



Must-read info before using your Nonstop Visa card!

The Nonstop Health program — including the Nonstop Visa card — helps pay for **covered eligible** medical expenses received at **in-network*** providers/facilities. You just need to follow a few simple rules, and make sure any covered dependents do, too!



You have your new Nonstop Visa card. Now what?





- **Activate it** or it won't work when you need it. Call **866.898.9795** today!
- **Before paying for anything**, present your health insurance ID card or make sure that the insurance information your provider or pharmacy has for you is correct. This ensures that they process any payments through your health insurance carrier before they bill you. Then when asked for payment, as long as the service or prescription is covered and eligible for our program, use your Nonstop Visa card to pay! (**Hint:** "Covered" means expenses toward that service are applied toward your deductible and/or out-of-pocket maximum.)

Using the Nonstop Visa card: Substantiation

The most convenient way to take advantage of the Nonstop Health program is to use your Nonstop Visa card! That card is a perk, and with it come responsibilities.



This process is called **substantiation**, and it works like this:

			
<p>1 Nonstop's system REVIEWS CHARGES DAILY AND FLAGS ANY CHARGES THAT NEED A CLOSER LOOK. This is called substantiation.</p>	<p>2 If a charge on your Nonstop Visa is flagged, WE'LL EMAIL YOU FOR DOCUMENTATION to confirm it's a covered eligible</p>	<p>3 If we don't hear from you after multiple attempts,</p>	<p>4 IF WE STILL DON'T HEAR FROM YOU, YOUR NONSTOP VISA CARD,</p>

More helpful info on the other side!

Top 5 tips for Nonstop Health success



It is your responsibility to know what is covered under your health insurance carrier/plan, or if a provider/facility is in-network.* If you're not sure, check with your health insurance carrier. Nonstop is **not** your carrier. We cannot access any info from them on your behalf.



The Nonstop Visa card is coded for medical services and prescriptions, but cannot tell the difference between a covered or non-covered service or an in-network or out-of-network provider/facility. Just because your Nonstop Visa card works doesn't automatically mean that item or service qualifies for Nonstop Health! If you're not sure if it's covered, check with your health insurance carrier **before** you pay with your Nonstop Visa card.



If your Nonstop Visa card isn't available or isn't working, **you can pay out of pocket and submit a claim for reimbursement.** Visit nonstophealth.com/claims for more information.



Your Nonstop Visa card may decline due to circumstances outside of our control. One of the most common reasons is that there's an issue with the vendor's payment system that prevents it from reading our card. Unfortunately, we cannot fix this problem. It's something the vendor needs to address. You'll have to pay out of pocket and submit a claim.



Email is the primary way we communicate! We will send emails that must be responded to right away, so make sure you open all emails from us (and check your spam folder) so your card doesn't accidentally get suspended. If you don't know which email Nonstop has on file for you, contact us. Share our emails with your covered dependents, too, to ensure they use the program correctly.

Our member portal puts the program at your fingertips!

Nonstop Health members have online access to account information and more via the Nonstop Exchange (NSE) member portal [REDACTED]. Check your Nonstop Visa card balance, file claims, track spending, view claims and substantiation tickets, and more. And you can use the Member Preferences tool to set your preferred email address for how we contact you. Plus, the help site offers a variety of articles and videos to help you learn about Nonstop Health.

Logging in for the first time:

1. [REDACTED]
2. Come back to members.nonstophealth.com, Enter your email, then enter your new password.
3. Follow our two-factor authentication process, and that's it!



** If you're on a version of Nonstop Health that allows you to use your Nonstop Visa card for out-of-network providers, this does not apply to you. Most Nonstop Health accounts do not have that option! Not sure? Contact your HR team or Nonstop.*

Questions? We're here to help!
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