

COUPE

BCBS Coupe PPO

Guide – Non-Financing

RRD, Plan Year: 2026



RRD BENEFITS
HEALTH | WEALTH | LIFE

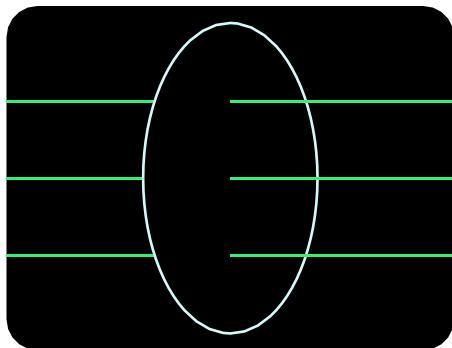
The health plan you'll be **happy** to see

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

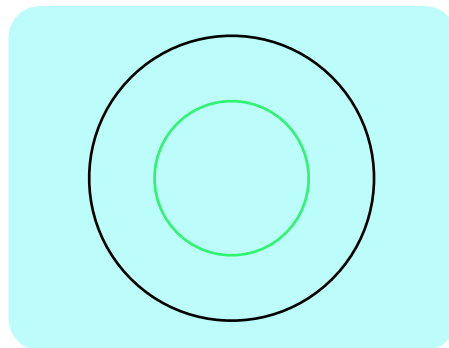
Price certainty

Know the price of every medical service ahead of time. Focus on your health, without worrying about add-ons or unexpected bills.



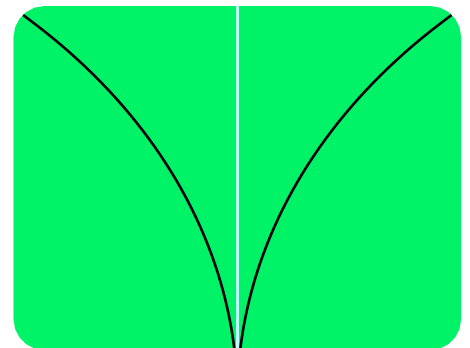
Great care and value

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.



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 about billing or coverage
- + Helping you understand different care options and more



Contact the Health Valet team:

1-800-882-5158

healthvalet@coupehealth.com

Monday - Friday

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

Price certainty

Going for care is easygoing 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 an Explanation of Benefits.



