

COUPE HEALTH

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Enrollment Guide



St. Olaf College

September 2023

With Coupe, you get an **entirely new** experience

With Coupe you no longer have to worry about deductibles, coinsurance or bills from your provider. We identify top quality providers and show you a price for every medical service, giving you control over your healthcare.



You get one monthly statement and the option to pay your medical bills out over time with zero percent financing.

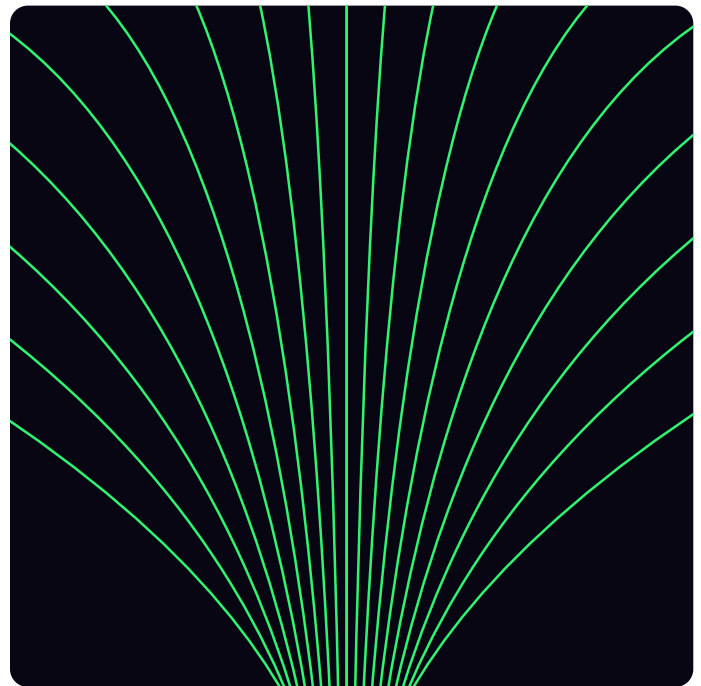
Coupe is designed to save you time and money so you can spend time on the things you love.

Reliable, straightforward and helpful.

Price Certainty

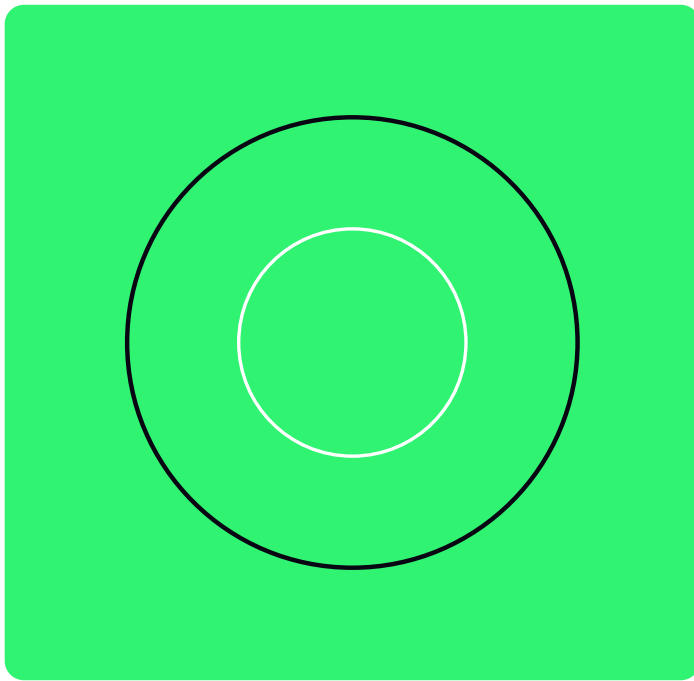
Know the price of every medical service ahead of time. No upfront out-of-pocket costs, add-ons or surprise bills.

Get one statement at the end of the month and pay how you prefer— online or by mail.



