

COUPE

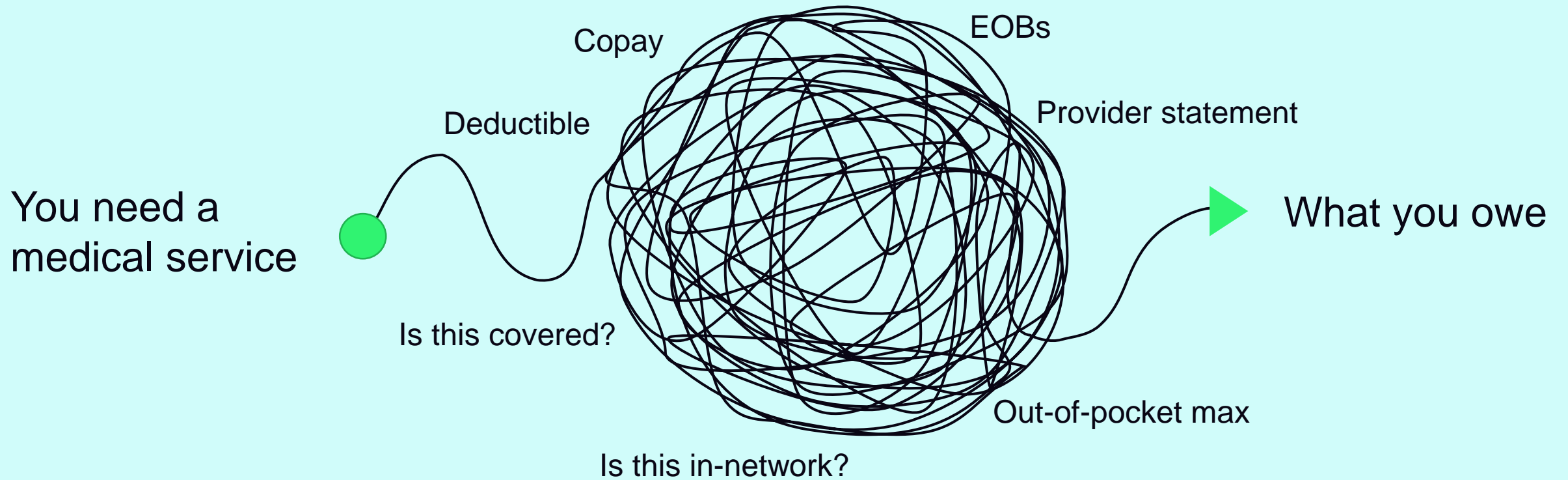
A happier way to healthcare



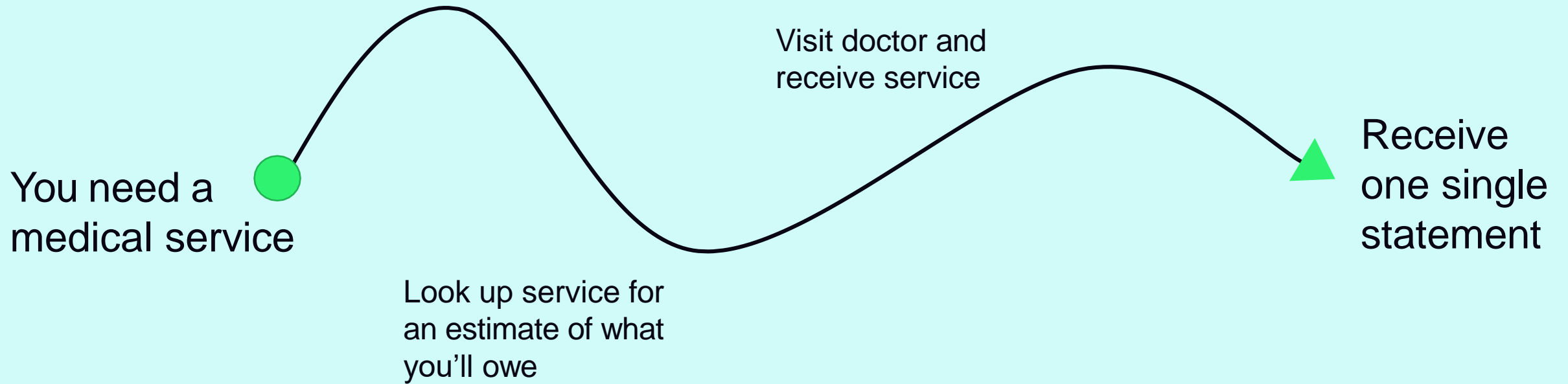
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Current healthcare journey



