

COUPE

2025

# Enrollment Guide

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Allianz

Allianz 

# The health plan you'll be **happy** to see.

Experience healthcare without deductibles, coinsurance, or unexpected bills. Coupe gives you access to top-quality providers and offers price certainty for every medical service, putting you in control of your healthcare decisions.

Enjoy the convenience of one simple monthly statement and the flexibility to finance your medical expenses at zero percent interest. Coupe is designed to save you time and money, so you can focus more on your health and worry less about the paperwork.

# Clear and supportive healthcare.

## Price certainty

Know the price of every medical service ahead of time. No add-ons or surprise bills.

Enjoy hassle-free billing with a single monthly statement and the convenience of online or mail payments.

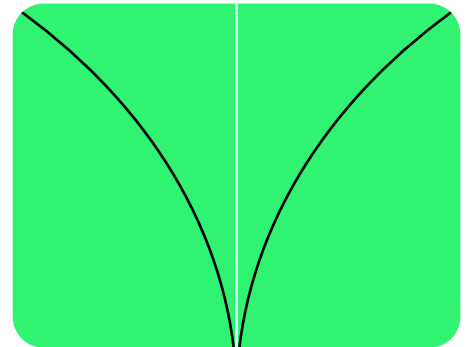
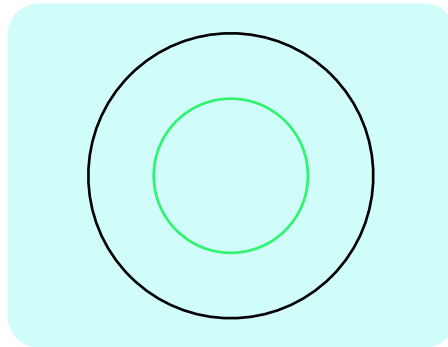
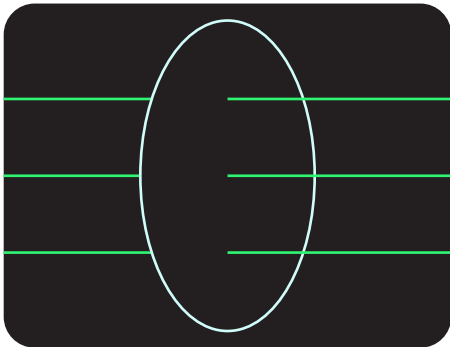
## Affordability options

Enjoy 0% financing on all covered medical services - focus on your health, not the cost of your care.

Pay your statement in full and receive a 1.5% credit towards your next bill.

## Great care and value

Find top-quality providers offering all services at fixed, predetermined costs — from routine checkups to advanced procedures. High-quality providers cost you less.



## Health Valet Service

Work alongside a Coupe Health Valet to confidently navigate your healthcare journey. Health Valets can assist with:

- + Finding a high-quality provider
- + Answering questions on billing or coverage information
- + And more



Reach out to the Health Valet team:



1-833-749-1969



healthvalet@coupehealth.com



Monday-Friday

8:00 a.m. - 8:00 p.m. Central

*\*Please be aware - if you have secondary insurance or are receiving financial assistance from a provider, we do not recommend enrolling in the Coupe Health Plan since it does not coordinate with secondary insurance programs.*

# Price certainty you can count on.

Going for care is easy-going when you know the cost ahead of time.

What to expect:

1.

Look up a service and know exactly what you'll owe.



Use the Coupe member portal to find the best provider based on cost and quality rankings.

2.

Go to the doctor and receive great care.



Present your Coupe ID card and pay nothing at the time of service.

3.

Receive one monthly statement.



Get one statement for all medical expenses and pay how you prefer with 0% financing.




For questions, reach out to your Health Valet or visit <https://employers.coupehealth.com/allianz>.

# Quality you can trust.

Coupe is designed to help you find **high-quality**, low-cost providers so you can prioritize your health and your bank account.

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 renowned for their best-in-class training, certifications, and commitment to delivering excellent care outcomes.

## Appropriateness

Providers that are associated with top-quality service lines at their facility and consistently deliver positive patient experiences.

## Efficiency

Providers that offer the best results for their patients, delivering just the right amount of care to ensure health needs are met.

