

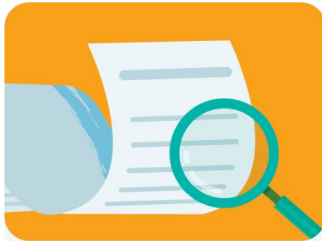


Understanding Nonstop's substantiation process

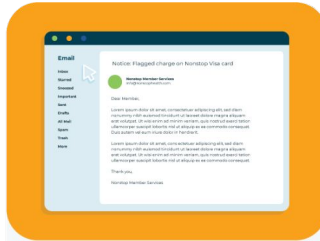
Nonstop Health (NSH) is a Medical Expense Reimbursement Program (MERP), which gives you tax-free funds to pay for in-network*, covered**, and eligible medical expenses. Most MERPs require members to pay out of pocket first, then submit a claim for reimbursement. Your Nonstop Visa eliminates that hassle! (You only need to file a claim in certain circumstances.) But with that perk come some responsibilities, including being subject to **substantiation**.

As the administrator of NSH for your organization, Nonstop is bound by both IRS guidelines and our contract with your employer to ensure that charges made with the Nonstop Visa card qualify for our program. As such, Nonstop regularly reviews purchases made with the Nonstop Visa card to confirm acceptable use. This is the substantiation process. Let's explain:

What substantiation looks like



1 Nonstop's system **REVIEWS CHARGES DAILY AND FLAGS ANY CHARGES THAT NEED A CLOSER LOOK.** This is called substantiation.



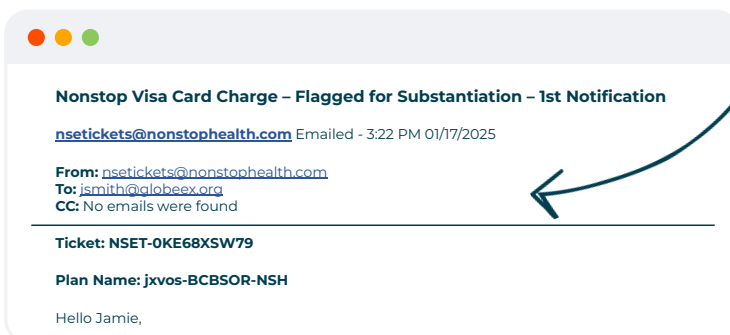
2 If a charge on your Nonstop Visa is flagged, **WE'LL EMAIL YOU FOR DOCUMENTATION** to confirm it's a covered eligible expense. Once you respond, we'll review what you provide. If approved, the ticket will be closed. If not, we'll share next steps.



3 If we don't hear from you after multiple attempts, **WE'LL REACH OUT TO YOUR HR TEAM** to confirm your contact information and ask them for help reaching you.



4 **IF WE STILL DON'T HEAR FROM YOU, YOUR NONSTOP VISA CARD WILL BE SUSPENDED.** If that happens, don't worry! You still have an opportunity to submit documentation to clear up the charge, or you will be given options to repay the non-qualifying amount.



A typical substantiation request email looks something like this. Be sure to check your junk or spam folder regularly so you don't miss any of these notifications!

Please note: These emails are sent to the Nonstop Health member, even if the charge was made by a covered dependent.

Learn more on the next page

Learn more about those substantiation emails



If you receive a substantiation request email, it doesn't automatically mean you did anything wrong. Our system just need to verify that the charge qualifies for our program. Nonstop only sees limited information on each card swipe (merchant name, date of swipe, and amount) so we often need to ask you for more info.

How do those emails work? Read on:

1. If a charge on your Nonstop Visa card is flagged, Nonstop will email you (from **nsetickets@nonstophealth.com**) within 1-3 days asking for more information to confirm that the charge is a covered eligible expense.
2. Some charges are flagged because we don't have enough info to confirm that they're eligible for our program without additional documentation:
 - **For a medical expense:** Explanation of Benefits (EOB) or Remittance Advice Report from your health insurance carrier or provider group
 - **For a prescription:** Receipt showing proof of payment, AND either 1 or 2:
 1. Detailed pharmacy bag receipt – not just the cash register receipt
 2. Prescription summary report from the pharmacy showing your name, the medication name, and whether it was processed through/covered by your carrier/plan.
3. If you don't substantiate the charge, **Notice 2** is sent about two weeks later.
4. If the charge still hasn't been verified, the **third and final notice** is sent about two weeks after that.
5. If the charge remains unsubstantiated and we haven't heard from you requesting more time, your Nonstop Visa card will be suspended.
 - However, if you receive Notice 3 but still don't have the required documentation, simply reply to the email to request more time.

What if a charge cannot be verified?



If a charge on your Nonstop Visa card cannot be substantiated and/or is not approved by your carrier, you must reimburse your employer's Nonstop account that amount.

Can I lessen the chance of having to pay back money?



Absolutely! Knowing what is and isn't covered by your health insurance carrier/plan is a great first step! Remember, Nonstop Health may only be used for in-network, covered, and eligible medical expenses. If you're not sure if something is covered, or if a provider/facility is in-network, ask your carrier before using Nonstop Health to pay for it.

Questions? We're here to help!

877.626.6057 Mon-Fri, 6am-5pm PT/9am-8pm ET
clientsupport@nonstophealth.com

** 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! If you're not sure, contact your HR team or Nonstop.*

*** "Covered" means that the expense for that service or prescription is applied toward your health insurance plan's in-network deductible and/or out-of-pocket maximum (OOPM).*