

COUPE

2025

# Enrollment Guide

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Best Buy



# The health plan you'll be **happy** to see.

Take control of your healthcare journey with a plan that gives you access to top-quality providers and offers price certainty for every medical service. With Coupe, you're in the driver's seat.

# Clear and supportive healthcare.

## Health Valet Service

Work alongside a Coupe Health Valet to confidently navigate your healthcare journey. Health Valets can assist with:

- + Finding a high-quality provider
- + Answering questions on billing or coverage information
- + And more



Reach out to the Health Valet team:



1-833-749-1969

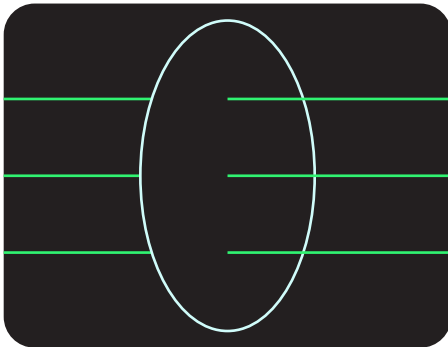


healthvalet@coupehealth.com



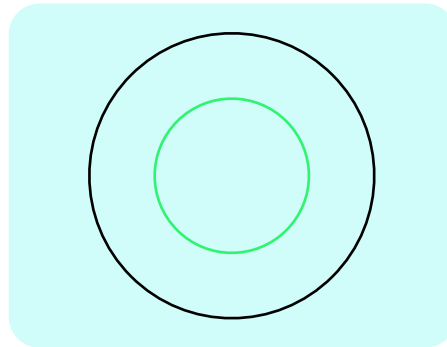
Monday-Friday

8:00 a.m. - 8:00 p.m. Central



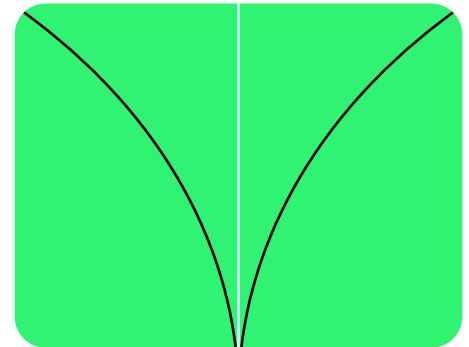
## Price certainty

Know the price of every medical service ahead of time. No add-ons or surprise bills.



## Great care and value

Find top-quality providers offering all services at fixed, predetermined costs — from routine checkups to advanced procedures. High-quality providers cost you less.



## Simple user experience

Access your health plan from anywhere with the straightforward and intuitive Coupe member portal.

# Price certainty you can count on.

Going for care is easy-going when you know the cost ahead of time.

## What to expect:

1.

Look up a service and know exactly what you'll owe.



Use the Coupe member portal to find the best provider based on cost and quality rankings.

2.

Go to the doctor and receive great care.



See your provider and feel confident knowing their quality of care.

3.

Receive your bill from your provider.