### Provider Ranking Legend



Meets all standards above



Meets most standards above

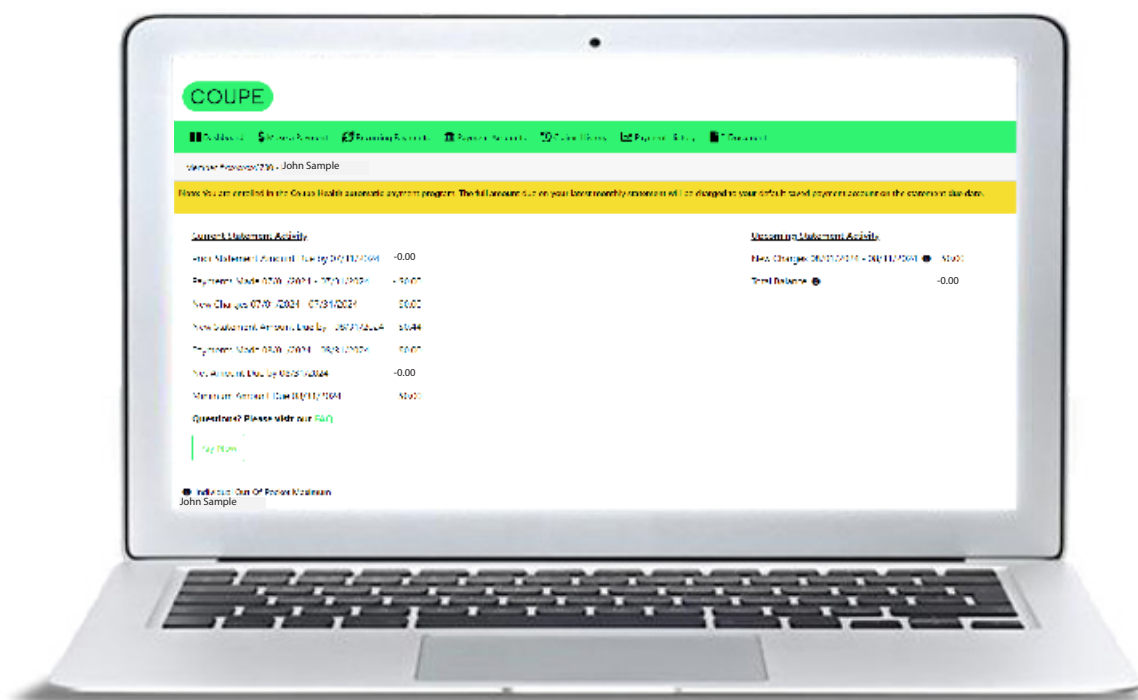


Meets some standards above

# Simplified Payment

Stress less with hassle free billing.

With Coupe Health, enjoy the convenience of owing nothing at the time of service. Our simplified billing consolidates all of your monthly services into a single statement. You can choose your preferred payment method or set up hassle-free auto-pay to simplify your life and gain peace of mind.



“

I got my first Coupe bill and have loved the new plan. I am so excited to have the transparency to my family's medical information and cost! And to not be getting massive EOB mail is a dream!

— Coupe Member

## Pay It Forward: Earn Credit Towards Your Next Medical Bill

When you pay your Coupe Health statement in full by the due date, you'll receive a 1.5% credit on your next monthly statement. It's our way of saying thank you for your timely payment, and makes managing your healthcare expenses even more rewarding.

## Payments Made Easy

Coupe Health works with Paytient, your financial payment partner, to offer you 0% financing for your medical bills and medications.

Benefits you receive with the Coupe Health payment plan:

- + Single monthly statement
- + No payment at the time of service
- + 0% financing
- + Pay manually or autopay

## Secondary Insurance

Coupe Health does not support billing to secondary insurance plans. If any of the below situations apply to you, we recommend enrolling in another plan option:

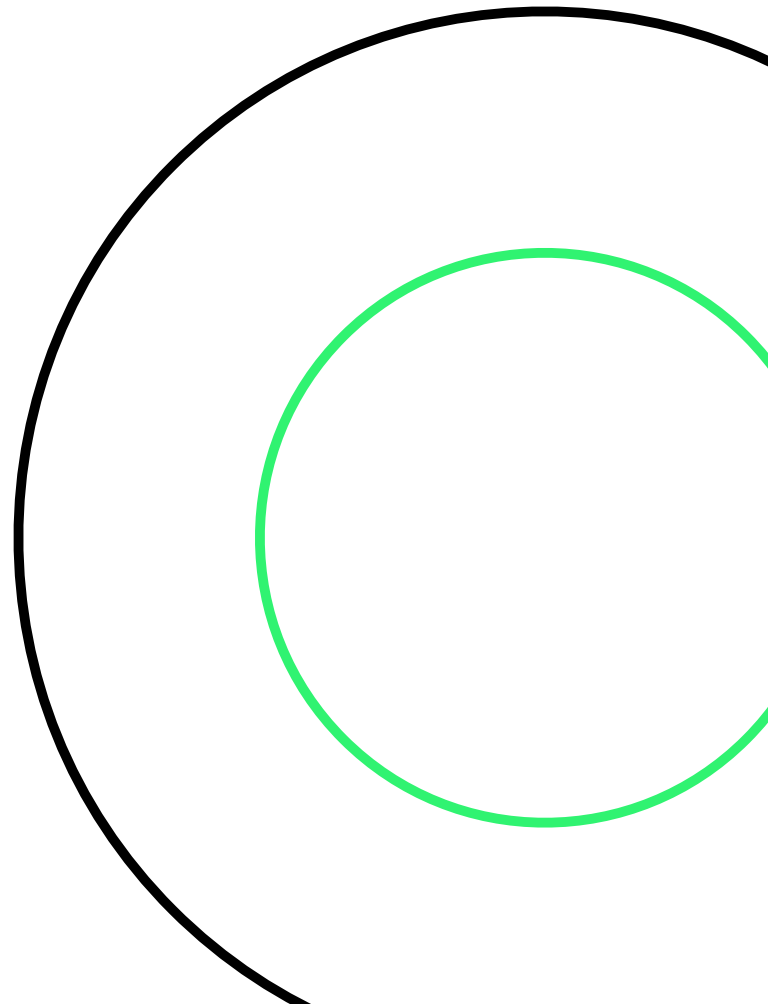
- You, your spouse, or any dependents have another form of insurance.
- You, your spouse, or any dependents receive financial assistance from a healthcare provider.