Your healthcare journey with Coupe



It's just like any other consumer experience...

Retail



Select good or service.
Know cost ahead of time.

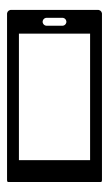


Use your credit card.
Pay later.



Receive one
monthly credit card
statement with the
minimum you owe.

Coupe



Choose provider & service.
Know cost ahead of time.



Show your ID card.
Pay later.

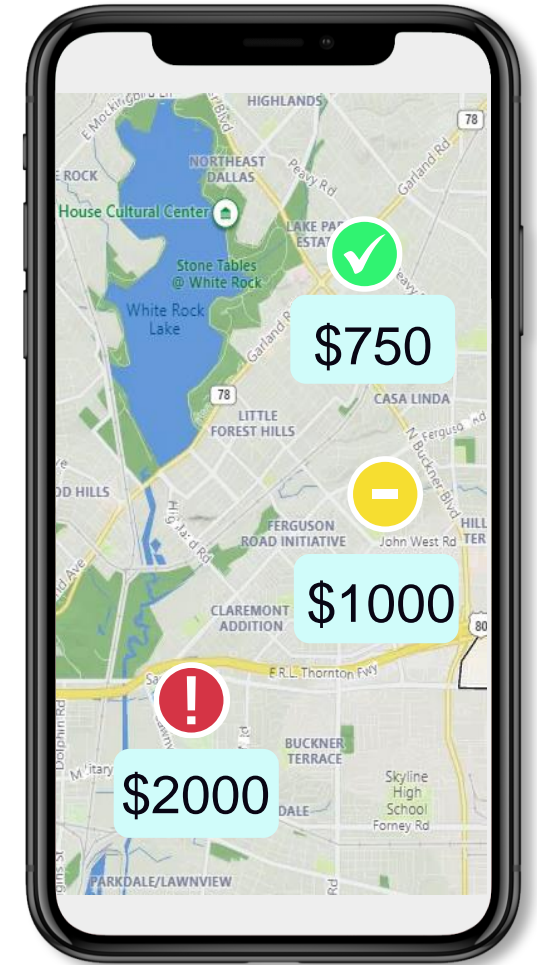
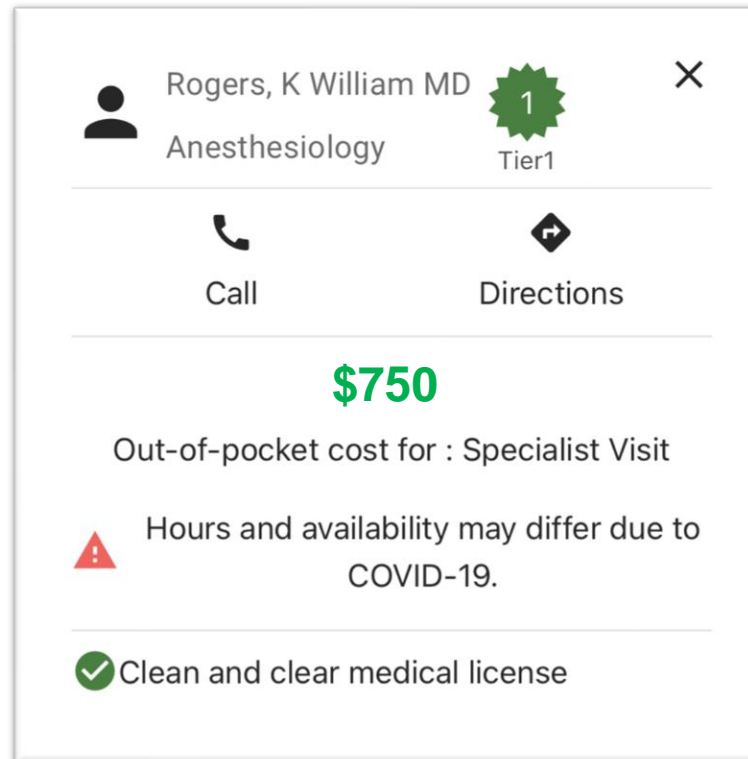