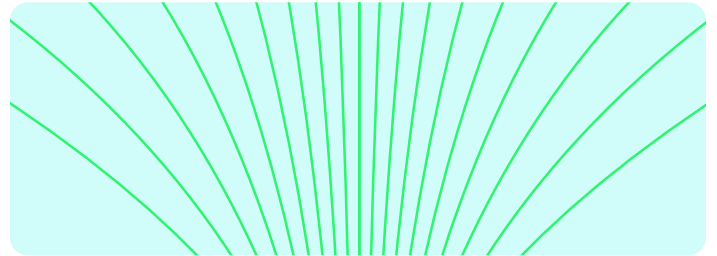
Great Care and Value

Easily locate high-quality providers at a predetermined cost for all services—from checkups to advanced procedures.



Simple User Experience

Enjoy a straightforward and intuitive health plan, designed around how you shop and live.



Health Valet Service

Work with your own Coupe Health Valet as you navigate your healthcare journey with confidence. Your Health Valet can assist with a variety of different needs, such as:

- + Finding a high-quality provider
- + Setting up and coordinating appointments with providers or specialists
- + Help answer questions on billing or coverage information
- + And more



With Coupe, going for care is **easygoing.**

Member Journey

1

Look up a service and know exactly what you will owe.



Use the app, web or call your Health Valet to find the best provider based on cost and quality rankings.

2

Go to the doctor, receive great care.



Present member ID card and pay nothing at time of service.

3

Receive one monthly statement.



Get one statement at the end of the month and pay how you prefer— online or by mail.

Member Portal



Visit the Member Portal 24/7 via mobile app or desktop. The member portal houses all of your benefit information including provider & prescription lookup, monthly statements, access to your Health Valet, as well as your health and wellbeing programs.

The member portal is where you will go for the following.

- + Find a provider and compare your costs
- + Find a pharmacy and drug prices
- + Monthly statements
- + Member ID card
- + Health and wellbeing program
- + Connect with your personal Health Valet (concierge)

Coupe is designed to help you find **high-quality, low-cost** providers so you don't have to sacrifice getting **great care** to save money.

With Coupe, providers are categorized into three copay rankings based on the following criteria:

- ✓ Tier 1 Provider
- Tier 2 Provider
- ! Tier 3 Provider

Quality

Providers that have superior training and certifications, aligned with good care outcomes.

Relationship

Providers that are associated with top quality service lines at their facility.

Experience

Providers that deliver positive patient experiences and outcomes.

Efficiency

Providers that deliver the best care outcome by providing the appropriate amount of care.

Provider Ranking Legend

- ✓ Meets all standards above
- Meets most standards above
- ! Meets minimum standards above

