

COUPE

2025

# Enrollment Guide

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City of Enid



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

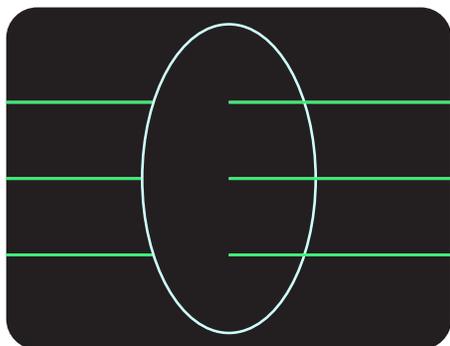
Experience healthcare without deductibles, coinsurance, or unexpected bills. Coupe gives you access to top-quality providers and offers price certainty for every medical service, putting you in control of your healthcare decisions.

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.

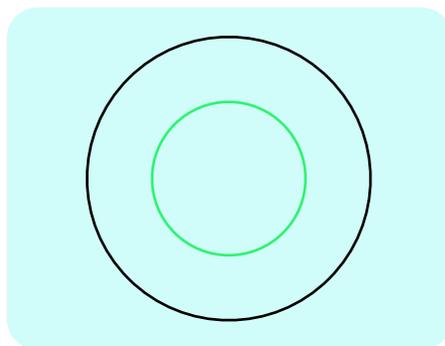
## Price certainty

Know the price of every medical service ahead of time. Focus on your health, without worrying about add-ons or surprise bills.



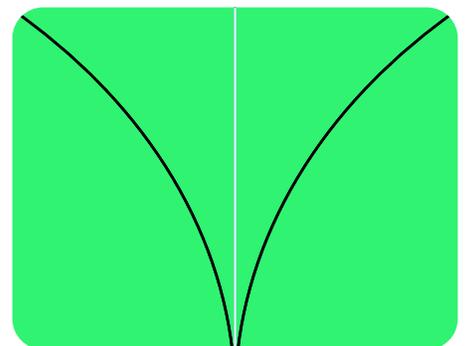
## Affordability options

Enjoy 0% financing on all covered medical services and pay your statement in full to take advantage of 1.5% credit towards your next bill with the Coupe Financing option.