## Why Sign the Financial Form?

In order to offer 0% financing with no background check, you are required to sign a financial onboarding form and provide a payment method.

If you do not fill out the financing form, you will be enrolled in your company's default plan.

[Learn More](#)



# Pharmacy



Pharmacy coverage in your Coupe plan is provided by Prime Therapeutics®.

Prime is a nationally recognized pharmacy benefit manager that contracts with almost all licensed U.S. pharmacies. On a Coupe Health Plan, you pay your pharmacy copay to Coupe and not directly to your pharmacy at the time you pick up your prescription(s).

## What to expect when visiting the pharmacy:

1.

Visit the Coupe Member Portal to find a pharmacy and your prescription copay.

2.

Visit the pharmacy and present your member ID card to pay nothing at the time of pickup.

3.

Receive one monthly statement and pay how you prefer with 0% financing.



For more information on pharmacy benefits and to do a prescription drug lookup, please visit <https://employers.coupehealth.com/allianz>.



# Plan design

## Coupe Health Benefits Summary

Allianz Life

Plan Year: January 1st, 2025 - December 31st, 2025

Network: BlueCard® PPO Network

## Pharmacy Drug Vendor: Prime Therapeutics

### Medical Benefits

Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
<b>Calendar Year Deductible</b>				
Individual		\$0		No Coverage
Family		\$0		No Coverage
<b>Out-of-Pocket Maximum (includes copays – combine with prescription drug card)</b>				
Individual		\$3,250		No Coverage
Family		\$6,500		No Coverage
*OOP Max applies to covered in-network services only.				
Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
<b>Physician Services</b>				
Primary Care Physician	\$20	\$25	\$40	No Coverage
Retail Health Clinic	\$20	\$25	\$40	No Coverage
Specialist	\$40	\$50	\$80	No Coverage
<b>Preventive Services &amp; Routine Care</b>				
Well-Child Care (Including exams and immunizations)		No Charge		No Coverage
Adult Physical Examination (Including routine GYN visit)		No Charge		No Coverage
Routine Vision and Hearing Screening		No Charge		No Coverage
COVID 19 Vaccine		No Charge		No Coverage
Breast Cancer Screening		No Charge		No Coverage
Pap Test		No Charge		No Coverage
Prostate Cancer Screening		No Charge		No Coverage
Colorectal Cancer Screening		No Charge		No Coverage
<b>Telehealth Services</b>				
Doctor on Demand		No Charge		No Coverage
<b>Maternity</b>				
Initial Office Visit	\$20	\$25	\$40	No Coverage
Prenatal Office Visit		No Charge		No Coverage
Delivery & Postnatal Care	\$1,655	\$2,210	\$3,200	No Coverage

Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
<b>Hospital Expenses or Long-Term Acute Care Facility/Hospital (Facility Charges)</b>				
Inpatient Hospital	\$1,655	\$2,210	\$3,200	No Coverage
Outpatient Hospital	\$600	\$800	\$1,355	No Coverage
Skilled Nursing / Rehabilitation Facility	\$1,450	\$1,930	\$3,200	No Coverage
Ambulance Services		\$250		
Ambulatory Surgical Center	\$600	\$800	\$1,355	No Coverage
Home Health Care	\$40	\$50	\$80	No Coverage
Home Infusion	\$40	\$50	\$80	No Coverage
Hospice Care (See Plan Document for coverage details)	\$200	\$265	\$445	No Coverage
<b>Radiology Services</b>				
Diagnostic X-Rays	\$45	\$60	\$105	No Coverage
Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$185	\$245	\$410	No Coverage
<b>Laboratory Services</b>				
Basic Labs	\$10	\$15	\$25	No Coverage
Advanced Diagnostic Labs	\$45	\$60	\$105	No Coverage
<b>Emergency Services/Urgent Care</b>				
Emergency Services/Emergency Room		\$250		
Urgent Care Facility		\$75		No Coverage
<b>Mental Disorders &amp; Substance Use Disorders</b>				
Office Visit	\$0	\$0	\$0	No Coverage
Inpatient	\$1,655	\$2,210	\$3,200	No Coverage
Outpatient (See Plan Document for coverage details)	\$20	\$25	\$40	No Coverage
<b>Therapy Services</b>				
Chiropractic Care/Spinal Manipulation	\$40	\$50	\$80	No Coverage
Acupuncture	\$40	\$50	\$80	No Coverage
Outpatient Therapies (PT, OT, ST)	\$40	\$50	\$80	No Coverage

