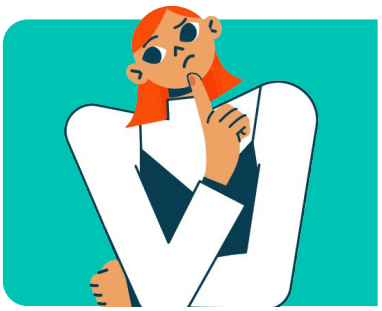
nonstop HEALTH



Knowing what's covered by your carrier and NSH

Nonstop Health (NSH) may be used to pay for **covered, eligible** medical services and prescriptions received at **in-network*** providers/facilities.

Nonstop Health follows your health insurance carrier's lead in determining what is and isn't covered. If they don't cover a service or prescription, **you** are responsible for 100% of those costs. Not sure if something is covered? Ask your carrier **before** getting care, or check your insurance plan's Summary of Benefits and Coverage (SBC).

A "**covered eligible expense"** for NSH benefits means a medical service or prescription whose cost has been processed by your carrier, and applied toward your medical plan's deductible and out-of-pocket maximum (OOPM).

- **Covered medical services** are those approved by your carrier and listed on your medical plan documents (e.g., SBC).
- **Covered prescriptions** are those approved by your carrier and listed on your plan's formulary.

Because health insurance plans cover services and prescriptions differently, Nonstop is unable to provide an exhaustive list of what is and is not covered. However, here are some examples:



Vendors that are **not** covered by carriers, and therefore are not covered by NSH, include:

- ✖ FSA/HSA stores
- ✖ Fullscript
- ✖ Massage Envy
- ✖ Carex
- ✖ PeopleCare
- ✖ Warby Parker
- ✖ Hero Health
- ✖ BetterHelp
- ✖ Noom
- ✖ NutriSystem



Products/services that are **generally not** covered by carriers, and therefore generally not covered by NSH, include:

- ✖ Dental services, unless covered under your health insurance plan
- ✖ Vision services, unless covered under your health insurance plan
- ✖ Elective procedures
- ✖ Durable Medical Equipment (DME), unless covered under your health insurance plan
- ✖ Alternative care, unless covered under your health insurance plan
- ✖ Mental health services, unless covered under your health insurance plan



Products/services that are **not** covered by carriers, and therefore are not covered by NSH, include:

- ✖ Over-the-counter medications, vitamins, or supplements
- ✖ Feminine hygiene products
- ✖ If a medical facility/provider requires a membership fee to receive services, the membership fee does not qualify for Nonstop Health
- ✖ Medication delivery fees/tips
- ✖ Credit card fees

More info on the next page

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Important definitions

In-network providers are those who have a contract with your carrier, and have set negotiated rates for services. As such, a provider may only charge a set price for the services you receive. This results in lower costs, as in-network providers almost always charge less than out-of-network providers.

A **covered service** is a service approved under the terms of your health insurance plan. Not all services are covered by every plan, or by your NSH plan.

Covered prescriptions: Your health insurance plan's formulary (also called a covered drug list) tells you what prescriptions are covered under your health insurance plan. Just because a doctor prescribes a medication doesn't mean it's covered.

Carrier-approved: These are services or providers not typically covered under your health insurance plan, but an exception has been made by your carrier to cover them and/or consider an out-of-network provider as in-network. For these services and/or providers to be covered by NSH, you must have explicit/written authorization by your health insurance plan to receive the service or see the out-of-network provider, and their agreement that those costs will be considered covered and/or in-network under your health insurance plan.

What to know about Amazon and NSH

Amazon is a multi-service provider. Besides books, groceries, and homegoods, Amazon is now offering prescription drug services. While some health insurance carriers use Amazon for pharmacy coverage options for members, the Nonstop Visa card **cannot** distinguish a pharmacy or prescription charge from a regular Amazon purchase.

Therefore, if you use your Nonstop Visa card at an Amazon pharmacy — even if it's for a covered and approved expense and the charge goes through — that charge **will be flagged by our system and you will be subject to our substantiation process.**

To avoid going through the substantiation process, the best approach is to pay for the prescription using another payment method. Do **not** use your Nonstop Visa card to pay for that prescription. Pay out of your own pocket, then submit a reimbursement claim to Nonstop Health.

What to know about prescription discount programs and NSH

Medical discount or coupon programs (e.g., GoodRx and Single Care) may not qualify for Nonstop Health because those programs generally don't apply what you pay for the prescription toward your plan's in-network deductible. Check with your carrier **before** using a discount/coupon program because the amount you pay may not count toward your deductible or out-of-pocket maximum.

Questions? We're here to help!
877.626.6057 Monday-Friday, 6am-5pm PT/9am-8pm ET
clientsupport@nonstophealth.com

** If you're on a version of Nonstop Health that allows you to use your Nonstop Visa card for out-of-network providers, this does not apply to you. Most Nonstop Health accounts do not have that option! If you're not sure, contact your HR team or Nonstop.*