## 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:

 1-800-882-5158

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

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

# 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.



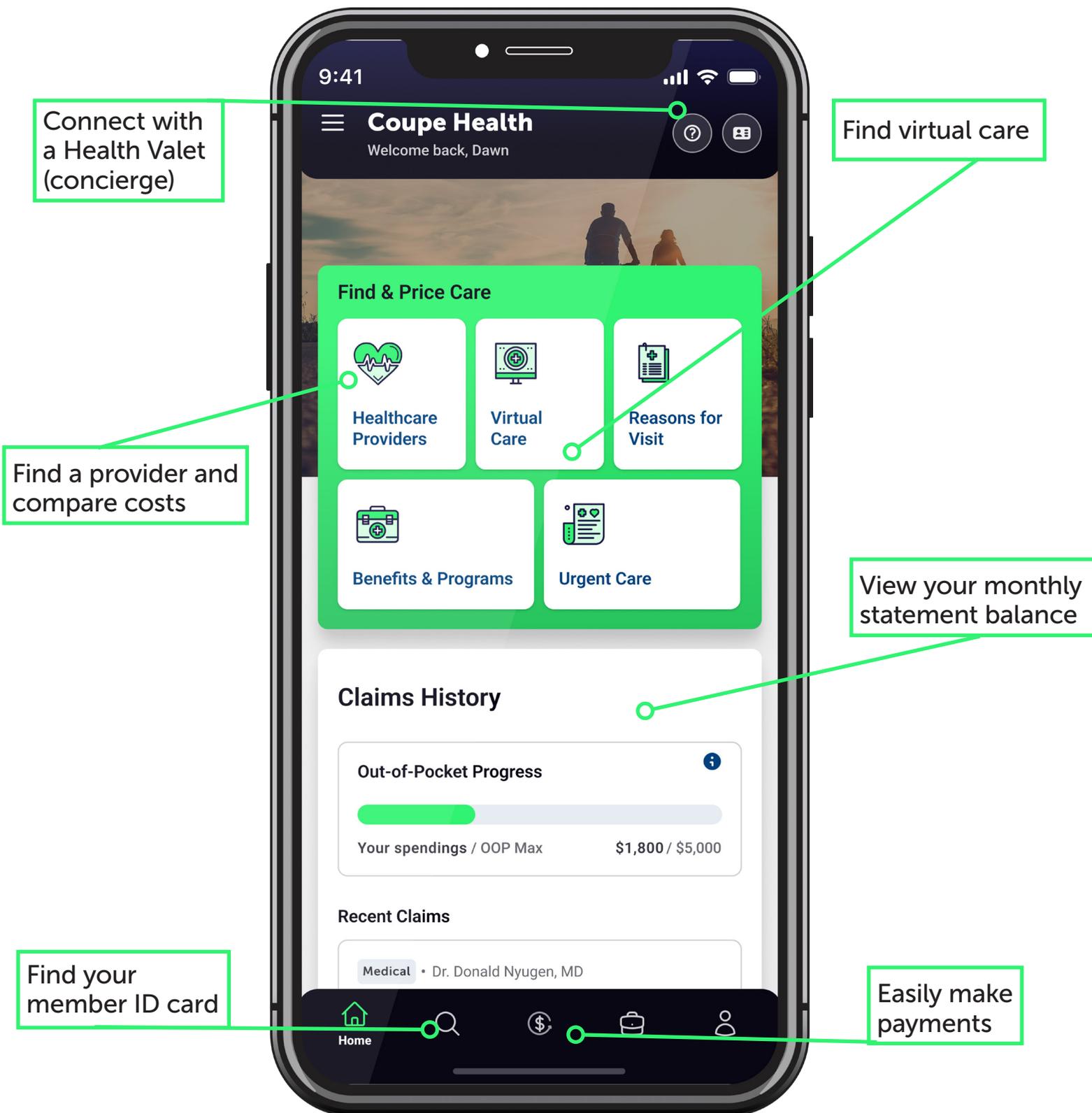
Get one statement for all medical expenses and pay how you prefer with 0% financing.



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

# Member Portal

Explore the member portal anytime from your mobile app or desktop. It's your one-stop hub for all of your benefit information!