Receive one monthly
statement with the
minimum you owe.

A series of green lines of varying lengths and curves originate from the bottom right corner and fan out towards the top left, creating a dynamic, abstract background element.

Your new healthcare experience

1 Find your physician and desired price



2

Show your
insurance
card at time
of service



COUPE

Name

JOHN SAMPLE

ID #

ABC123456789

In-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxxx

Out-of-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxx

In-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx

Out-of-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx

GRP

12345

Care Type

PPO

Svc Type

Medical, Rx

RxBIN

022139

RxPCN

MD1

RxGrp

TBD

No patient responsibility owed at the time of service. Plan will pay provider the full contract rate.



3

Receive one monthly statement

COUPE HEALTH

12712 Park Central Dr.
Dallas, TX 75251

Member ID

12345678

Billing Period

01/01/2023-01/31/2023

Due on

2/28/2023

Account Summary

Outstanding Balance \$0.00

Payments Made \$0.00

Current Charges \$750.00

Amount Due \$750.00

Minimum Due \$100.00

Pay online at <https://acap.secureconduit.net> using your MemberID provided above. You may also detach and mail the bottom portion of this statement with your payment.

Monthly Statement

Date of Service	Claim ID	Patient Name	Service	Provider	SimplePay Amount
01/02/23	457833	Jasmine Jacobs	Urgent Care	Dr. Adams	\$45.00
01/04/23	957893	Jasmine Jacobs	Orthopedic Specialist	Dr. Wong	\$35.00
01/10/23	657821	Jasmine Jacobs	Outpatient Surgery	Dr. Torrez	\$650.00
01/10/23	778644	Jasmine Jacobs	Hydrocodone	CVS	\$20.00

Patient Benefit Summary

\$750.00 has been applied to your \$5,000 out of pocket maximum



Built-In Financing

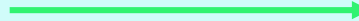
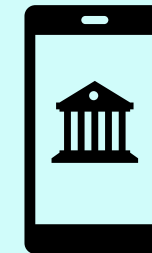
- 1 No payment required at time of service
- 2 1.5% cash back when balances paid in full by due date
- 3 0% interest payment plans with autopay feature
- 4 Customizable payment plans available

