

What is Nonstop Wellness?

Nonstop Wellness is a type of healthcare program that allows nonprofits to fund a portion of their employees' healthcare premiums and out-of-pocket expenses (e.g. deductibles, copays, and coinsurance) while also saving on premium expenses annually. The Nonstop Wellness program combines an ACA-compliant health plan with a section 105 medical expense reimbursement plan (MERP) – and provides you, the member, with a Visa card to help pay for in-network, carrier-approved medical expenses, up to the allowed amount of \$7,050 for employee plans and \$14,100 for employee + dependent plans.

With Nonstop Wellness, you will receive two cards in the mail after you enroll: your carrier identification card from Cigna and your Nonstop Visa card from Nonstop Administration and Insurance Services, Inc. (Nonstop). Cards should be received within 14-21 business days after enrollment. During heavy enrollment periods, cards may take up to 4 weeks to be processed and delivered.

What Should I Do With Each Card?

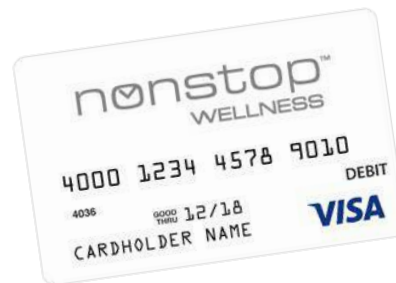
CARRIER CARD



The carrier card comes from Cigna, and includes information relevant to the HDHP.

You must present the carrier ID card from Cigna during every doctor visit and for prescription purchases. This is important to ensure that Cigna is apprised of the charge and properly credits your services towards your in-network deductible/out-of-pocket maximum

NONSTOP VISA CARD



The Nonstop Visa card comes from Nonstop and can be used to pay for in-network, carrier approved medical services and prescriptions, up to the allowed amount for your plan. You cannot use the Nonstop Visa card to purchase over the counter drugs.

You will receive two Nonstop Visa cards and they will both only be in your name. If you need additional cards, please call us at 1-877-626-6057. We recommend that you DO NOT set up a PIN as this will only allow you to use the card as a debit card and not a credit card.

How Do I Use Nonstop Wellness at My Provider or Pharmacy?



1



2



3

Present your **CARRIER CARD** to the front desk so they can apply service costs to your deductible

Pay for in-network doctor / facility visits and covered services / prescriptions with your **NONSTOP WELLNESS VISA CARD**

When you receive a bill with a remaining balance, pay for those expenses with your **NONSTOP WELLNESS VISA CARD** *(note: an Explanation of Benefits (EOB) is not a bill)*

If/when you receive a bill for in-network services, please pay that bill with your Nonstop Visa card.

You cannot use the Nonstop Visa card for dental or vision payments.

You will be responsible for any out-of-network or un-approved charges on the card.

Please note!

- Nonstop Wellness is only designed for medical services and prescriptions. As such, you cannot use the Nonstop Visa card for dental or vision payments.
- You will be responsible for any out-of-network or un-approved charges on the card.
- If you receive a reimbursement check from your carrier or a provider, please know that money needs to be re-deposited back into your employer's account with Nonstop. We request that you endorse the check and mail it to Nonstop at 1800 Sutter St. Suite 730, Concord, CA 94520
- There is a \$100 Nonstop Wellness copay for all Emergency Room visits (which is waived if admitted) and this copay is **NOT** covered under the Nonstop Wellness program. It will be your responsibility to pay out of pocket.



YES
IN-NETWORK
facilities and doctors



YES
COVERED services
and prescriptions



NO
Vision



NO
Dental



NO
Out-of-network