# 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

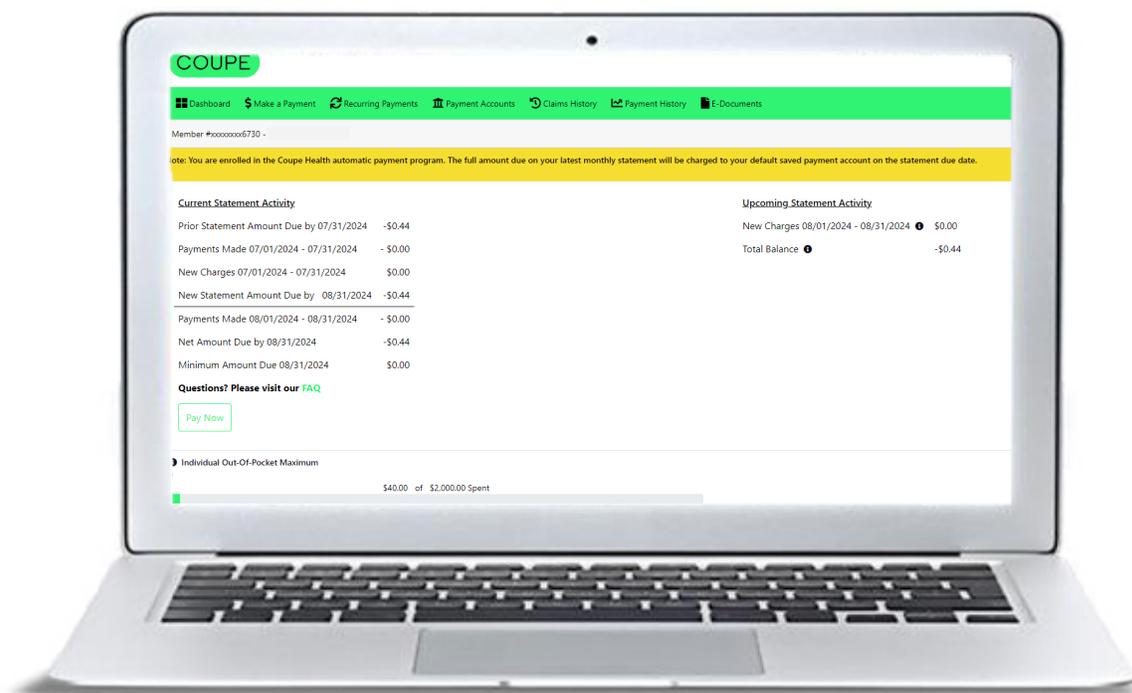
 Meets most standards above

 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 transparency into my family's medical information and cost! And to not get countless EOBs in the mail is a dream!*

— Coupe Financing 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.

### 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:

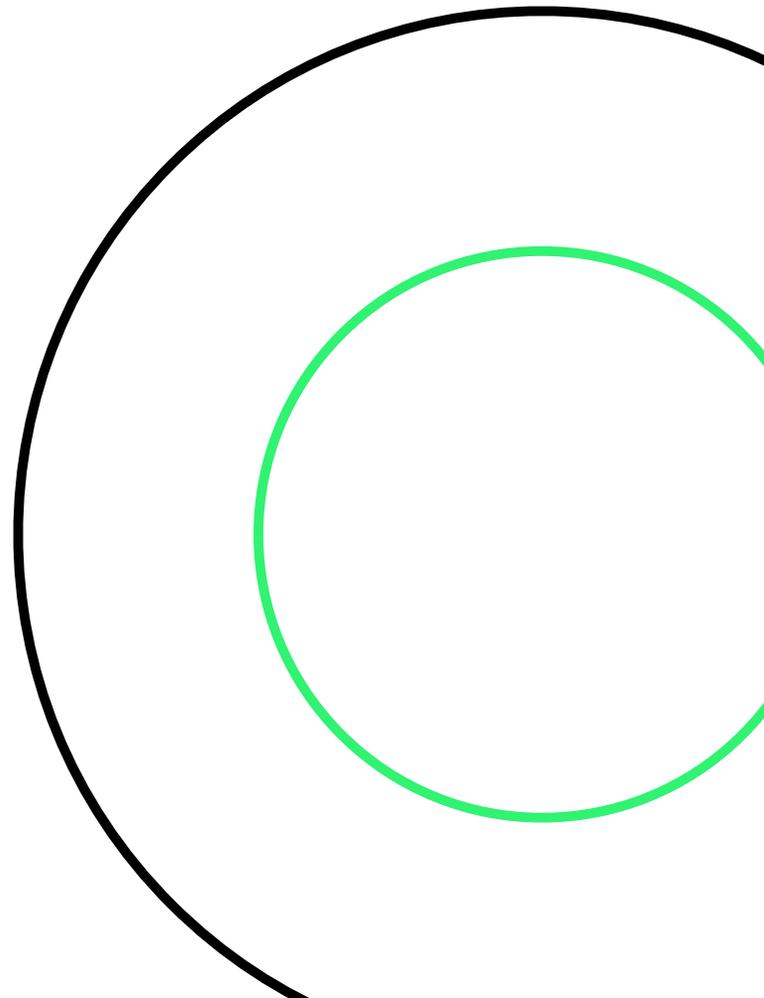
- You, your spouse, or any dependents have another form of insurance.
- You, your spouse, or any dependents receive financial assistance from a healthcare provider.

## Why Sign the Financial Form?

In order to elect 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](#)



