

2025

# BCBS Coupe PPO Guide

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RRD

COUPE



**RRD BENEFITS**  
HEALTH | WEALTH | LIFE

# An **easier** way to healthcare.

Experience healthcare without deductibles or unexpected bills. Coupe gives you access to top-quality providers and offers price certainty for every medical service, putting you in control of your healthcare decisions.

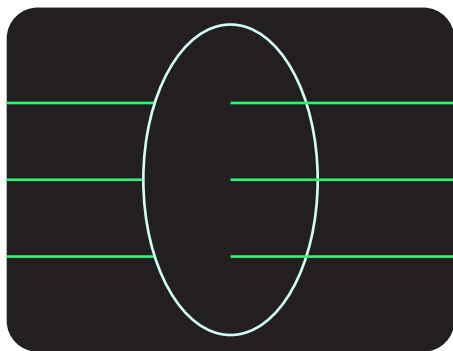
Enjoy the convenience of one simple monthly statement and the flexibility to finance your medical expenses at zero percent interest. Coupe is designed to save you time and money, so you can focus more on your health and worry less about the paperwork.

# Clear and supportive healthcare.

## Price certainty

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

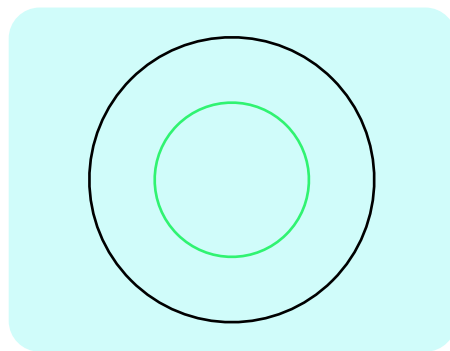
Enjoy hassle-free billing with a single monthly statement and the convenience of online or mail payments.



## Affordability options

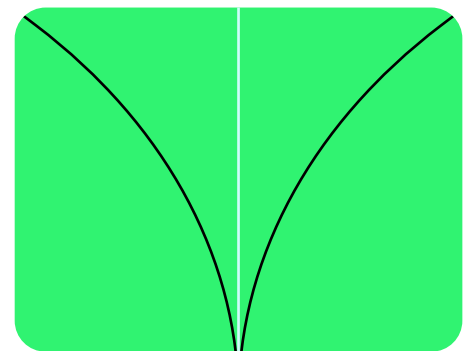
Enjoy 0% financing on all covered medical services - focus on your health, not the cost of your care.

Pay your statement in full and receive a 1.5% credit towards your next bill.



## 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.



## 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:

 1-800-882-5158

 [healthvalet@coupehealth.com](mailto:healthvalet@coupehealth.com)

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

# 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.



Present your BCBS Coupe PPO ID card and pay nothing at the time of service.

3.

Receive one monthly statement.



Get one statement for all medical expenses and pay how you prefer with 0% financing, when you sign the financial agreement.



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

# 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!

Connect with a Health Valet (concierge)

9:41



**Coupe Health**

Welcome back, Dawn



## Find & Price Care



Healthcare Providers



Virtual Care



Drugs & Medications



Reasons for Visit



Benefits & Programs



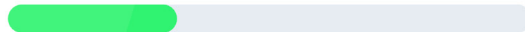
Urgent Care

Find a provider and compare costs

View your monthly statement balance

## Claims History

### Out-of-Pocket Progress



Your spendings / OOP Max

\$1,800 / \$5,000

### Recent Claims

Find your member ID card

Easily make payments






Home



# 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

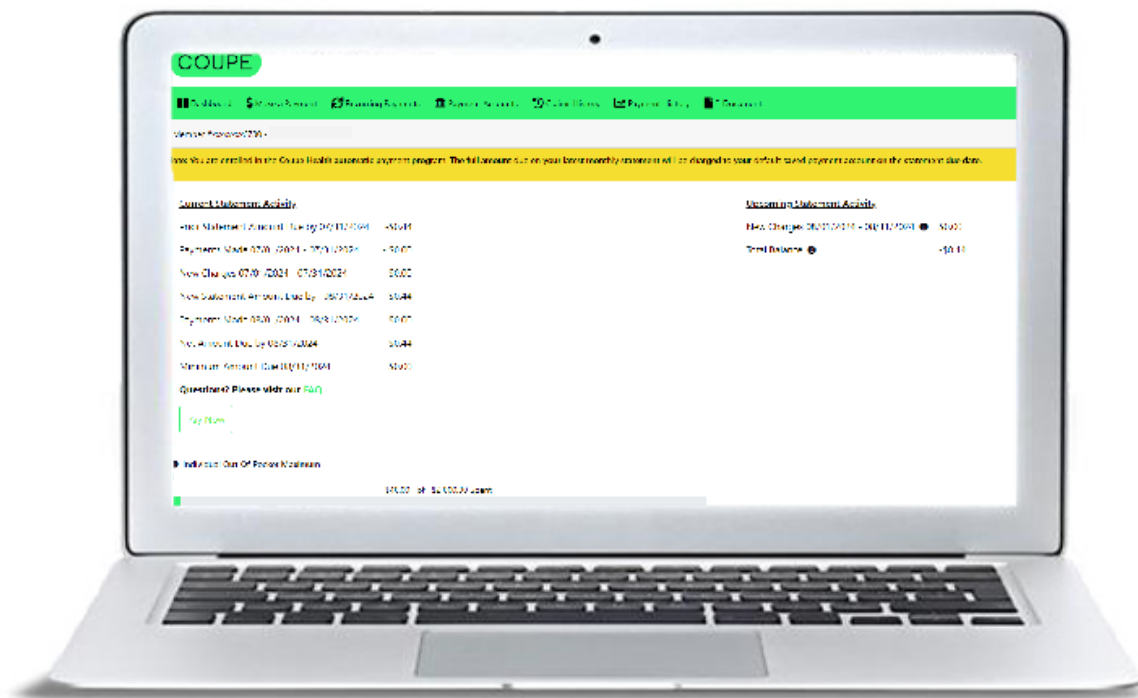


Meets some standards above

# Simplified Payment

Stress less with hassle free billing.