Setting up your payment plan

1 Sign your Patient Financial Agreement



2 Choose your preferred payment account for the Auto Pay Program*



Your journey

1

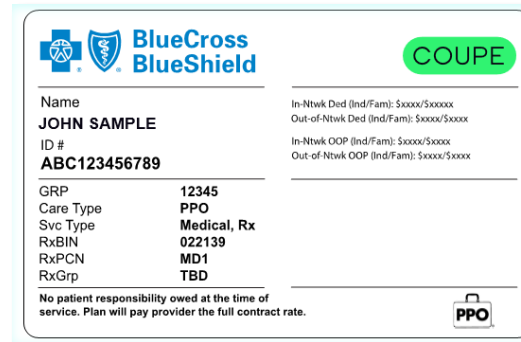
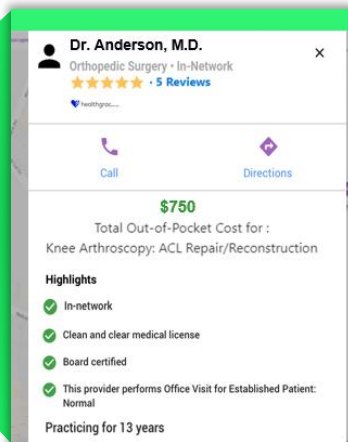
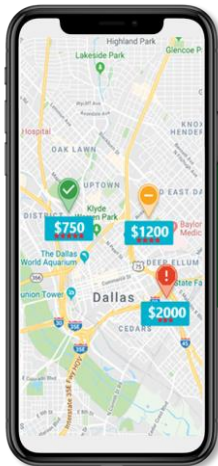
Select a provider based on cost & quality

2

Present ID card & owe \$0 upon visit

3

Receive one statement and pay with 0% interest

A Coupe Health monthly statement for John Sample. It includes the member's address (12712 Park Central Dr., St. Paul, MN 55102), member ID (12345678), and billing period (11/01/2020-11/30/2020). The account summary shows an outstanding balance of \$0.00, payments made of \$0.00, and current charges of \$750.00, resulting in an amount due of \$750.00. Below this is an "OUT-OF-POCKET MAXIMUM" table showing that for individual 1, \$2,750.00 remains. The statement also includes a "Remit To" section with the company name and address, and a box for the amount enclosed (\$750.00).

Plan options

Quality Rankings & Provider Tiering

Providers are categorized into three copay rankings based on some of the following criteria:

1. **Quality** – Providers that have the best-in-class training and certifications, aligned with good care outcomes.
2. **Relationship** – Providers that are associated with top quality service lines at their facility.
3. **Experience** – Providers that deliver a positive patient experience and outcomes.
4. **Efficiency** – Providers that deliver the best care outcome by providing the appropriate amount of care.

Provider Tiering



Tier 1 Provider: Meets all criteria and they have the lowest copay.




Tier 2 Provider: Meets most criteria and has an average copay.





Tier 3 Provider: Meets minimum criteria and therefore has the highest copay.








Plan Options

	Core Plan	High Deductible Plan
Deductible Individual/Family	\$0	\$4,000/\$8,000
Maximum Out-of-Pocket Individual/Family	\$6,500/\$13000	\$5,400/\$10,800
Top quality providers		
Preventive Care	\$0.00	\$0.00
Primary Care Office Visits	\$40.00	\$15.00
Emergency Room	\$650.00	\$265.00
Pharmacy Generic Preferred Brand Non-Preferred Brand	\$30.00 \$60.00 \$90.00	\$5.00 \$10.00 \$15.00

