

# Which Coupe plan option is right for you?

For more control over your healthcare, Coupe Health™ offers Financing and Non-Financing plan options. While both options show you cost and quality information upfront, they offer different payment structures so you can choose the one that works best for you and your family.

## **The Financing Option:**

- Single monthly statement Coupe will send you one statement each month that outlines all of your medical expenses from the previous billing cycle, so everything is in one place.
- Owe nothing at the time of service You don't have to pay anything when it's time for your appointment. Just show your Coupe member ID card and receive the care you need.
- Flexible financing You have the option to pay your statement over time with 0% interest for financial peace of mind.
- Credit back Pay your statement in full and on time to receive 1.5% credit back on your next statement.
- Member Financial Onboarding Form (MFOF) In order to sign up for the financing option, you will need to complete the MFOF during enrollment and provide a payment method.

## The Non-Financing Option:

- Traditional bills Receive bills from providers rather than one monthly statement.
- Pay at the time of service Some providers may ask you to pay a copay at the time of your appointment.
- No MFOF You do not need to sign the MFOF or provide a payment method in order to sign up for the non-financing option.

Depending on the option you choose, your experience of going to the doctor could look like this:

## Financing (With monthly Statement)



Search for a provider using the Coupe app.



Select a provider based on cost and quality.



See your provider and get great care.
Pay later.



Receive one monthly statement.



Pay in full or your minimum balance with 0% interest.

## Non-Financing (Without monthly Statement)



Search for a provider using the Coupe app.



Select a provider based on cost and quality.



See your provider and get great care.



Receive Explanation of Benefits (EOBs).



Pay your provider.

## Not sure which plan option is right for you?

Reach out to a Health Valet with any questions as you make your benefit elections for the next plan year.





