

SimplePay Coverage Examples

Example 1: Maternity - Uncomplicated

Lauren is a 32-year-old female who recently found out she is expecting her first child. Follow her journey with SimplePay Health below.

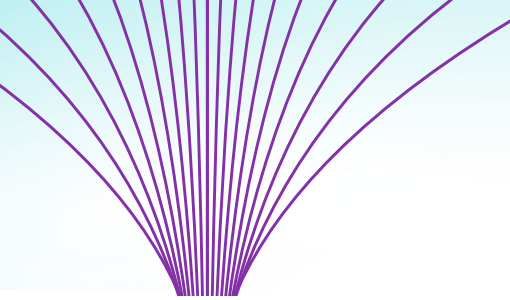
- 1 First, Lauren makes an appointment with her Tier 1 OBGYN, Dr. Smith.
- 2 At her first appointment, she has her labs done and receives an ultrasound.
- 3 With SimplePay, Lauren's prenatal appointments with Dr. Smith are bundled, so she won't have any out-of-pocket costs.
- 4 After nine months, Lauren has a standard hospital delivery and stays overnight for two nights.

12 Month Claims Summary

| Date | Service | Patient Name | Copay Amount |
|----------|------------------------------|---------------|--------------|
| 01/11/23 | First Prenatal / OBGYN Visit | Lauren Jacobs | \$20 |
| 02/13/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 03/10/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 04/18/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 05/16/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 06/23/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 07/11/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 08/04/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 08/24/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 09/08/23 | Delivery | Lauren Jacobs | \$1,760 |

Lauren has satisfied \$1,780 of her \$3,600 out-of-pocket maximum.

SimplePay Coverage Examples



Example 2: Maternity – Uncomplicated – Baby NICU

Lauren is a 32-year-old female who recently found out she is expecting her first child. Follow her journey with SimplePay Health below.

- 1 First, Lauren makes an appointment with her Tier 1 OBGYN, Dr. Smith.
- 2 At her first appointment, she has her labs done and receives an ultrasound.
- 3 With SimplePay, Lauren's prenatal appointments with Dr. Smith are bundled, so she won't have any out-of-pocket costs.
- 4 After nine months, Lauren delivers her baby in the hospital. She is told her son Henry needs respiratory support.
- 5 Henry is admitted to the NICU for four days for respiratory monitoring.

12 Month Claims Summary

| Date | Service | Patient Name | Copay Amount |
|----------|------------------------------|---------------|--------------|
| 01/11/23 | First Prenatal / OBGYN Visit | Lauren Jacobs | \$20 |
| 02/13/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 03/10/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 04/18/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 05/16/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 06/23/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 07/11/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 08/04/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 08/24/23 | OBGYN Visit | Lauren Jacobs | \$0 |
| 09/08/23 | Delivery | Lauren Jacobs | \$1,760 |
| 09/12/23 | Baby Hospital Charges | Henry Jacobs | \$1,760 |

Lauren has satisfied \$1,780 of her \$3,600 out-of-pocket maximum.
Henry has met \$1,760 of his \$3,600 out-of-pocket maximum.
Combined they have satisfied \$3,540 of their \$7,200 family out-of-pocket maximum.



Example 3: Maternity – High Risk

Lauren is a 36-year-old female who recently found out she is expecting her first child. She has been **diagnosed as high-risk** by her doctor. Follow her journey with SimplePay Health below.

- 1 First, Lauren makes an appointment with her Tier 1 OBGYN, Dr. Smith.
- 2 Her OBGYN refers her for additional genetic, imaging and advanced laboratory testing throughout her pregnancy.
- 3 Each of Lauren's provider office visits and lab testing will generate a place of service copay.
- 4 After nine months, Lauren delivers her baby in the hospital without complications. She and her baby are discharged after a two-day hospital stay.

12 Month Claims Summary

| Date | Service | Patient Name | Copay Amount |
|----------|----------------------------|---------------|--------------|
| 01/11/23 | Primary Care Visit (OBGYN) | Lauren Jacobs | \$20 |
| 02/13/23 | Specialist Visit (Genetic) | Lauren Jacobs | \$40 |
| 03/10/23 | Diagnostic Labs | Lauren Jacobs | \$50 |
| 03/29/23 | Outpatient Ultrasound | Lauren Jacobs | \$180 |
| 09/08/23 | Primary Care Visit (OBGYN) | Lauren Jacobs | \$20 |
| 09/12/23 | Delivery | Lauren Jacobs | \$1,760 |

Lauren has satisfied \$2,070 of her \$3,600 out-of-pocket maximum.

Example 4 – Knee Surgery

Ryan is a 40-year-old male who recently hurt his knee after slipping on loose gravel on his run. Follow his journey with SimplePay Health below.

- 1 First, Ryan schedules a visit with his Tier 1 Orthopedic Surgeon, Dr. James (specialist).
- 2 At his first appointment, he has his labs done and receives a physical exam. He is referred to have an MRI done two days later.
- 3 Based on his MRI results, Ryan needs knee surgery. Two weeks later, he goes into an outpatient facility for surgery with Dr. James.
- 4 After his surgery, Ryan schedules six physical therapy visits for his post-operation rehab plan.

12 Month Claims Summary

| Date | Service | Patient Name | Copay Amount |
|----------|-------------------------|--------------|--------------|
| 04/10/23 | Specialist Visit | Ryan Larson | \$40 |
| 04/12/23 | Outpatient MRI | Ryan Larson | \$180 |
| 04/18/23 | Outpatient Surgery | Ryan Larson | \$650 |
| 04/25/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |
| 04/27/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |
| 05/02/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |
| 05/04/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |
| 05/09/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |
| 05/16/23 | Outpatient Therapy (PT) | Ryan Larson | \$40 |

Ryan has satisfied \$1,110 of his \$3,600 out-of-pocket maximum.