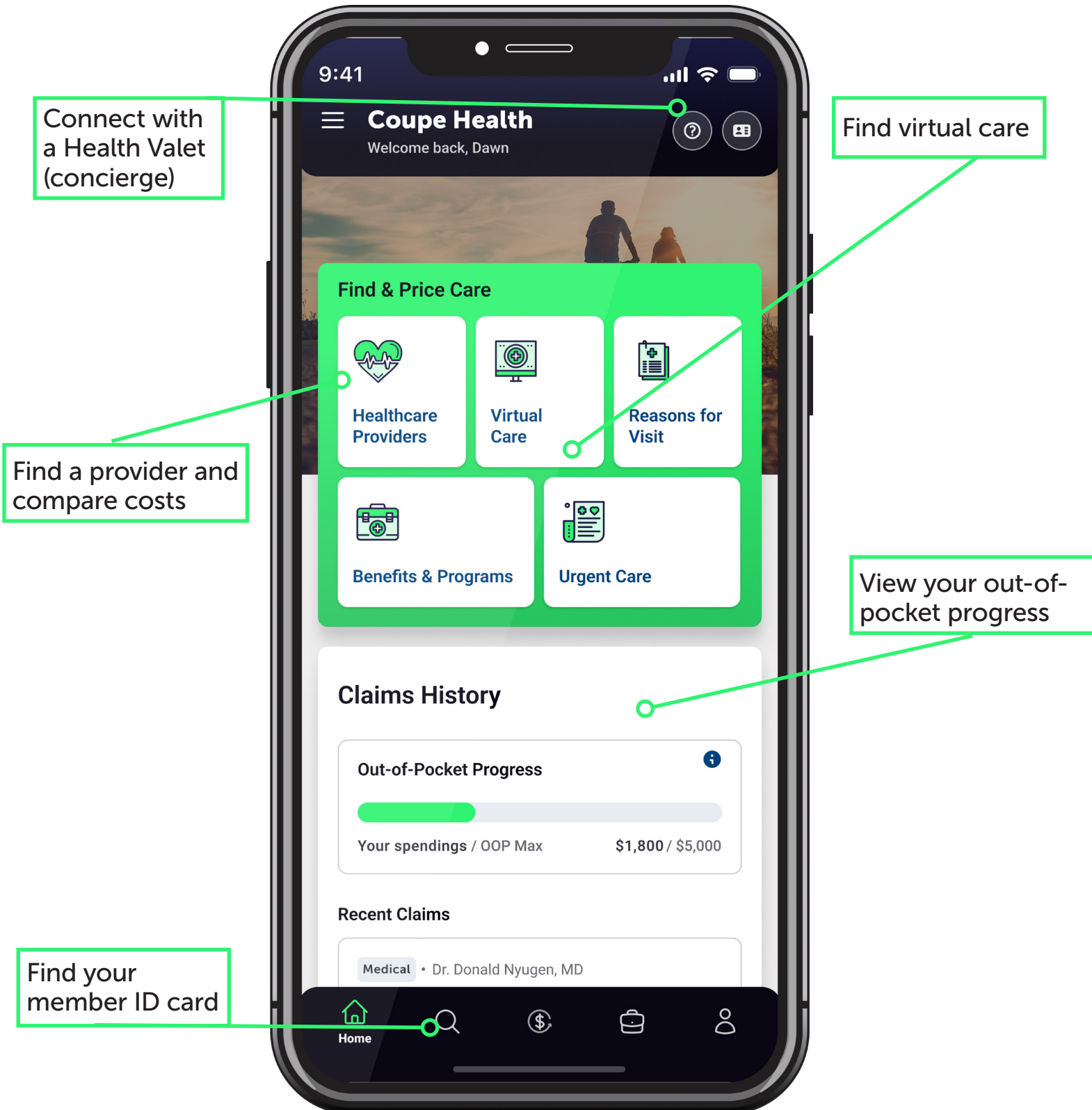
Pay the exact cost you saw in your member portal.



For questions, reach out to your Health Valet or visit <https://employers.coupehealth.com/best-buy.html>

# Member Portal




Explore the member portal anytime from your mobile app or desktop. It's your one-stop hub for all of your benefit information!



# Quality you can trust.

Coupe is designed to help you find **high-quality**, low-cost providers so you can prioritize your health and your bank account.

With Coupe, providers are categorized into three copay rankings based on the following criteria:

-  Tier 1 provider
-  Tier 2 provider
-  Tier 3 provider

## Quality

Providers renowned for their best-in-class training, certifications, and commitment to delivering excellent care outcomes.

## Appropriateness

Providers that are associated with top-quality service lines at their facility and consistently deliver positive patient experiences.

## Efficiency

Providers that offer the best results for their patients, delivering just the right amount of care to ensure health needs are met.

