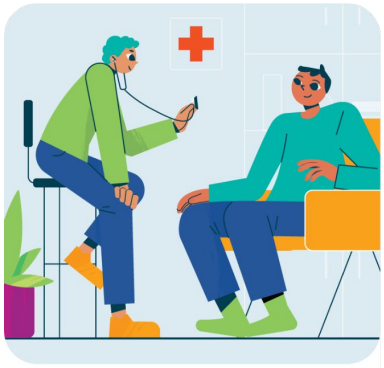
nonstop HEALTH



Using your Nonstop Visa card

Nonstop Health (NSH) members can use their Nonstop Visa card to pay for in-network*, covered** and eligible medical expenses. This document explains how to use the Nonstop Visa card and offers some tips and tricks for using the program.

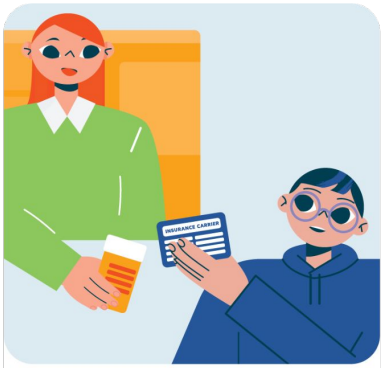
Using the card to pay for medical expenses and prescriptions



First:

Always use in-network* providers and make sure any services or prescriptions you receive are covered by your health insurance plan.

("Covered" means that the expenses for that service or prescription are applied toward your in-network deductible and/or out-of-pocket maximum. Not sure if something is covered? Check with your health insurance carrier.)



Next:

When you visit a provider or pharmacy, present your **HEALTH INSURANCE ID CARD** before paying for any services or prescriptions, to make sure the provider/pharmacy processes any payments through your medical carrier.



And finally:

When asked for payment at the pharmacy or when you receive a bill from your provider, simply pay for those costs using your **NONSTOP VISA CARD**. No need to pay for anything out of your own pocket (up to the allowed amount for your plan), as long as the doctor/pharmacy is in-network* and your service or prescription is covered by your health insurance plan!

** 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.*

Using the card: Substantiation



The Nonstop Visa card is a perk, and with it comes responsibilities. Nonstop is bound by both IRS guidelines and our contract with your employer to ensure that charges made with the Nonstop Visa card qualify for our program. As such, Nonstop regularly reviews purchases made with the Nonstop Visa card to confirm acceptable use. That process is known as **substantiation**.

If a charge on your Nonstop Visa card is flagged, Nonstop will email you (from nsetickets@nonstophealth.com) asking for more information. If the charges cannot be substantiated and/or have not been approved by your health insurance carrier, you must reimburse your employer's Nonstop account for that amount.

See more info on the next page

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What to do if your card declines

Your Nonstop Visa card may decline due to circumstances outside of Nonstop's control. One of the most common reasons is that there's an issue with the vendor's payment system that prevents it from reading our card. We cannot fix this problem. It's something the vendor needs to address.

Let's troubleshoot some other reasons for a declined card:



Did you activate your Nonstop Visa card by calling **866.898.9795**? If not, the card won't work. Call as soon as possible!



Are you trying to use your card at a small, local pharmacy? Their system may not be set up properly to accept our card. Try a larger national pharmacy.



Are you trying to use the card to pay for dental or vision? The card will not work for services that are coded as dental or vision.



Is there enough money left on the card to cover the expense? To find your card balance, log in to the Nonstop Exchange (NSE) member portal at members.nonstophealth.com, and you'll see your balance at the top of your dashboard. Alternatively, email clientsupport@nonstophealth.com or call Nonstop at **877.626.6057**.

What options do you have if your card declines or isn't available?

- If your card declines at a **medical provider**, you can do one of the following:
  - Pay out of pocket and submit a claim to Nonstop for reimbursement. For details, visit nonstophealth.com/claims.
  - Ask the provider to bill you, then submit that bill, the relevant EOB, and all required Nonstop claims info to Nonstop via our claims process. We will pay the provider directly on your behalf.
- If your card declines and you need a **prescription**:
  - Your option is to pay for that prescription out of pocket and then be reimbursed by Nonstop via our claims process. Visit nonstophealth.com/claims.

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

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*** "Covered" means that the expense for that service or prescription is applied toward your health insurance plan's in-network deductible and/or out-of-pocket maximum (OOPM).*