**Medical Network:** BlueCard® PPO Network

**How to Find a Provider:** Log into your member portal at [www.coupehealth.com](http://www.coupehealth.com) and click on “Find a Doctor and Compare Costs” under the “Benefits” tab.

**For questions about your Coupe Health Plan, please contact your Coupe Health Valet:**

**Email:** [healthvalet@coupehealth.com](mailto:healthvalet@coupehealth.com)

**Phone:** 1-833-749-1969

Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
<b>Durable Medical Equipment*</b>				
Durable Medical Equipment (DME) / Item (See Plan Document for coverage details)	\$85	\$110	\$185	No Coverage
<b>Other Healthcare Facilities/Services</b>				
Allergy Testing and Injections (Copay may apply if other services performed, or if service is done at facility other than provider's office)	\$0	\$0	\$0	No Coverage
Transplants	\$1,655	\$2,210	\$3,200	No Coverage
Bariatric Surgery (1 Bariatric Surgery per Lifetime)	See Plan Document for coverage details			
Fertility Treatment (See Plan Document for coverage details)	Covered – Benefit Maximum of \$35,000 (medical and Rx combined) per Lifetime			

\*Diabetic supplies that are provided by an in-network provider will be paid according to the applicable category of this Medical Schedule of Benefits, such as Durable Medical Equipment (DME).

**Medical Network:** BlueCard® PPO Network

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## Pharmacy Benefits

**NOTE:** There is no coverage under the plan for prescription drugs obtained from a Non-Participating Provider.

If you reach your out-of-pocket maximum, Coupe Health will pay 100% of the applicable allowed benefit for most covered services for the remainder of the year. All copays and other eligible out-of-pocket costs count toward your out-of-pocket maximum, except balance billed amounts.

Pharmacy Plan Feature	In-Network Pharmacies	Out-of-Network Pharmacies
<b>Tier 1 Drugs</b> (Generic)	\$10 copay/prescription (retail) \$25 copay/prescription (mail service) \$25 copay/prescription (90dayRx retail)	No Coverage
<b>Tier 2 Drugs</b> (Non-Preferred Generic)	\$75 copay/prescription (retail) \$150 copay/prescription (mail service) \$150 copay/prescription (90dayRx retail)	No Coverage
<b>Tier 3 Drugs</b> (Preferred Brand)	\$35 copay/prescription (retail) \$70 copay/prescription (mail service) \$70 copay/prescription (90dayRx retail)	No Coverage
<b>Tier 4 Drugs</b> (Non-Preferred Brand)	\$75 copay/prescription (retail) \$150 copay/prescription (mail service) \$150 copay/prescription (90dayRx retail)	No Coverage
<b>Specialty Drugs</b>	\$125 copay/prescription	No Coverage

**Pharmacy Drug Vendor:** Prime Therapeutics

**Specialty Drug Vendor:** MagellanRx Specialty Pharmacy

**How to Find a Drug:** Look up the cost of your medications in the Coupe member portal on the "Benefits" tab under the card that says, "Find Drug Prices." Please refer to the preventive drug list found on the Employer Benefits page within the Coupe Health Member Portal for all preventative medications covered at 100% with a \$0 cost to you.

Visit [www.coupehealth.com](http://www.coupehealth.com) for the most up-to-date drug lists, including the prescription guidelines. Prescription guidelines indicate drugs that require your doctor to obtain prior authorization from Coupe Health before they can be filled and drugs that can be filled in limited quantities.

This plan summary is for comparison purposes only and does not create right not given through the benefit plan.

# Find a happier way to healthcare.

Access your Coupe Health Valet:

1-833-749-1969  
healthvalet@coupehealth.com

Monday-Friday  
8:00 a.m.-8:00 p.m. Central

For questions regarding provider and pharmacy information, visit your company's microsite or reach out to your Health Valet.

[Click Here](#)

[CoupeHealth.com](https://CoupeHealth.com)



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THAT PROVIDES BENEFIT DESIGN SERVICES.