### Provider Ranking Legend



Meets all standards above



Meets most standards above



Meets some standards above

# Plan Option 1

## Medical Benefits

	In-Network			Out-of-Network
	✔ Tier 1	⊖ Tier 2	! Tier 3	
Calendar Year Deductible (Indiv/Family)	\$0			None
Out-of-Pocket Maximum (Indiv/Family) (Includes copays - combine with prescription drug card)	\$4,000 / \$8,000			None
*OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited*				
	In-Network			Out-of-Network
Medical Services	✔ Tier 1	⊖ Tier 2	! Tier 3	
Physician Services				
Primary Care Physician	\$35	\$55	\$90	N/A
Retail Health Clinic	\$35	\$55	\$90	N/A
Specialist	\$45	\$80	\$135	N/A
Preventative Services & Routine Care				
Well-Child Care (including exams and immunizations)	No Charge			N/A
Adult Physical Examination (including routine GYN visit)	No Charge			N/A
COVID 19 Vaccine	No Charge			N/A
Breast Cancer Screening (any age)	No Charge			N/A
Pap Test	No Charge			N/A
Prostate Cancer Screening	No Charge			N/A
Colorectal Cancer Screening	No Charge			N/A
Telehealth Services				
Doctor on Demand (Default)	\$35			N/A
Maternity				
Initial Prenatal Office Visit	\$35	\$55	\$90	N/A
Prenatal Office Visit	No Charge			N/A
Delivery & Postnatal Care	\$1,300	\$1,925	\$3,225	N/A
Hospital Expenses or Long-Term Acute Care Facility/Hospital (Facility Charges)				
Inpatient Hospital	\$2,350	\$2,750	\$3,350	N/A
Outpatient Hospital	\$200	\$600	\$1,200	N/A
Skilled Nursing /Rehabilitation Facility (120 days combined max per plan year)	\$2,350	\$2,750	\$3,350	N/A
Ambulance Services	\$1,000			
Ambulatory Surgical Center	\$200	\$600	\$1,200	N/A
Home Health Care (120 visits per plan year)	\$70	\$90	\$140	N/A
Home Infusion	\$45	\$80	\$135	N/A
Hospice Care	\$300	\$400	\$500	N/A

# Plan Option 1

	In-Network			Out-of-Network
Medical Services	✓ Tier 1	⊖ Tier 2	! Tier 3	
<b>Radiology Services</b>				
Diagnostic X-Rays	\$80	\$110	\$180	N/A
Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$250	\$650	\$1,300	N/A
<b>Laboratory Services</b>				
Basic Labs	\$0	\$10	\$30	N/A
Advanced Diagnostic Labs	\$250	\$350	\$700	N/A
<b>Emergency Services/Urgent Care</b>				
Emergency Services/Emergency Room	\$950			
Urgent Care Facility	\$100	\$150	\$200	N/A
<b>Mental Disorders &amp; Substance Use Disorders</b>				
Office Visit	\$35	\$55	\$90	N/A
Inpatient	\$2,350	\$2,750	\$3,350	N/A
Outpatient	\$150	\$180	\$250	NA
<b>Therapy Services</b>				
Chiropractic Care/Spinal Manipulation (30 visits per plan year)	\$35	\$55	\$90	N/A
Outpatient Therapies (PT, OT, ST) (120 visits per plan year)	\$35	\$55	\$90	N/A
<b>Durable Medical Equipment*</b>				
Durable Medical Equipment (DME) / Item	\$130	\$170	\$285	N/A
<b>Other Healthcare Facilities/Services</b>				
Allergy Injections, Serum & Testing	\$35	\$55	\$90	N/A
Acupuncture (30 visits per plan year)	\$35	\$55	\$90	N/A
Transplants (BDC Travel/lodging \$10,000 lifetime maximum)	\$2,350	\$2,750	\$3,350	N/A
Weight Control/Bariatric Surgery (\$75,000 Lifetime Benefit)	One (1) per person per lifetime			N/A
Temporomandibular Joint Dysfunction	\$1,000 Lifetime maximum per person for nonsurgical treatment			N/A
Hearing Aids	Hearing aid maximum of \$1,000 per person per ear up to age 19 Hearing aid maximum of \$1,000 per person per ear every 36 months for age 19 and over			N/A

\*Diabetic equipment and supplies provided by Omada are covered at \$0. All other diabetic supplies that are provided by an in-network preferred provider will be paid according to the applicable category of this Medical Schedule of Benefits, such as Durable Medical Equipment (DME).

**Medical Network:** Aware® / BlueCard® PPO Network

**How to Find a Provider:** Log into your member portal at [www.coupehealth.com](http://www.coupehealth.com) and click on "Find a Doctor and Compare Costs" under the "Benefits" tab.