Coupe Health Core Plan Design

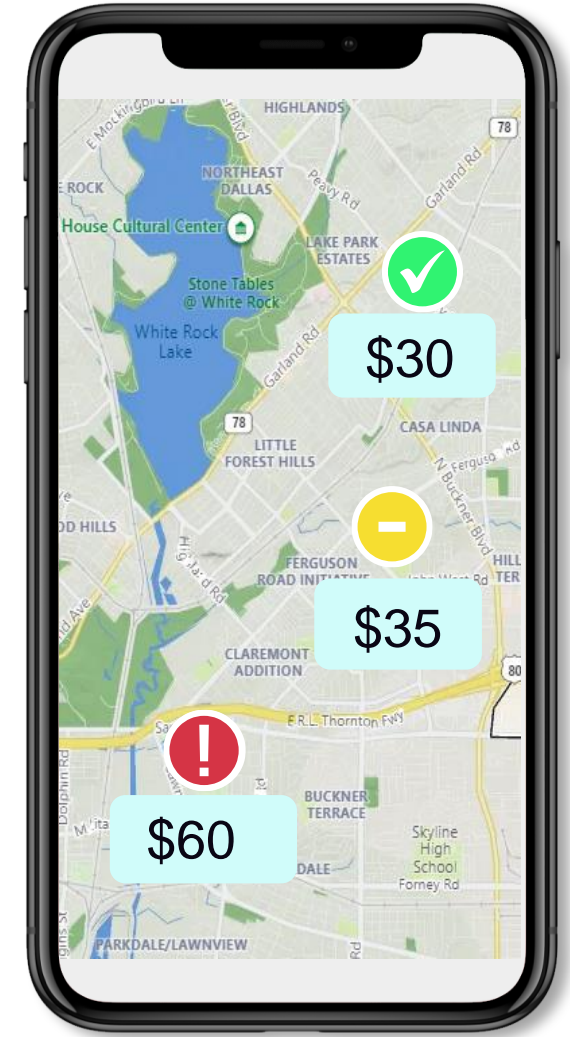
Service Description	In-Network			Out-of-Network
Out-of-pocket maximum	\$6,500 / \$13,000			No Limit
	 Tier 1	 Tier 2	 Tier 3	
Primary Care Office Visit	\$40	\$55	\$90	\$110
Advanced Imaging Exams (MRI, MRA, CAT & PET scans)	\$350	\$475	\$790	\$950
Diagnostic Labs	\$30	\$40	\$70	\$85
Emergency Room / Ambulance	\$650			
Inpatient hospital stay	\$3,560	\$4,750	\$6,500	\$7,800
Category	Pharmacy Rankings			Mail Orders
	 Tier 1	 Tier 2	 Tier 3	90-day supply
Generic	\$30	\$35	\$60	\$60
Preferred Brand	\$60	\$75	\$120	\$120
Non-preferred brand	\$90	\$110	\$185	\$185
Specialty: mail order only				\$120

Coupe Health High Deductible Plan Design

Service Description	In-Network			Out-of-Network
Out-of-pocket maximum	\$5,400 / \$10,800			No Limit
	 Tier 1	 Tier 2	 Tier 3	
Primary Care Office Visit	\$15	\$20	\$30	\$40
Advanced Imaging (MRI, MRA, CAT & PET scans)	\$140	\$190	\$315	\$400
Diagnostic labs	\$10	\$15	\$20	\$30
Emergency Room / Ambulance	\$265			
Inpatient hospital stay	\$1,425	\$1,900	\$3,000	\$3,800
Category	Pharmacy Rankings			Mail Order
	 Tier 1	 Tier 2	 Tier 3	90-day supply
Generic	\$5	\$10	\$15	\$15
Preferred Brand	\$10	\$15	\$25	\$25
Non-referred brand	\$15	\$20	\$30	\$30
Specialty: mail order only				\$10

Pharmacy

- ✓ Tier 1: Local pharmacies (Sterling, Family Fare), grocery stores, Costco, Walmart, Sam's Club, Cub Foods
- Tier 2: Walgreens
- ! Tier 3: CVS



Premium amounts

FTE > .75	Core Plan	High Deductible Plan
Employee	\$188.00	\$139.00
Employee + 1	\$482.00	\$367.00
Family	\$719.00	\$549.00

FTE .50 < .75	Core Plan	High Deductible Plan
Employee	\$290.00	\$139.00
Employee + 1	\$665.00	\$569.00
Family	\$994.00	\$837.00