# Plan design

	✓ Tier 1	⊖ Tier 2	! Tier 3	
Calendar Year Deductible (Indiv/Family)		\$0		N/A
Out-of-Pocket Maximum (Indiv/Family) (Includes copays - combine with prescription drug card)		\$6,600 / \$13,200		N/A
*OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited*				
	In-Network			Out-of-Network
Medical Services	✓ Tier 1	⊖ Tier 2	! Tier 3	
<b>Physician Services</b>				
Primary Care Physician**	\$35	\$50	\$80	\$100
Retail Health Clinic	\$35	\$50	\$80	\$100
Specialist	\$75	\$90	\$145	\$175
<b>Preventative Services &amp; Routine Care</b>				
Well-Child Care (including exams and immunizations)		No Charge		\$100
Adult Physical Examination (including routine GYN visit)		No Charge		\$100
Routine Eye Care		No Charge		\$100
COVID 19 Vaccine		No Charge		\$100
Breast Cancer Screening (any age)		No Charge		\$100
Pap Test		No Charge		\$100
Prostate Cancer Screening		No Charge		\$100
Colorectal Cancer Screening		See plan document for specific coverage based on age/necessity		
<b>Telehealth Services</b>				
Virtual Care		No Charge		Not Covered
<b>Maternity</b>				
Initial Prenatal Office Visit	\$35	\$50	\$80	\$100
Prenatal Office Visit		No Charge		\$100
Delivery & Postnatal Care	\$3,255	\$4,330	\$6,500	\$8,800
<b>Hospital Expenses or Long-Term Acute Care Facility/Hospital (Facility Charges)</b>				
Inpatient Hospital	\$3,255	\$4,330	\$6,500	\$8,800
Outpatient Hospital	\$1,065	\$1,415	\$2,400	\$2,880
Skilled Nursing /Rehabilitation Facility (per event)	\$2,875	\$3,825	\$6,500	\$7,700
Ambulance Services / Air Ambulance		\$600		
Ambulatory Surgical Center	\$1,065	\$1,415	\$2,400	\$2,880
Home Health Care (per visit)	\$65	\$85	\$145	\$175
Home Infusion	\$75	\$90	\$145	\$175
Hospice Care (per event)	\$345	\$90	\$145	\$175

\*\*All Physicians Assistants (PAs) and Nurse Practitioners (NPs) will be automatically billed at the Tier 1 PCP copay level of \$35.

	In-Network			Out-of-Network
Medical Services	✓ Tier 1	⊖ Tier 2	! Tier 3	
<b>Radiology Services</b>				
Diagnostic X-Rays (Ultrasounds)	\$95	\$125	\$210	\$250
Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$315	\$415	\$700	\$840
<b>Laboratory Services</b>				
Basic Labs	\$25	\$35	\$55	\$65
Advanced Diagnostic Labs	\$95	\$125	\$210	\$250
<b>Emergency Services/Urgent Care</b>				
Emergency Services/Emergency Room			\$600	
Urgent Care Facility			\$65	
<b>Mental Disorders &amp; Substance Use Disorders</b>				
Office Visit	\$35	\$50	\$80	\$100
Inpatient	\$3,255	\$4,330	\$6,500	\$8,800
Outpatient	\$1,065	\$1,415	\$2,400	\$2,880
<b>Therapy Services</b>				
Chiropractic Care/Spinal Manipulation (per visit)	\$65	\$85	\$145	\$175
Outpatient Therapies (PT, OT, ST) (per visit)	\$65	\$85	\$145	\$175
<b>Durable Medical Equipment</b>				
Durable Medical Equipment (DME) per month rental until purchase price met	\$150	\$200	\$340	\$410
<b>Other Healthcare Facilities/Services</b>				
Allergy Injections, Serum & Testing	\$75	\$90	\$145	\$175
Acupuncture	\$65	\$85	\$145	\$175
Transplants	\$3,255	\$4,330	\$6,500	\$8,800
<b>Pharmacy Benefits</b>				
<b>Retail Pharmacy Program</b>	<b>Participating Retail Pharmacy</b>		<b>Out-of-Network Retail Pharmacy</b>	
Prescriptions are not part of the financing option. Your pharmacy benefits will work as they traditionally do today.				
Generic Drugs	\$15 retail - \$30 mail copay/prescription; deductible does not apply		\$15 retail copay/prescription; deductible does not apply	
Preferred brand drugs	35% coinsurance; deductible does not apply		35% coinsurance; deductible does not apply	
Non-preferred brand drugs	35% coinsurance; deductible does not apply		35% coinsurance; deductible does not apply	
Specialty drugs	35% coinsurance; deductible does not apply		Not Covered	

# Find a happier way to healthcare.

## Access your Coupe Health Valet:

1-800-882-5158  
healthvalet@coupehealth.com

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

For questions regarding provider 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.