

St. Olaf Member Education Session Q&A

Below are questions asked and/or addressed during the Coupe member education sessions on April 15, 2024

1. If we choose to use these personal information pieces....trophy case, weight, sleep, exercise - does the insurance company see that?

No, they do not reported back to the insurance company.

2. I don't see My PHA, 2nd MD, Wondr on the app. Where should I be looking?

MyPHA does proactive outreaches. If you would like to speak to a representative, please call your Health Valet and they will connect you with a representative. 2nd MD, is a referral when you are working with your MyPHA representative. If you would like to take advantage of this program, please reach out to your Health Valet as well. Wondr Health information can be found on the Virgin Pulse App under the Benefits section. Simply click on the Wondr Health tile and you will be directed to their main page.

3. How do I find a Tier 1 urgent care? Two that came up when you searched were T2.

If you are unable to find a tier 1 provider or facility, you may need to extend your parameters. In our demonstration, we we only used 15 miles. If you still did not find a T1 provider within 50 miles, please contact your Health Valet.

4. If our Further credit card is outdated - how do we update that?

Further should send out updated cards 2-3 weeks before it expires. If you still haven't received it, please reach out to the number on the back of your Further card.

5. What interest do you charge on payments?

There is no interest charged. This is one of the benefits of the Coupe plan.

6. Do I have to initiate a payment or is that automatically withdrawn from the account I provided?

If you set up a recurring payment, it will auto withdraw. If you haven't set that up, it will only auto withdraw the minimum payment if you happen to miss your payment for that month.

7. When am I going to start paying the copays if I am in the high deductible plan?

The copays begin when you have met the deductible.

8. Can Coupe provide costs BEFORE a procedure?

Yes, depending on the tier of your provider and the type of procedure, you will want to review your benefit summaries to get that cost estimate. If you need assistance with how to perform this, please reach out to the Health Valet team and they will be able to assist you.