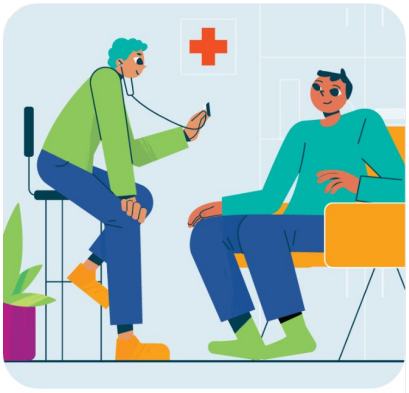
nonstop™ HEALTH



What is Nonstop Health?

Nonstop is the administrator for the Nonstop Health program (NSH). NSH is a Medical Expense Reimbursement Plan (MERP)[+] that sits alongside your medical plan, providing you with tax-free funds to pay for in-network* covered** eligible expenses.

With a typical MERP, members must pay out-of-pocket for a medical service or prescription and then submit a claim for reimbursement. NSH makes it easier for our members by providing them with a pre-loaded Nonstop Visa card. This gives members like you access to money to pay for covered** eligible expenses and prescriptions upfront, so you don't have to pay out-of-pocket.



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.*

Reminder:

A health insurance carrier is the company that provides your health insurance plan and coverage. Nonstop Health is **not** a health insurance carrier, and is **not** affiliated with any carrier in any way. To that end, we don't have access to and cannot request confidential documents — like your Explanation of Benefits — on your behalf.

See next page for more info

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How does Nonstop Health differ from FSA/HSA plans?

Nonstop Health may only be used for covered** medical services and prescriptions that are received at in-network* providers/facilities. Because Nonstop Health is not an HSA or FSA, items that are covered under one of those types of programs might not qualify for Nonstop Health.

	Item	Can I use my FSA to pay for it?	Can I use my HSA to pay for it?	Can I use NSH to pay for it?
	Over-the-counter medication	✓	✓	✗
	Eyeglasses	✓	✓	✗
	Copay for a doctor's office visit	✓	✓	✓ (In-network*)

If you have an FSA or HSA, you **cannot** pay for medical expenses with **both** Nonstop Health and your FSA and/or HSA. That would be considered "**DOUBLE DIPPING**," and is **not** allowed under IRS tax rules.

Helpful information for our members



In addition to your health insurance plan copay(s) or coinsurance, you are responsible for paying the Nonstop Emergency Room (ER) copay. You cannot use Nonstop Health funds to pay it, or submit a claim to Nonstop for reimbursement. If you are admitted*** to the hospital as part of that ER visit, the Nonstop ER copay is waived.



Know when your plan is effective. Like other employer benefits, Nonstop Health cannot be used to pay for any services or prescriptions before your effective date, regardless of when your employer started the plan.



Email is the primary way we communicate! We will send emails that must be responded to right away, so make sure you open all emails from us (and check your spam folder) so your card doesn't accidentally get suspended.



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.

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

'A MERP is an Internal Revenue Code section 105 plan.
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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).*
****Admitted means you are moved from the ER to an actual hospital room for a day or more.*