

### **RRD Benefits Bootcamp #3 – 10/24/24**

1. Can you explain the \$1,200 ER visit copay? I just went to the ER and my Total bill before insurance was \$463. My copay will be almost 3 times what the Hospital charges with this plan or is that the \$1,200 the max?
  - a. If the service costs less than the Coupe Health copay, you will always pay the lesser of the two.
  
2. Does the plan have negotiated pricing or am I going to have to pay the difference between what the plan paid and what was charged?
  - a. If you receive care from an in-network provider, you will only be responsible for your copay based on the tier of your provider. If you receive care from an out of network provider, you will be responsible for the copay and potentially balance billed by the provider.
  
3. Is the payroll deduction option pre or post tax?
  - a. The payroll deduction payment option is post-tax.
  
4. Can a dependent have a separate billing account?
  - a. With the BCBS Coupe PPO plan, the billing is at the subscriber level. However, all dependents' medical services are billed on the single monthly statement.
  
5. Currently, my adult dependent children are paying for their own co-pays, deductibles, and co-insurance under my BCBSIL plan, will they be able to select this financing benefit and continue to pay for their care or will the financing only be available for the member?
  - a. With the BCBS Coupe PPO plan, the billing is at the subscriber level. However, all dependents' medical services are billed on the single monthly statement.
  
6. Before we sign up for this, is there a list of providers as I would like to see if my Primary is on the plan, regardless of the Tier?
  - a. Yes, during open enrollment you will be able to search for your provider and see their Tier (1,2 or 3).

7. Are these green doctors accepting new customers?
  - a. Yes, the Tier 1 (green) providers that you search within the portal are accepting new patients. We also recommend reaching out to your Health Valet if you have a question about providers accepting new patients.
8. Is Prior Authorization required before receiving treatment or is it up to us to go "shopping"?
  - a. Yes, prior authorization works the same as it does for your health plans today. You can always call your Health Valet team (the phone number on the back of your ID card) to learn more.
9. I do not own a smart phone so I cannot use the app. What now?
  - a. The Coupe portal is also available online via web browser.
10. Can you still contribute to an HSA if you sign up for Coupe?
  - a. You can use existing HSA funds to pay your monthly statement, but you cannot contribute to an HSA as the BCBS Coupe PPO plan is not HSA eligible.
11. What is the premium for this plan?
  - a. Please visit [myrrdbenefits.com](http://myrrdbenefits.com) then click on "See What's New for 2025" to get to the annual enrollment microsite. You can find the 2025 Benefits Enrollment guide there. The guide has the comparison of all plans. You will also find several other guides there.
12. Are there different out of pocket max amounts? Or is it 8k per person as shown on the slide?
  - a. The OOPM for the BCBS Coupe PPO plan is \$8,000 (individual) / \$16,000 (family). You can find a copy your benefits on the Coupe microsite or by visiting [myrrdbenefits.com](http://myrrdbenefits.com)
13. How is the Health Valet different from the health advocate from the traditional plan.
  - a. The Coupe Health Valet concierge is your single point of contact for all questions related to the BCBS Coupe PPO plan.
14. Can you do a comparison with the traditional HSA plan and talk a little bit about what kind of customer is coupe good for?
  - a. Please visit [myrrdbenefits.com](http://myrrdbenefits.com) then click on "See What's New for 2025" to get to the annual enrollment microsite. You can find the 2025 Benefits Enrollment guide

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15. How do prescriptions work with this plan?

- a. Your prescription will not appear on the Coupe Health monthly statement and you will pay for your prescriptions just as you do traditionally today.

16. On this plan, can we keep our current Paytient benefit in addition?

- a. Your Paytient card cannot be used to pay your Coupe monthly statements for your medical services.

17. Will you get a separate monthly bill for each dependent if you choose the finance option? Or will you get one single combined monthly bill?

- a. Spouses and children's claims will appear in the subscriber's account and there will only be one monthly statement.

18. How do the premiums compare to HSA Value, or other current offerings?

- a. Please visit [myrrdbenefits.com](http://myrrdbenefits.com) then click on "See What's New for 2025" to get to the annual enrollment microsite. You can find the 2025 Benefits Enrollment guide there. The guide has the comparison of all plans. You will also find several other guides there.

19. Can you set two payment methods? So, have HSA as the primary and then if there's not sufficient funds there, it goes to a secondary payment method?

- a. Yes, with Coupe Health you will have a secondary payment method setup within your portal. You can change your payment methods at any time during the plan year.

20. Do out of network costs apply toward the same deductible and out of pocket max totals as in network?

- a. If you choose to see a provider out-of-network, these costs will not apply to the out-of-pocket maximum.
21. Does Coupe include prescriptions transactions and are the RX costs included in out-of-pocket max?
- a. Your prescription will not appear on the Coupe Health monthly statement and you will pay for your prescriptions just as you do traditionally today. Your prescription costs will accumulate towards your out-of-pocket maximum.
22. Can we have an HSA with this plan?
- a. You are able to pay your monthly statements with existing HSA funds, but are not eligible to contribute to an HSA.
23. How much is it per check?
- a. Please visit [myrrdbenefits.com](http://myrrdbenefits.com) then click on "See What's New for 2025" to get to the annual enrollment microsite. You can find the 2025 Benefits Enrollment guide there. The guide has the comparison of all plans. You will also find several other guides there.
24. Is there a comparison of coupe to other plans like PPO Advantage or HSA?
- a. Please visit [myrrdbenefits.com](http://myrrdbenefits.com) then click on "See What's New for 2025" to get to the annual enrollment microsite. You can find the 2025 Benefits Enrollment guide there. The guide has the comparison of all plans. You will also find several other guides there.
25. What is included in rating the docs tier 1-3 and which aspects most heavily weighted in the determination.
- a. Providers are ranked based on how well the provider practices medicine consistent with clinical guidelines around their quality of care and whether the provider is practicing care efficiently and appropriately.
26. Does the line of credit cover the Dependents on the medical plan.
- a. Yes, the entire household is billed on the single monthly statement.

27. What if we are no longer an RRD Employee but have a balance?

- a. If you are no longer an RRD employees, but still have a balance, you will work with Coupe directly to pay off this balance.

28. If you went to multiple doctors in a month, will the statement be itemized by doctor or treatment?

- a. Yes, all of your medical services from the prior month will be listed by service and provider within the Coupe member portal.

29. How often are the tier ratings updated?

- a. Providers' tiers are updated on an annual basis.

30. So, does the primary care doctor authorize the other care?

- a. No, the Coupe plan is not a gatekeeper model. However, we do recommend establishing a relationship with a primary care provider.