

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 the Plan. As part of the Coupe Health program, 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 Coupe Health Plan 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 program 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**.
- Any failure to pay minimum cost-sharing amounts due may result in late fees and Coupe Health forwarding your account to collections.