a Nonstop ER copay, which is listed in your Nonstop SBC. The Nonstop ER copay is your responsibility to pay out-of-pocket. You cannot use your Nonstop Visa card to pay it or submit a claim for reimbursement. If you are admitted to the hospital during that ER visit, the Nonstop ER copay is waived.

What items are not eligible under Nonstop Health?

Non-covered expenses

- X Over the counter medications, vitamins or supplements
- X Medication delivery fees/tips
- X Any membership fees required to obtain health care services
- X Cosmetic/elective surgery (this is **not** a covered eligible expense unless deemed medically necessary by your health insurance plan).
- X Alternative Care and Durable Medical Equipment (DME), unless covered under your health insurance plan *(review your medical Benefits Summary)*
- X Vision/Dental services, unless covered under your health insurance plan
- X Feminine hygiene products
- X Credit card fees

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Non-covered vendors

Please note: this is not a complete list. These are ONLY examples. Remember, Nonstop Health can only be used for **eligible covered expenses**. Therefore, check with your health insurance plan before seeing a new provider or paying for anything at a medical vendor.

- X FSA/HSA stores
- X Fullscript
- X FreeSpira
- X PeopleCare
- X Warby Parker
- X Hero Health
- X Massage Envy
- X Carex
- X Noom

Medical discount or coupon programs

Medical discount or coupon programs (e.g., GoodRx and Single Care) may not qualify for the Nonstop Health program because those programs generally do not apply what you pay for the prescription toward your healthcare plan deductible and/or out-of-pocket maximum. As such, check with your health insurance plan before using a discount/coupon program.

Before using your Nonstop Visa card, remember to activate it by calling 866-898-9795. If the card is not activated, your payment will decline.

How do I use Nonstop Health?



First, make sure the expense is an **eligible covered expense** (see above). If you're uncertain, review your benefit summary or call your carrier.



Next, present your carrier insurance ID card to the provider or pharmacy whenever you receive prescriptions, services, or procedures. Let them know that the medical insurance plan should be billed first for your service **before** the provider or pharmacy bills you.



Last, when you are asked to pay for a covered prescription or receive the final bill from your provider, pay those costs with your Nonstop Visa card.

These steps are important because they help protect you from unnecessary medical expenses and from accidentally using all of the money on your Visa card or paying more than you should.

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Ways to pay with Nonstop Health

If you are asked to pay for a service or procedure at the time of service, ask if you can be billed. If the provider insists on you paying at that moment, pay as little as possible. This ensures you don't overpay. Then you can either:

- **Pay with your Nonstop Visa card**, or
- **Pay the provider directly** using your own payment method (cash, check, card, etc.) and then submit a claim to Nonstop for reimbursement (visit nonstophealth.com/claims for more information on submitting a claim or see our *Submitting a Claim* one-pager).

If you receive a reimbursement check from your health insurance plan or a provider for an expense you paid for with your Nonstop Visa card, that money must be re-deposited back into your employer's account with Nonstop. Endorse the check to Nonstop Health and mail it to: Nonstop Health 2261 Market Street, STE 52009, San Francisco, CA 94114



Three Ways To Check Your Nonstop Visa Card Balance:

1. **Call** Nonstop (877.626.6057) and press **Option 1**
   - Make sure you know the last four digits of your Nonstop Visa card and the last four digits of the subscriber's Social Security number.
   - If the card has just been activated, wait 24 hours, then call for your balance.
2. **Email** clientsupport@nonstophealth.com
3. **Log in** to the Nonstop Exchange (NSE) member portal at members.nonstophealth.com. (See "Using the Nonstop Exchange (NSE) member portal" section in this guide for all the details.)

Using the Nonstop Health program: substantiation

As the Nonstop Health program administrator, we are bound by both IRS guidelines and our contract with your employer to ensure that all charges made through the Nonstop Health program are eligible, covered expenses. The process of reviewing whether charges made with the Nonstop Visa card qualify for the Nonstop Health program is called **substantiation**.

