

# Have questions? We have answers.

## What is Bind?

Bind is a health plan offered by your employer. It's health insurance designed around real people's lives. You can get immediate answers, have clear costs and can flex your coverage to your own health needs. We call it on-demand health insurance.

## What is on-demand health insurance?

With Bind on-demand health insurance, nothing stands between you and your coverage. No deductibles or coinsurance, so you get the most out of your plan every time you use it—from your first claim to year-end. Bind on-demand health insurance right-sizes your coverage to meet your needs. And you can add coverage, when you need it, for a small set of plannable treatments fewer people need.

## Can my dependents be covered if they live in different state than me?

Yes. Bind partners with national and regional provider networks to give you broad access to doctors, clinics, hospitals and pharmacies—including those in different states. Use our Search tool to find network providers in any state.

## Is it really true I don't have a deductible? Or coinsurance? Ever?

Yes, it's true. Other plans put a deductible and coinsurance barrier between people's health and the care they need—we removed those barriers. We believe health insurance was meant to work for and with the people it serves—not against them. The Bind plan has \$0 deductible and no coinsurance. You simply pay copays (and some copays are \$0!) when you obtain care from our network providers, and you can easily find your cost in advance through the MyBind app or by calling Bind Help. It's health insurance made simple.

## Am I required to have a primary care provider?

No. You decide on your doctors. Use our Search tool to find the network doctors who meet your needs.

## Do I need a referral to see a specialist?

No. You don't need a referral to see a specialist. You are free to select network provider who best meets your needs. Use our Search tool to find the network specialist provider you need.

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## What is a virtual visit?

Virtual visits are online or phone visits with treating providers. Virtual visits are performed as a standalone service, not to be confused with a follow-up or related service your treating provider may complete with you online or by phone in tandem with an office visit.

## What is a retail clinic?

Retail clinics are clinics located within a retail setting or store such as a drug store or “big box” store. Retail clinics, also known as convenience care clinics, provide a select set of primary care services.

## Does Bind cover pre-existing conditions?

Yes. Bind offers you coverage regardless of any pre-existing medical conditions you may have. Use our Cost & Coverage tool to see your options for the treatment you need.

## I can't find my condition, treatment or provider using the Search tool. Does that mean they aren't covered?

Not necessarily. Contact our Help Team for more support. Our Help Team can help you confirm your options.

## What counts toward the Out of Pocket Maximum?

All copays for in-network covered services, including routine care, inpatient, outpatient, Add-In treatments, etc. count toward your in-network Out of Pocket Maximum. Similarly, copays for covered out-of-network services count toward your out-of-network Out of Pocket Maximum. Your premium payments and out-of-pocket costs for any non-covered services do not count toward your Out of Pocket maximums.

## Can I submit my copay expenses to my HRA, FSA or HSA for reimbursement?

Yes. You can submit your copay expenses to your HRA, FSA or HSA for reimbursement. Because Bind is a copay plan without a deductible, neither you nor your employer can contribute to an HSA with the Bind plan.

## What is an Add-In, or Add-In coverage?

To reduce everyone's plan cost, Bind separates a set of plannable treatments and tests few people need annually, if at all. We call this Add-In coverage. Add-In coverage options typically cover more costly treatments that often have a variety of cost and treatment setting options you can choose from. If you want to purchase a treatment or test classified as a Bind Add-In, you can add the coverage during the year, up to three days prior to the treatment.

## Can I purchase an Add-In after I have received the service?

No. You can't purchase Add-In coverage for a treatment or test you've already received. Add-In coverage can only be purchased in advance of the treatment or service, itself.

## The Bind plan almost sounds too good to be true. Is there a catch?

We don't think so. Bind was developed out of our own health care experiences and the desire to make the system work better for the people it's meant to serve—all of us. That means giving everyone more opportunity to own their health through clear costs in advance of care, an easy way to compare options and the ability to adjust our coverage when our needs change. You'll likely get more out of Bind by checking on things through the MyBind app, in advance of obtaining treatment for yourself or your family. If there absolutely has to be a catch, maybe it's that. But we think that's a good catch. Take us with you, and we'll be there for you. How's that for a positive “catch”?