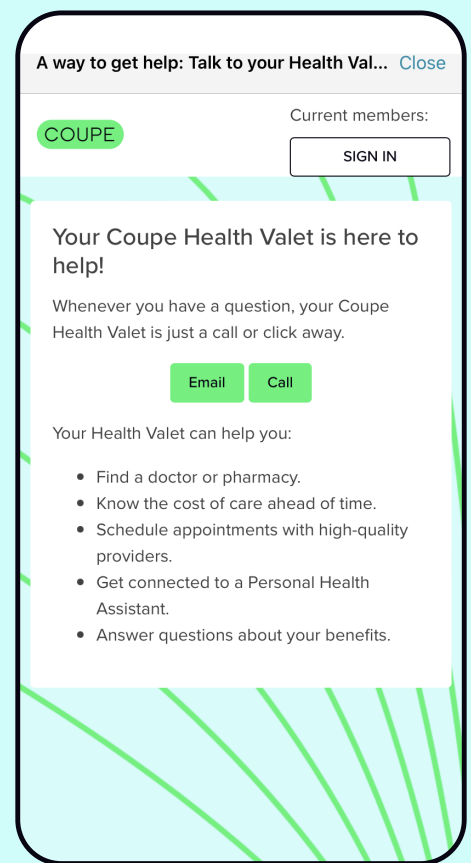
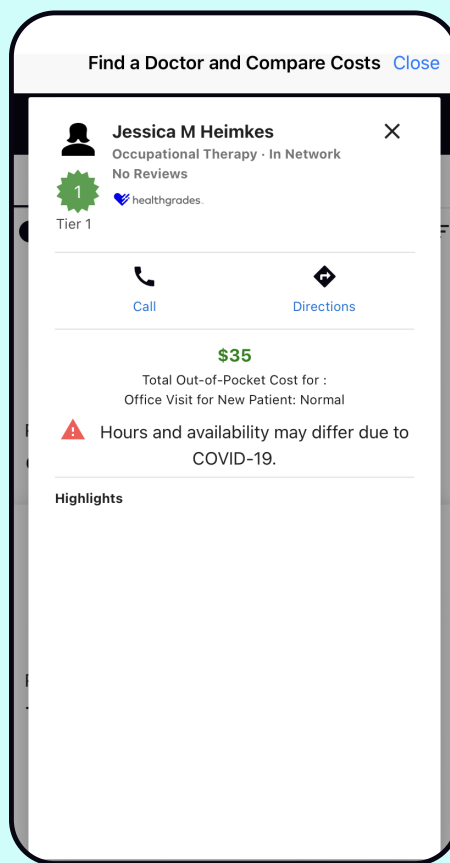
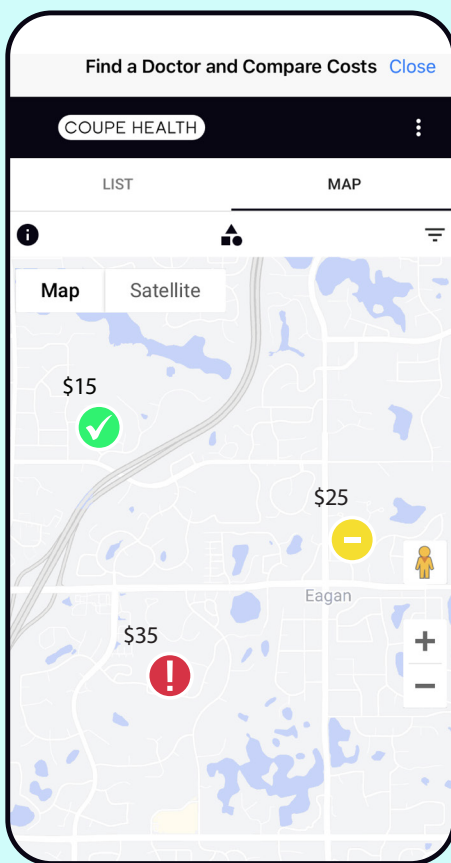
* For more details on how we rank providers, please reference our Quality Ranking Guide available at <https://employers.coupehealth.com/st-olaf.html>

Member Portal

Visual guidance on provider location, ranking and price .

Accurate and trustworthy physician reviews.

The Health Valet is just a call or click away to help answer any questions.



*The mobile app and member portal are not available until you are an enrolled member and the plan is active. Until then, visit <https://employers.coupehealth.com/st-olaf.html> to check the tier and network status of your provider.

Plan Design

Core Plan

Deductible	\$0			
Coinsurance	100%			
Out-of-Pocket Maximums*				
Individual	\$6,500			
Family	\$13,000			
Service Description	Coupe Health Provider Rankings			
	✔ Best	⚡ Better	! OK	Out-of-Network**
Primary Care Office Visit	\$40	\$55	\$90	\$110
Specialist Office Visit	\$80	\$105	\$175	\$210
Advanced Imaging MRI, MRA, CAT & PET Scans	\$350	\$475	\$790	\$950
Routine Diagnostic Labs	\$30	\$40	\$70	\$85
Diagnostic Radiology	\$100	\$135	\$225	\$270
Diagnostic Labs	\$100	\$135	\$225	\$270
Urgent Care	\$80	\$105	\$175	\$210
Outpatient Surgery	\$1,150	\$1,540	\$2,570	\$3,100
Emergency Room / Emergency Services	\$650			
Ambulance	\$650			
Outpatient Therapies (PT, OT, ST)	\$80	\$105	\$175	\$210
Inpatient Hospital Stay	\$3,560	\$4,750	\$6,500	\$7,800
Home Health Care	\$80	\$105	\$175	\$210
Hospice	\$385	\$515	\$855	\$1,050
Skilled Nursing Facility	\$3,150	\$4,190	\$6,500	\$7,800
Durable Medical Equipment	\$160	\$215	\$355	\$430

