

COUPE HEALTH

Notice of Coupe Health participant terms and conditions:

Your employer sponsors a group health plan (the “Plan”) for the benefit of its eligible employees and their spouses and dependents. Coupe Health, including its vendors (together, “Coupe”) assist in the design and vendor coordination for you Blue Cross Alternative Health Plan. As part of the Coupe Health services, cost-sharing amounts (e.g., out-of-pocket expenses and copays, if applicable) for covered services received by the employee or the employee’s spouse/dependents are consolidated and billed to the employee by Coupe Health (or its financing vendor).

By enrolling in the Plan you have acknowledged and agreed to the following terms:

- You will pay cost-sharing amounts (sometimes referred to as “copays”) in accordance with the terms of your Participant Agreement, a copy of which is available on your Coupe Health member portal on the Employer Benefits page. Your obligation to pay for cost-sharing amounts extends to amounts owed for care received by you or any individual covered by the Plan because of his/her relationship with you, such as your spouse and/or dependents (including adult dependents).
- Cost-sharing amounts you are responsible for are governed by the terms of your Plan, and any dispute relating to cost-sharing amounts billed by Coupe Health or its financing vendor, is subject to the plan’s claims and appeal procedures outlined in the Plan’s summary plan description.
- You may use funds from health spending accounts, such as flexible spending accounts or health reimbursement arrangements, if available, to pay cost-sharing amounts invoiced by Coupe Health.
- Neither Coupe Health nor the Plan is loaning or extending credit to you, your spouse, or your dependents. The consolidated billing of cost-sharing obligations is a billing/payment practice implemented by the Plan as part of the Coupe Health services and financed by a separate third party vendor. More information about payment and financing terms is available by contacting Coupe Health at **833-749-1969** or **healthvalet@coupehealth.com**.
- Failure to pay to Coupe Health the amount due may result in future disruption to your account or your account being forwarded to internal collections, per the Coupe Health participation terms and conditions.

SMS terms and conditions:

- Coupe Health offers the option for members to receive SMS communications to help them stay informed of important account or benefit-related information, as well as remind members about gaps in care.
- Message frequency varies. Message and data rates may apply. Replying STOP will stop all SMS communications. Replying HELP will direct you to a web page with various resources.
- Carriers are not liable for delayed or undelivered messages.
- Privacy Policy: <https://www.coupehealth.com/wp-content/uploads/2024/10/NOPP-F7676R16.pdf>