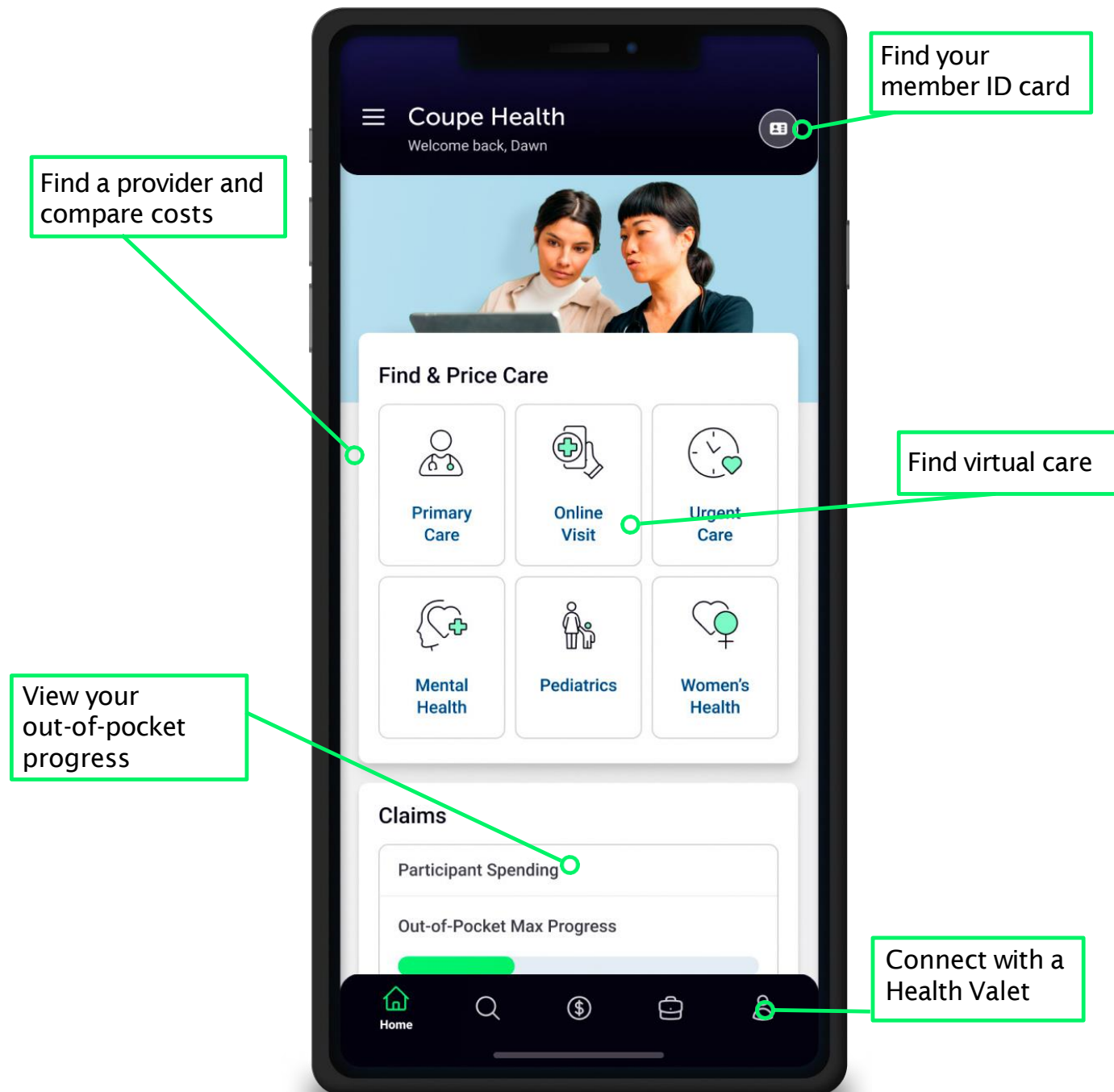
Pay the exact cost you saw in your member portal.



For questions, contact the Health Valet team 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 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 who deliver the appropriate level of care, eliminating unnecessary or wasteful care

Efficiency

Providers who deliver the best results for their patients in a cost-efficient manner

Provider Ranking Legend

-  Meets all standards above
-  Meets most standards above
-  Meets some standards above



For more details on how we rank providers, contact the Health Valet team or visit <https://employers.coupehealth.com/RRD>.

RR Donnelley Copay Plan Design

Effective Date: January 1, 2026

Deductible – Individual	\$0			
Deductible – Family	\$0			
Out-of-Pocket Maximums*				
Individual	\$8,000			
Family	\$18,000			
Service Description	Coupe Health Provider Rankings			
	✔ Tier 1	⚡ Tier 2	⛔ Tier 3	Out-of-Network**
Primary Care Office Visit	\$30	\$80	\$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	\$3,385	\$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
Prescriptions	Retail		Mail Order	
Tier 1 – Generic	25% coinsurance after ded; \$10-\$45		25% coinsurance after ded; \$25-\$115	
Tier 2 – Preferred	40% coinsurance after ded; \$40-\$100		40% coinsurance after ded; \$100-\$250	
Tier 3 – Non-Preferred	50% coinsurance after ded; \$75-150		50% coinsurance after ded; \$185-\$375	
Tier 4 – Specialty (mail order only)	If covered by PrudentRx – 30% coinsurance (no deductible) If not covered by PrudentRx - \$210 (no deductible)			

* 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.

Radiology Services: NEW One Imaging requirement. Select imaging procedures are only eligible through One Imaging Services. Please call your Health Valet at 1-800-882-5158 for more information.

Find a better way to **healthcare**

Access your Coupe Health Valet:

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healthvalet@coupehealth.com

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

[Learn More](#)

Connect with Coupe:

coupehealth.com