Plan Design

HDHP Plan

Deductible (Individual / Family)	\$4,000 / \$8,000			
Coinsurance	100%			
Out-of-Pocket Maximums*				
Individual	\$5,400			
Family	\$10,800			
Service Description		Coupe Health Provider Rankings		
	✔ Tier 1	✖ Tier 2	! Tier 3	Out-of-Network**
Primary Care Office Visit	\$15	\$20	\$30	\$40
Specialist Office Visit	\$30	\$40	\$65	\$80
Advanced Imaging MRI, MRA, CAT & PET Scans	\$140	\$190	\$315	\$400
Routine Diagnostic Labs	\$10	\$15	\$20	\$30
Diagnostic Radiology	\$40	\$55	\$90	\$110
Diagnostic Labs	\$40	\$55	\$90	\$110
Urgent Care	\$30	\$40	\$65	\$80
Outpatient Surgery	\$465	\$615	\$1,030	\$1,236
Emergency Room / Emergency Services	\$265			
Ambulance	\$265			
Outpatient Therapies (PT, OT, ST)	\$30	\$40	\$65	\$78
Inpatient Hospital Stay	\$1,425	\$1,900	\$3,000	\$3,800
Home Health Care	\$30	\$40	\$65	\$80
Hospice	\$155	\$205	\$345	\$420
Skilled Nursing Facility	\$1,255	\$1,675	\$2,795	\$3,400
Durable Medical Equipment	\$65	\$85	\$140	\$170

Pharmacy

Coupe Health Pharmacy Plans are provided by MedOne Pharmacy Benefit Solutions (medone-rx.com).

MedOne is a nationally recognized pharmacy benefit manager who contracts with almost all licensed U.S. pharmacies. On a Coupe Health Plan, you pay your out-of-pocket pharmacy cost or copays to Coupe Health and not directly to your pharmacy at the time you pick up your prescription(s). Your copay will vary based on the pharmacy you choose.

Core Plan

Prescriptions	Coupe Health Pharmacy Rankings			Mail Order
	✓ Best	– Better	! OK	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	

*Out-of-Network Benefits are not subject to the Out-of-Pocket Maximum

**Can be run as an EPO or PPO

HDHP Plan

Prescriptions	Coupe Health 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-Preferred Brand	\$15	\$20	\$30	\$30
Specialty – Mail Order Only			\$10	

*Out-of-Network Benefits are not subject to the Out-of-Pocket Maximum

*For more information on Pharmacy benefits and to do a prescription drug lookup, please visit <https://employers.coupehealth.com/st-olaf.html>

Premium Amounts

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

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

Statement Banking

With Coupe Health, you owe nothing at the time of service. Billing is simplified into a single statement that includes all services you received that month. Once you are notified that your statement is ready, you can pay how you prefer.

1

Via the member portal

2

Via mail

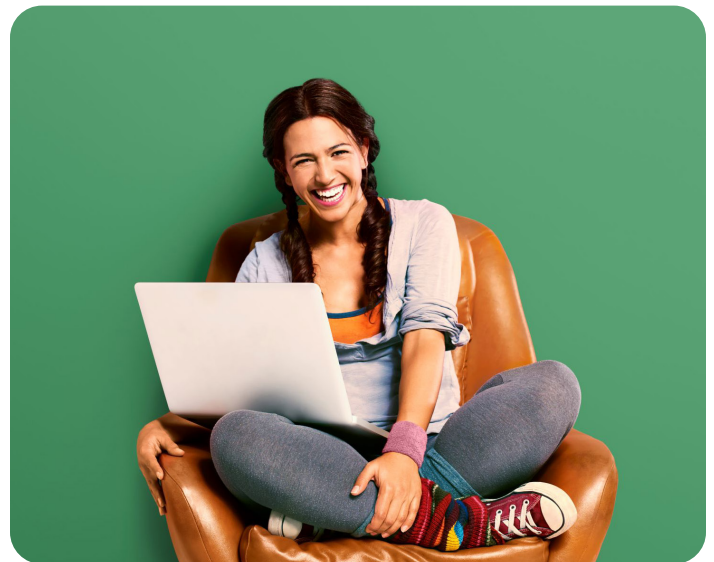
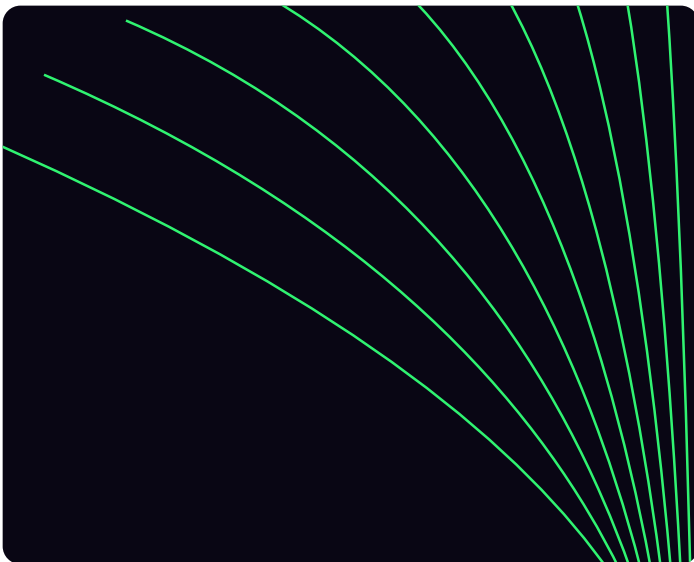
You can also set up auto-pay to save you time and give yourself peace of mind.