Health & wellbeing

Programs available for you & your family



Diabetes and
cardiovascular disease
management



Fertility, pregnancy
and parenting



Virtual wellness visits



Weight management
and healthy eating



Mental health support



Expert second opinion
services



Personal health
assistant



Digital support for back
and joint pain

Member platform & benefits hub

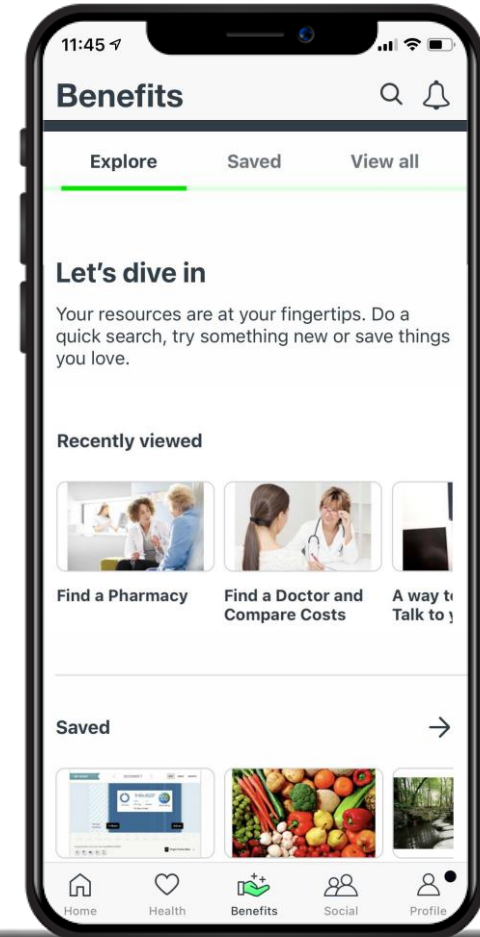
Powered by  **pulse**

Benefits and wellness
program in one place

Increased engagement with
concierge navigation

Live support for better
outcomes

Customized benefits, events
and resources





Your Personal Health Valet™

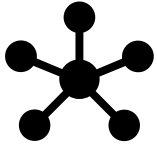
- ✓ Assist in finding a top provider
- ✓ Setting appointments with providers
- ✓ Available for open enrollment questions
- ✓ Available for insurance questions
- ✓ Resolving billing issues with provider
- ✓ Administrative assistance

Onboarding checklist

- ☐ Complete open enrollment via your company's process
- ☐ Sign Member Financial Onboarding Form
- ☐ Choose your Preferred Payment Account
- ☐ Member portal goes live 9/1

COUPE

Need assistance?



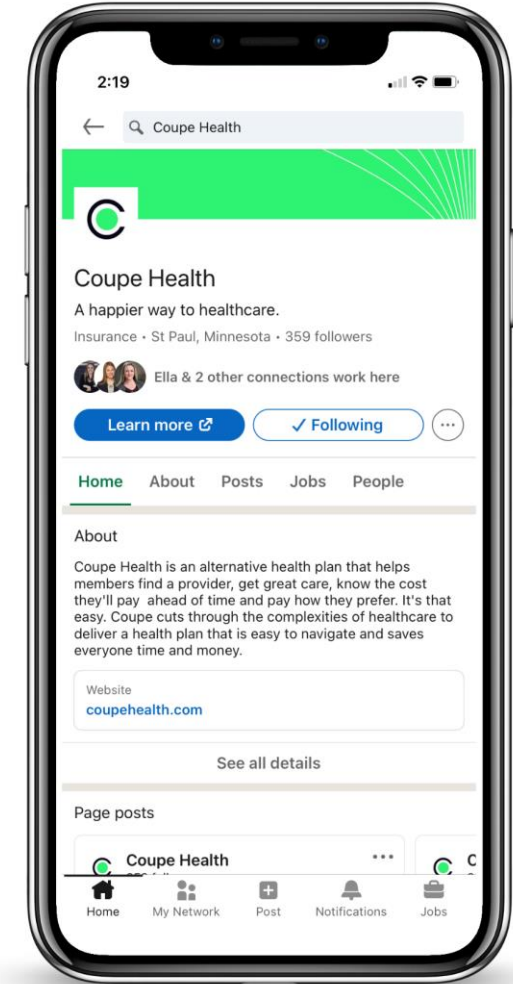
employers.coupehealth.com/st-olaf.html



healthvalet@coupehealth.com



1-833-749-1969



COUPE

Thank you!

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