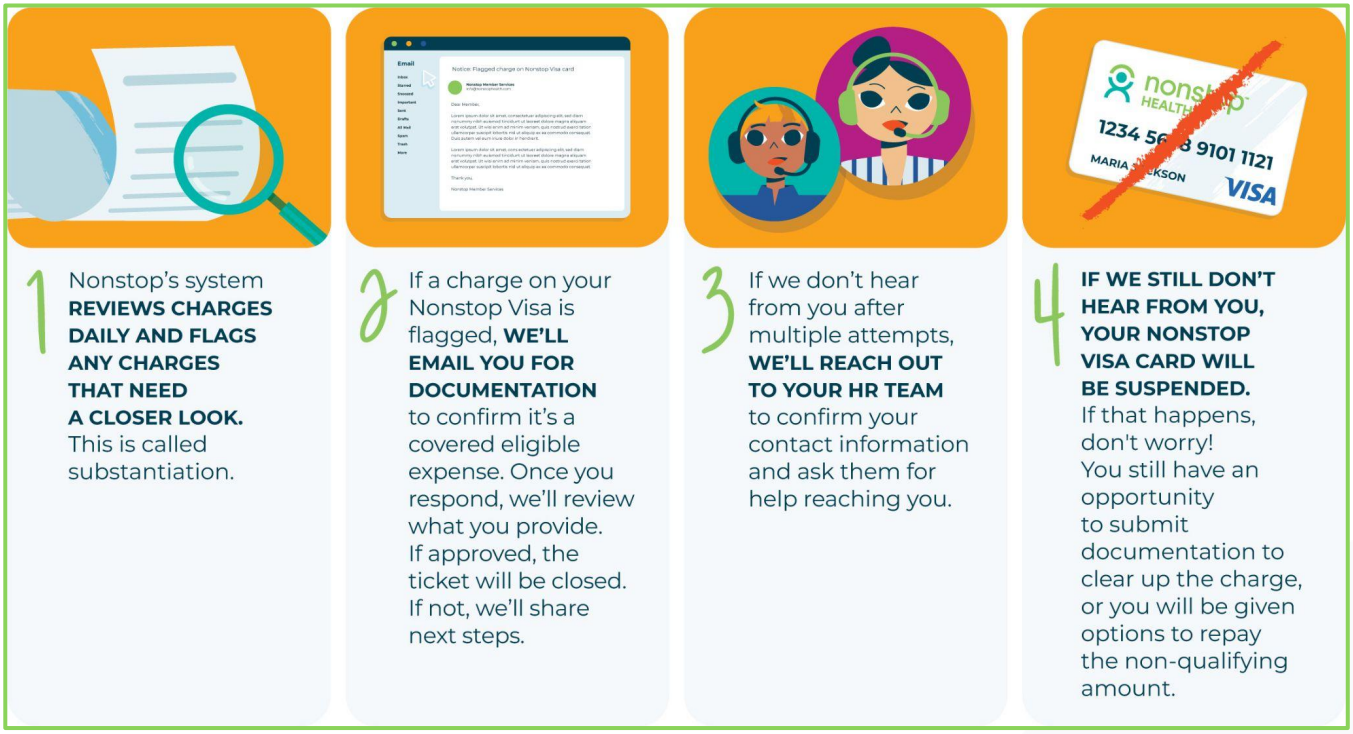
If you receive an email asking you to substantiate a charge, please do not be alarmed. We simply need to confirm the charge qualifies as a covered eligible expense, based on your medical plan. To substantiate the charge, you will need to provide us with the following documentation:

+ **For medical expenses:**
  - ✓ All pages of the Explanation of Benefits (EOB) from your health insurance carrier or a Remittance Advice Report
+ **For prescriptions:**
  - ✓ Detailed pharmacy bag receipt (not just the cash register receipt), showing your name, the medication name, and whether it was processed through/covered by your health insurance carrier/plan.

If charges on your Nonstop Visa card cannot be substantiated and/or have not been approved by your health insurance plan, you must reimburse your employer's Nonstop account for that amount.

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The Nonstop substantiation process



Just because your Nonstop Visa card works when you go to pay for a service doesn't automatically mean the item or service you are paying for qualifies for Nonstop Health!

Although the Nonstop Visa card is designed to cover certain expenses, it cannot distinguish between covered and non-covered services or between in-network and out-of-network providers/facilities. If you aren't sure if a service or prescription is covered under your health insurance plan or if a provider is in-network, contact your health insurance plan carrier.

Filing a claim with Nonstop Health

If, for any reason, you need to pay for your service or provider out of your pocket, you can **submit a claim** to have the covered eligible expense reimbursed.