And better yet, if you pay your Coupe Health statement in full by the due date, 1.5% of that balance will be credited to your next monthly statement.

Health and Wellbeing Program

Coupe Health lives within the Virgin Pulse platform which allows for fully integrated health and wellbeing experience. With Coupe you can earn points for completing various wellness activities specific to your goals. These activities include daily step goals, healthy eating, tracking sleep habits, completing one-on-one health coaching and more.

Points can be put towards drawing entries to win Pulse Cash which can be redeemed through e-gift cards, purchases in the Virgin Pulse Store or donated to a variety of non-profit organizations that we partner with. Visit for more information:



Clinical Solutions

Coupe Health offers the following suite of clinical solutions available to you at no cost.



Virtual Care

Doctor on Demand provides access to board-certified doctors, psychiatrists or licensed psychologists via video conferencing. Use the Doctor on Demand app or website to talk to a doctor when it's convenient for you.



Diabetes and Cardiovascular Disease Management

Livongo is available to you, your spouse or your dependent(s) enrolled in the Coupe Health plan free of cost who are diagnosed with diabetes or hypertension. Participants will receive a free glucose or blood pressure monitor, unlimited test strips and coaching support.



Mental Health

Joyages is a mental health app designed to empower you to become happier in just minutes each day. With customized assessments, it is designed to alert you to mental risks. Joyages is a private, user-friendly digital life coach that helps you navigate through life's toughest moments and build the resilience necessary to thrive.



Expert Second Opinion Services

2nd.MD provides expert medical opinions via video or phone consultations. If you were to receive a diagnosis and/or treatment plan from a licensed medical practitioner or remain undiagnosed after multiple visits to specialists, the 2nd.MD team assists you in selecting a specialist, providing medical records to the specialist for review, and scheduling the specialist consultation.

* For questions regarding provider and pharmacy information, reach out to your Health Valet. They will be able to assist you with any questions. You can access your company's personalized open enrollment website [here](#).

Clinical Solutions

Coupe Health offers the following suite of clinical solutions available to you at no cost.



Fertility, Pregnancy, and Parenting

Ovia Health's mobile apps offers you access to Ovia Fertility, Ovia Pregnancy and Ovia Parenting to help you navigate your health and parenting journey. Coupe Health unlocks all of Ovia's features, including unlimited 1-on-1 coaching and related benefits navigation.



Weight Management and Health Eating

An online skill-building program that teaches you when and how to eat to lose weight and keep it off. The program focuses on behavior change, taking care of your Vital Needs, and how to start adding physical activity into your life.



Digital MSK Care

Hinge Health offers a comprehensive virtual physical therapy program in the palm of your hand. Hinge is comprised of a team of licensed doctors of physical therapy who create custom programs to guide preventative exercises and physical recovery from the convenience of your own home.

* For questions regarding provider and pharmacy information, reach out to your Health Valet. They will be able to assist you with any questions. You can access your company's personalized open enrollment website [here](#).

Find a happier way to healthcare.

Access your Coupe Health Valet:

1-833-749-1969

healthvalet@coupehealth.com

For questions regarding provider and pharmacy
information, reach out to your Health Valet.
They will be able to assist you with any questions.

[Click Here](#)

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