



Welcome to HealthBridge

Varipro has upgraded your benefit plan by adding HealthBridge — making your healthcare more accessible and affordable than ever.

THIS IS HOW IT WORKS

- 1** You or a covered family member get the healthcare services you need from a HealthBridge Network Provider.
- 2** HealthBridge pays all the providers for any copay, deductible and coinsurance you owe. You do not need to pay copayments at the time you receive medical services.
- 3** You receive a monthly statement from HealthBridge that consolidates all the services we've paid for up front, and on your behalf.
- 4** Whenever you pay off your statement in full, you receive a 10% discount on any remaining balance. And, you can pay over time on friendly repayment terms.

Sounds easy?

And convenient?

And a valuable part of your health plan?

Yes — we completely agree.

ADVANTAGES

- Take up to two years to pay. After an initial period of 3-months at 0%, there is a 7% annual interest rate — which never increases.
- If you're covered under a Varipro health plan, you're automatically a HealthBridge member at no cost to you. Same for covered family members.
- You can access care with confidence, knowing HealthBridge will pay your portion, and you will have more flexible payment options to pay us back.



Questions?

Call our customer service specialists: 800.931.8890

8am to 8pm EST Monday - Friday; 9am to 1pm EST Saturday

HealthBridge Member FAQs

Does this change my health plan benefits?

No, this does not change your health plan benefits. However, HealthBridge does provide a financial security tool to help you manage and pay your out-of-pocket medical expenses.

Do I have to sign up for HealthBridge?

By participating in your employer's health plan, you are automatically enrolled in this benefit. No additional sign up is needed.

Is there a cost to be enrolled in HealthBridge?

No, there are no membership fees, premiums or other costs to you to be a HealthBridge member.

If I go to a HealthBridge Network Provider, I don't pay them directly for copayments, coinsurance or deductibles?

That is correct. HealthBridge will pay the providers on your behalf and you'll receive a statement to repay HealthBridge with friendly repayment terms.

How will I be billed by HealthBridge?

Your portion of covered medical services from HealthBridge Network Providers will be consolidated on a monthly statement. Whenever you pay off your statement balance — at any time — you receive a 10% discount on the remaining balance.

There is an interest free period. And, if you need additional time, there is a low, fixed, annual interest rate of 7% (.58% monthly rate).

What repayment methods can I use?

You can make payments with Visa, Mastercard, check, debit card or funds from your Health Savings Account (HSA). You can make payments online, via mail or by phone.

Can I manage my account online?

Yes, you'll receive a letter with login details to access the portal from your computer or smartphone at member.myhealthbridge.com.

Do I have to change the provider(s) I visit?

No, having HealthBridge doesn't affect your health plan coverage. The HealthBridge benefit only applies when you are receiving a covered medical service from a HealthBridge network provider.

What if I am covered by two or more health plans (Coordination of Benefits)?

Please complete a Coordination of Benefits Notification Form to inform us that you, or a covered family member, are covered by more than one health plan. Contact your HR Department or HealthBridge Customer Service for a form to send to HealthBridge.