With Coupe, enjoy the convenience of owing nothing at the time of service. Our simplified billing consolidates all of your monthly services into a single statement. You can choose your preferred payment method or set up hassle-free auto-pay to simplify your life and gain peace of mind.



“

*I got my first Coupe bill and have loved the new plan. I am so excited to have the transparency to my family's medical information and cost! And to not be getting massive EOB mail is a dream!*

— Coupe Member

## Pay It Forward: Earn Credit Towards Your Next Medical Bill

When you pay your Coupe statement in full by the due date, you'll receive a 1.5% credit on your next monthly statement. It's our way of saying thank you for your timely payment, and makes managing your healthcare expenses even more rewarding.

## Payments Made Easy

Coupe works with Paytient, your financial payment partner, to offer you 0% financing for your medical bills.

### Benefits you receive with the Coupe payment plan:

- + Single monthly statement
- + No payment at the time of service
- + 0% financing
- + Pay manually or autopay

## Secondary Insurance

Coupe does not support billing to secondary insurance plans. If any of the below situations apply to you, we recommend not enrolling in the financing component:

- You, your spouse, or any dependents have another form of insurance.
- You, your spouse, or any dependents receive financial assistance from a healthcare provider.

## Why Sign the Financial Form?

In order to offer 0% financing with no credit check, you are required to sign a financial onboarding form and add your preferred payment method.

If you do not fill out the financing form, you will not receive the financing benefits of Coupe.

Here are the key differences:

- ✓ You will not receive built-in financing to help pay for your medical bills.
- ✓ You will not receive a single monthly statement. Instead you will receive Explanations of Benefits in the mail and pay your bills directly to providers, as you always have.

Prescription coverage works like traditional medical program options, with you paying a portion of the cost through copays and coinsurance at the point of sale. Prescription costs are not included in the financing option.

[Learn More](#)



# Plan design

## RR Donnelley BCBS Coupe PPO Plan

Effective Date: January 1, 2025

Deductible – Individual	\$0			
Deductible – Family	\$0			
<b>Out-of-Pocket Maximums*</b>				
Individual	\$8,000			
Family	\$16,000			
<b>Service Description</b>	<b>Coupe Health Provider Rankings</b>			
	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>	<b>Out-of-Network**</b>
Primary Care Office Visit	\$30	\$60	\$145	\$175
Specialist Office Visit	\$75	\$150	\$325	\$390
Advanced Imaging MRI, MRA, CAT & PET Scans	\$400	\$535	\$910	\$1,090
Routine Diagnostic Labs	\$50	\$100	\$150	\$350
Diagnostic Radiology	\$205	\$270	\$455	\$545
Diagnostic Labs	\$205	\$270	\$455	\$545
Urgent Care	\$150			
Outpatient Surgery	\$1,500	\$1,990	\$3,365	\$4,040
Emergency Room / Emergency Services	\$1,200			
Ambulance	\$1,200			
Outpatient Therapies (PT, OT, ST)	\$50	\$100	\$150	\$250
Inpatient Hospital Stay	\$4,400	\$5,800	\$8,000	\$11,000
Home Health Care	\$115	\$155	\$260	\$315
Hospice	\$460	\$615	\$1,035	\$1,245
Skilled Nursing Facility	\$4,400	\$4,895	\$8,000	\$10,560
Durable Medical Equipment	\$230	\$310	\$520	\$625
<b>Prescriptions</b>	<b>Retail</b>	<b>Mail Order</b>		
Prescriptions are not part of the financing option. Use your CVS Caremark card as you traditionally have.				
Tier 1 – Generic	25% coinsurance; \$10-\$45 (min-max)	25% coinsurance; \$25-\$115 (min-max)		
Tier 2 – Preferred	40% coinsurance; \$40-\$100 (min-max)	40% coinsurance; \$100-\$250 (min-max)		
Tier 3 – Non-Preferred	50% coinsurance; \$75-150 (min-max)	50% coinsurance; \$185-\$375 (min-max)		
Tier 4 – Specialty (mail order only)	If covered by PrudentRx – 30% coinsurance If not covered by PrudentRx - \$210			

\*Out-of-Network Benefits are not subject to the Out-of-Pocket Maximum

\*\*The calendar year out-of-pocket maximum applies on a per member per calendar year basis, subject to the family calendar year out-of-pocket maximum amount. Once a member meets their individual calendar year out-of-pocket maximum, affected benefits for that member will pay at 100% of the allowed amount for the remainder of the calendar year.

# A better way to healthcare.

## Access your Coupe Health Valet:

1-800-882-5158  
healthvalet@coupehealth.com

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

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

[Click Here](#)

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



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