**For questions about your Coupe Health Plan, please contact your Coupe Health Valet:**

**Email:** [healthvalet@coupehealth.com](mailto:healthvalet@coupehealth.com)  
**Phone:** 1-833-749-1969

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# Plan Option 2

Medical Benefits				
	In-Network			Out-of-Network
	✔ Tier 1	⊖ Tier 2	! Tier 3	
Calendar Year Deductible (Indiv/Family)	\$0			None
Out-of-Pocket Maximum (Indiv/Family) (Includes copays - combine with prescription drug card)	\$3,500 / \$7,000			\$7,000 / \$14,000
*OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited*				
	In-Network			Out-of-Network
Medical Services	✔ Tier 1	⊖ Tier 2	! Tier 3	
Physician Services				
Primary Care Physician	\$15	\$35	\$65	\$120
Retail Health Clinic	\$15	\$35	\$65	\$120
Specialist	\$25	\$65	\$100	\$160
Preventative Services & Routine Care				
Well-Child Care (including exams and immunizations)	No Charge			\$120
Adult Physical Examination (including routine GYN visit)	No Charge			\$120
COVID 19 Vaccine	No Charge			\$120
Breast Cancer Screening (any age)	No Charge			\$120
Pap Test	No Charge			\$120
Prostate Cancer Screening	No Charge			\$120
Colorectal Cancer Screening	No Charge			\$120
Telehealth Services				
Doctor on Demand (Default)	\$15			N/A
Maternity				
Initial Prenatal Office Visit	\$15	\$35	\$65	\$120
Prenatal Office Visit	No Charge			
Delivery & Postnatal Care	\$800	\$1,200	\$2,000	\$2,500
Hospital Expenses or Long-Term Acute Care Facility/Hospital (Facility Charges)				
Inpatient Hospital	\$1,400	\$1,600	\$2,200	\$2,600
Outpatient Hospital	\$150	\$300	\$650	\$1,300
Skilled Nursing /Rehabilitation Facility (120 days combined max per plan year)	\$1,400	\$1,600	\$2,200	\$2,600
Ambulance Services	\$550			
Ambulatory Surgical Center	\$150	\$300	\$650	\$1,300
Home Health Care (120 visits per plan year)	\$50	\$65	\$110	\$130
Home Infusion	\$25	\$65	\$100	\$120
Hospice Care	\$260	\$350	\$580	\$695

# Plan Option 2

	In-Network			Out-of-Network
Medical Services	✓ Tier 1	⊖ Tier 2	! Tier 3	
<b>Radiology Services</b>				
Diagnostic X-Rays	\$70	\$90	\$150	\$180
Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$150	\$400	\$800	\$1,000
<b>Laboratory Services</b>				
Basic Labs	\$0	\$10	\$30	N/A
Advanced Diagnostic Labs	\$150	\$250	\$500	\$650
<b>Emergency Services/Urgent Care</b>				
Emergency Services/Emergency Room	\$600			
Urgent Care Facility	\$60	\$75	\$120	\$210
<b>Mental Disorders &amp; Substance Use Disorders</b>				
Office Visit	\$15	\$35	\$65	\$125
Inpatient	\$1,400	\$1,600	\$2,200	\$2,600
Outpatient	\$80	\$100	\$150	\$200
<b>Therapy Services</b>				
Chiropractic Care/Spinal Manipulation (30 visits per plan year)	\$15	\$35	\$65	\$120
Outpatient Therapies (PT, OT, ST) (120 visits per plan year)	\$15	\$35	\$65	\$120
<b>Durable Medical Equipment*</b>				
Durable Medical Equipment (DME) / Item	\$110	\$145	\$240	\$290
<b>Other Healthcare Facilities/Services</b>				
Allergy Injections, Serum & Testing	\$15	\$35	\$65	\$120
Acupuncture (30 visits per plan year)	\$15	\$35	\$65	\$120
Transplants (BDC Travel/lodging \$10,000 lifetime maximum)	\$1,400	\$1,600	\$2,200	\$2,600
Weight Control/Bariatric Surgery (\$75,000 Lifetime Benefit)	One (1) per person per lifetime			
Temporomandibular Joint Dysfunction	\$1,000 Lifetime maximum per person for nonsurgical treatment			

Hearing Aids

Hearing aid maximum of \$1,000 per person per ear up to age 19  
Hearing aid maximum of \$1,000 per person per ear every 36 months for age 19 and over

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# Find a happier way to healthcare.

## Access your Coupe Health Valet:

1-833-749-1969  
healthvalet@coupehealth.com

Monday - Friday  
8:00 a.m.-8:00 p.m. Central

For questions regarding provider information,  
visit your company's microsite or reach out to  
your Health Valet.

[Click Here](#)

[CoupeHealth.com](https://CoupeHealth.com)



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