nonstop HEALTH



Nonstop Health is a great benefit. Here are a few reasons why!

The first – and biggest – benefit is the fact that your employer cares about your wellbeing enough to put money aside to help you and your coworkers pay for covered eligible medical services and prescriptions via the Nonstop Health program. They're giving you the opportunity to take control of your healthcare without worry about how you will pay for doctor's appointments, medications, pregnancy-related appointments, or necessary surgeries. And the benefits just keep coming!

The Nonstop Visa card

Nonstop Health is a MERP – Medical Expense Reimbursement Program. Typically, that "R" means members pay out of pocket then submit a claim. Nonstop makes it much easier by providing the pre-loaded Nonstop Visa card, giving you money to pay for covered eligible medical expenses without having to dip into your wallet!





Financial freedom to get care when you need it

Your Nonstop Visa card means you don't have to defer medical care because you're worried about how you'll pay for it. You can get care as soon as something arises, so you can get back to the things that are most important.

No tough choices to make

Nonstop believes that healthcare should be accessible and affordable for EVERYONE. And we believe you should never have to choose between your physical and financial well-being. As a member of our program, you no longer have to!





Help whenever you need it

Nonstop's Member Support Team is committed to providing friendly, caring support to our members. Our agents are available in every time zone to help with any issue, and bilingual support is available. Our members are our top priority!

Program and benefit info at your fingertips on NSE

Members have online access to account information via the Nonstop Exchange (NSE) member portal (members.nonstophealth.com). Check your Nonstop Visa card balance, file claims, view claims and substantiation tickets, and more. You can even set your preferred email address for how we contact you. Plus, the help site offers articles and videos to help you learn more about our program.



Learn more about our program on the next page!

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Nonstop Health is a great benefit (cont'd.)

Top 5 tips to get the most from our program

Know which expenses are covered and eligible

- Your No. 1 responsibility is to know what your health insurance carrier/plan **covers** before you pay for anything with your Nonstop Visa card. Documents such as the Summary of Benefits and Coverage will help, and you can always check with your carrier (see below to learn more about carriers).
- **"Covered"** means the expense is applied toward your health insurance plan's in-network deductible and out-of-pocket maximum.
    - Covered medical services are those approved by your health insurance plan and listed on your medical plan documents.
    - Covered prescriptions are those approved by your health insurance plan and listed on your plan's formulary (list of covered drugs).



Only use in-network* providers and facilities

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. This results in lower costs, as in-network providers almost always charge less than out-of-network providers.

Nonstop Health is a MERP, not an HSA or FSA

Expenses that qualify for an HSA or FSA aren't always the same as those that qualify for the Nonstop Health MERP. For example, you may pay for over-the-counter medication with an HSA or FSA, but you may **not** pay for over-the-counter medication with Nonstop Health.



Not sure if something is covered? Ask your carrier.

Your health insurance carrier, or "carrier," is the company that provides your health insurance coverage. They're the ones to ask about whether a medical service or prescription is covered, or if a provider is in your plan's network.

- Nonstop is **not** part of these companies.
- We **cannot** obtain any information from them on your behalf.

Take advantage of educational opportunities

We want to make sure all members feel confident and comfortable using our program. That's why we offer educational sessions in the form of live webinars, open enrollment meetings, monthly newsletters, and videos.



Questions? We're here to help!
877.626.6057 Mon-Fri, 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.*