There are four ways to submit a claim:

- Submit a claim online via the Nonstop Exchange (NSE) member portal at members.nonstophealth.com or via the Nonstop Health mobile app
- Email
- Fax
- US Postal Service

For more on submitting a claim, visit nonstophealth.com/claims or see our *Submitting a Claim* one-pager.

Nonstop is not affiliated with any health insurance plan. This, in addition to HIPAA privacy laws, means that we cannot request EOBs or any other documents on your behalf.

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Key dates and deadlines

Here are some key dates and deadlines that apply to the Nonstop Visa card as well as to the Nonstop claims process. Read this information carefully so you don't miss any critical deadlines!



The Nonstop Health program is available as of *your* effective date

Like other employer benefits, Nonstop Health may not be used to pay for any services or prescriptions **before** your effective date, **regardless** of when your employer started the Nonstop Health plan. If you're not sure about **your** effective date, check with your HR team or contact Nonstop.



Only use the Nonstop Visa card within the current plan year

The Nonstop Visa card may ***only*** be used to pay for services/prescriptions in the plan year when they were incurred. If you use it to pay for expenses from the prior plan year, it will pull from your current plan year's funds, which can result in you having less money available for the current plan year than you would otherwise.

For example, medical services received between **January 1, 2027** and **December 31, 2027** must be paid for using the Nonstop Visa card in that timeframe.



As of **January 1, 2028,** you cannot pay for those expenses with the Nonstop Visa card. Instead, submit a claim for reimbursement for those expenses.

Claims submission deadline:



All Nonstop Health claims are due **90 days** after the end of the plan year. **The last day to submit 2027 claims to Nonstop is: March 31, 2028.**

Reset for deductible and out-of-pocket maximum:

Your health insurance plan deductible, out-of-pocket maximum, and Nonstop Visa card all reset on **January 1**.



Claims deadlines when benefits and/or employment terminate:

If you leave your employer or are no longer eligible for benefits, your Nonstop Visa card will be canceled on your last day of coverage. If you have bills for covered services/prescriptions not paid for before your card was canceled, you must submit those claims to Nonstop. You have 90 days after your benefits end date to submit any past claims to Nonstop for reimbursement or provider payment.

The Nonstop Exchange member portal and mobile app

You can access your plan information via the Nonstop Exchange (NSE) member portal, either via your browser (members.nonstophealth.com) or via the Nonstop Health mobile app. When you log in, you can:

- Check the available balance on your Nonstop Visa card
- Submit claims
- Set your preferred email address under "Member Preferences"
- View claims and substantiation tickets
- See a history of your Nonstop Visa card transactions
- View demographic information
- Access plan documents, e.g., Summary of Benefits and Coverage (SBC)
- And more!

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Logging in to NSE for the first time

1. Go to members.nonstophealth.com or open the mobile app.
2. Click on "Reset Password" and enter the email address that is associated with your Nonstop Health account. (If you don't know which email to use, contact Nonstop.) You will be emailed a link to set a personal and private password.
3. Then come back to members.nonstophealth.com or the mobile app and re-enter your email, then your new password.
4. When you log in for the first time, you must go through our two-factor authentication process.
    a. You will be asked to enter your mobile phone number, and then a six-digit code will be texted to you. Enter that code to log in. If you don't have a mobile phone number, you will not be able to complete the login process.
    b. A second "backup" code will be provided when you log in. We recommend writing it down or taking a picture of it.
    c. If you're using a trusted computer/browser, you can click "Remember This Browser" to bypass two-factor authentication for 30 days.

It's a good idea to have an online account with your health insurance plan so you can access EOBs, look up providers, review plan benefits, coverage and more! If you need help setting up your account or logging in online, contact your health insurance carrier.

Contact Information

For Questions About	Company to Contact	Contact Information
• Your Nonstop Visa card • The Nonstop Health program • Substantiation emails • Nonstop claims	**Nonstop Administration & Insurance Services, Inc.** (Member Support) www.nonstophealth.com	General Phone: 877-626-6057 Monday-Friday, 6am-5pm PT/9am-8pm ET *(except major holidays)* Member Support Email: clientsupport@nonstophealth.com Nonstop Exchange (NSE) member portal: members.nonstophealth.com Substantiation Email: eob@nonstophealth.com
• Your deductible, co-insurance, or annual maximum • Whether the claim is paid • Covered medication • Getting an Explanation of Benefits (EOB)	**Kaiser** (Health insurance plan)	Check the back of your health insurance plan member ID card

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