

# Nonstop Wellness

## Frequently Asked Questions

**Q: I don't understand what the Nonstop Wellness program is. Can you explain?** Nonstop Wellness is a healthcare program that wraps around three of the VitalHealth plan offerings for the 2021-2022 plan year. Nonstop Wellness allows members of the Center for Nonprofit Advancement to help fund their employees' health coverage, primarily by eliminating out-of-pocket expenses (e.g. deductibles, copays, and coinsurance), providing robust first dollar coverage for the member. The Nonstop Wellness program combines an ACA-compliant high deductible health plan from Kaiser or Aetna with a section 105 medical expense reimbursement plan (MERP) – and provides the member with a Visa card to pay for covered medical expenses and prescriptions that are received through in-network providers and facilities..

**Q: How do I use the Nonstop Wellness VISA card to pay for services?** The first thing to remember is our golden rule - always seek care from in-network providers and make sure any services or prescriptions you receive are covered by your Kaiser or Aetna plan. Next, when you visit a provider or pharmacy be sure to present your Kaiser or Aetna ID card before paying for any services or prescriptions. This is so the provider or pharmacist can process any payments through the carrier beforehand. And finally, when asked for payment at the pharmacy or when you receive a bill from your provider, simply pay for those costs using your Nonstop Visa card. No need to pay for anything out of your own pocket, as long as the doctor is in-network and your service or prescription is covered by your Kaiser or Aetna plan!

For more details, check out the *How To Use Nonstop Wellness* flier!

**Q. How do I find out what services my plan covers?** There are two primary ways you can determine what services are covered by your chosen medical plan. The first is the Aetna or Kaiser Summary of Benefits and Coverage (SBC), which will show what services your plan covers. You can request a copy of this document from the benefits contact person at your organization. Alternatively you can call/email Aetna or Kaiser to ask if a specific service, prescription or provider is covered under your chosen medical plan. We also recommend you read the *In-Network Providers and Covered Services* flier for more information on what these terms mean under the Nonstop Wellness program.

**Q. How do I find out what services are in-network?** There are three ways to determine if a provider or facility is considered in-network for your chosen medical plan. First, you can simply call/email Kaiser or Aetna and ask! The second is to sign up for online access to the Kaiser or Aetna member portal. Once logged in you can search for in-network providers for your specific plan. And finally, you can contact your provider directly and ask them if they are considered in-network for your Kaiser or Aetna plan. We also recommend you read the *In-Network Providers and Covered Services* flier for more information on what these terms mean under the Nonstop Wellness program.

**Q. Are my visits to the dentist, eye doctor, chiropractor, and acupuncturist covered under the Nonstop Wellness program?** Annual vision exams (as part of preventive care) are covered under many, but not all, medical plans. We recommend that you email or call Aetna or Kaiser for the specific details around vision care for your plan. Pediatric dental exams are the only dentist-related services covered through the ACA. Unless a specific vision or dental service is covered as part of your underlying Kaiser or Aetna medical plan, you cannot use the Nonstop Wellness program to pay for those services.

Similarly, while some plans have chiropractic and/or acupuncture coverage, not all do. Contact Kaiser or Aetna directly to find out if your chosen medical plan covers chiropractic care and acupuncture. If these services are covered as part of your underlying medical plan, you will be able to use Nonstop Wellness to pay for those costs.

**Q: What's my copay for emergency room (ER) visits under Nonstop Wellness?** If you are a Nonstop Wellness member and visit the ER, your Nonstop Visa card can be used to pay for those services. However, if you visit the ER and are not admitted to the hospital, you will need to pay a copay of \$250 out of your own pocket (you cannot use Nonstop Wellness to cover this copay). This copay is only charged if you are not admitted to the hospital. If you (or a family member) are admitted to the hospital as part of your ER visit, this copay will be waived.

**Q: Can I use my FSA with Nonstop Wellness?** Under the Nonstop Wellness program you should not use your FSA to pay for in-network, covered qualifying medical expenses as Nonstop will cover these costs. Paying for medical expenses using both Nonstop Wellness and your FSA would be considered "double dipping" and could lead to disqualification from the Nonstop Wellness program. As such, it is recommended that you allow Nonstop Wellness to pay for your qualifying medical expenses, and use your FSA to pay for vision and dental costs (which are not covered by Nonstop Wellness), as well as any out-of-network medical costs you may need.

**Q: What are the hours for Nonstop Wellness customer service?** You can reach Nonstop Wellness customer support at 877.626.6057 from 9am-8pm ET, Monday-Friday. Alternatively you can send us an email at [clientsupport@nonstopwellness.com](mailto:clientsupport@nonstopwellness.com) and we will typically get back to you within 24-48 business hours.