



FREQUENTLY ASKED QUESTIONS

SimplePay Health simplifies your healthcare experience through concierge customer service, simplified plan design, and price transparency enabled through smart technology. We look forward to helping you achieve your very best health. Below are the most common frequently asked questions regarding the SimplePay Health plan.

1. What is SimplePay Health?

- SimplePay Health is a simplified healthcare insurance experience that gives you access to a large national network while providing well-being guidance, high quality support for key clinical conditions, and transparent pricing alongside other resources to know your cost of services ahead of time.

2. Is there someone I can call for my questions regarding the SimplePay Health Plan?

- Our SimplePay Health Pro Team is available to answer your questions on the SimplePay Health plan! The Health Pro team can be contacted at HealthPro@SimplePayHealth.com or 800-606-3564. The Health Pro hours are Monday through Friday 8AM-8PM CST.
- You can also log onto your SimplePay Health member portal, find the card on the Benefits Tab titled “A way to get help: Talk to your Health Pro” and click on the “Get Started” button.

3. How do I search for a Tier 1 quality doctor in my area and see the cost?

- Log onto your SimplePay Health member portal, find the card on the Benefits Tab titled “Find a Doctor and Compare Costs” and click on the “Start Now” button.
 - ❖ *Tip: Under “What service are you curious about?” type “Doctor Visit” for an Office Visit for the New Patient: Normal option to appear. This selection will work for both new and existing doctor visit costs.*

4. How do I search for the cost of my medications?

- Log onto your SimplePay Health member portal, find the card on the Benefits Tab titled “Find Drug Prices” and click on the “Start Now” button. In the section called “Prescription Drug Price Lookup”, start typing and select the name of the drug your doctor prescribed. The results will show your cost depending on the Pharmacy Tier (CVS, Walgreens, or other in-network pharmacies) you choose. You will never be charged more than the cost of the medication, if lower than the SimplePay co-pay listed. Be sure to note any messages regarding whether the drug may require step therapy or prior authorization. Mail order enrollment instructions are also available on the page.

5. How do I find a Tier 1 Pharmacy in my area?

- Log onto your SimplePay Health Member portal, find the card on the Benefits Tab titled “Find a Pharmacy” and click on the “Start Now” button. At the top of the page, you can select between “Pharmacy Finder” to do a basic in-network pharmacy lookup, or “Pharmacy and Drug Finder” to find a pharmacy that dispenses the particular drug you need. The results will show the Pharmacy Tier for each pharmacy. If the search does not



provide any results, please contact the SimplePay Health Pro Team for assistance at 1-800-606-3564 or HealthPro@SimplePayHealth.com.

6. How can I access my SimplePay Health statements?

- Log onto the SimplePay Health member portal find the card on the Benefits Tab titled “Claims & Statements” and click on the “Start Now” button. From there, click on “E- Documents” to select the statement you wish to view.
 - ❖ *Tip: In the “Claims & Statements” portal, there are additional FAQs and instructions on how to pay your statements.*

7. What do I do if I am being charged at the doctor’s office or pharmacy during my visit?

- Provide the doctor your member ID card. The notice under the “Medical Plan” section states “No patient responsibility owed at time of service. Plan will pay provider the full contract rate”. The provider number can also be found on the back of your ID card under “Customer Service”.

8. How do I know if my medication is a Generic or a Brand?

- Log onto your SimplePay Health member portal, find the card on the Benefits Tab titled “Find Drug Prices” and click on the “Start Now” button. In the section called “Prescription Drug Price Lookup”, start typing and select the name of the drug your doctor prescribed.
- Proceed to type in the name of your medication under the “Prescription Drug Price Lookup” tool and click on the medication once it appears in the drop-down list.

*NOTE: This tool will also provide you with your SimplePay co-pay for the medication at each tiered pharmacy.

9. What are Reward points and how can I earn them?

- Here at SimplePay Health, you can earn points when you complete activities, such as coaching, getting your annual physical, getting an eye exam, and more.

The points you earn count for two things:

- Entries into a quarterly \$100 Pulse Cash raffle
- Votes to help direct how SimplePay Health donates to a number of charities during our annual Season of Giving at the end of the year

Pulse Cash can be redeemed three ways:

- E-Gift Cards from a variety of major retailers
- Credit toward purchases on the Virgin Pulse Store for water bottles, fitness trackers, and other health products
- Donation to a list of non-profit organizations

Please visit the “Rewards” page of the member portal for more information, including a list of activities that earn points. Throughout the year, you will be prompted on the member portal to complete a “Choose Your Charity” survey.



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Your employer may also offer additional rewards for specific action items.

10. I feel I need additional support. Does SimplePay Health offer any programs for me?

- Absolutely! By being a SimplePay Health member, you gain access to a variety of different programs, each focused on a specific area of health to aid you and your family. And the best part is they are completely FREE to SimplePay Health members. To see a list of well-being programs that are available on your plan, click on the “Health” tab in your SimplePay Health portal. To see a list of additional clinical support programs, click on the “Benefits” tab and screen through the various programs described on the Benefit cards.