Member Guide

yuzu health

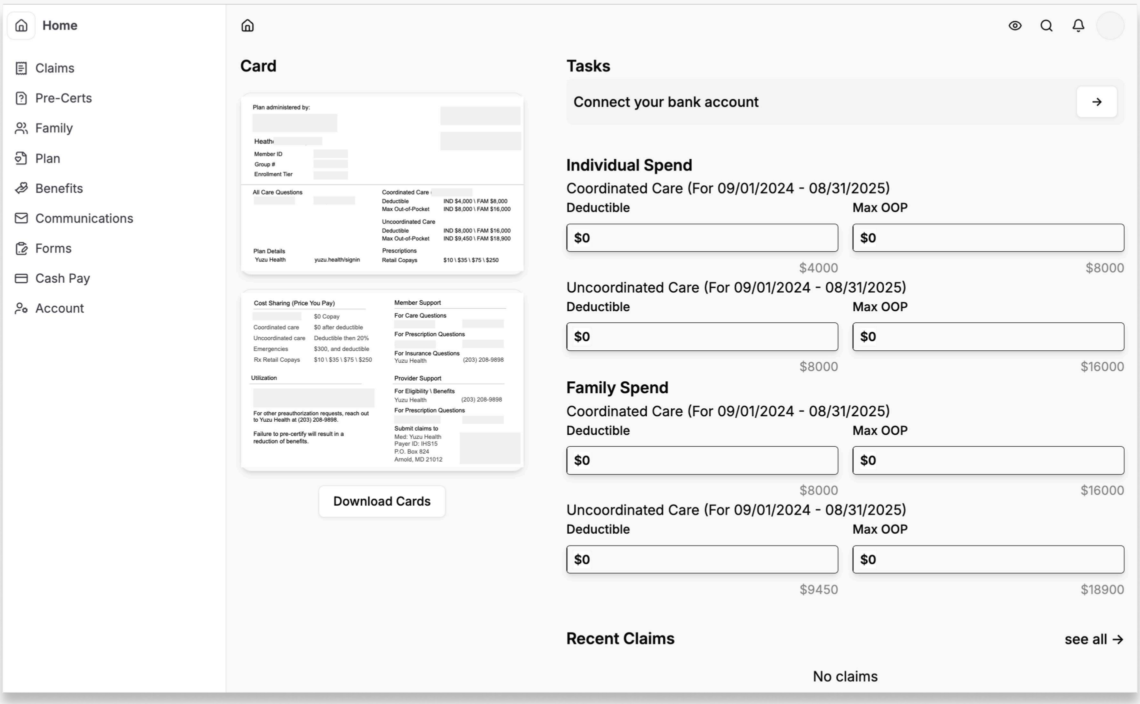
An introduction to your health plan's portal

We're so excited to kick-off your plan with Yuzu Health! This quick user guide will walk you through the the Yuzu Health portal and its various features. Keep in mind that the portal is always changing as we respond to feedback from users!

Yuzu was built with members in mind. Our goal is to increase transparency. No more endless back-and-forth emails - all your plan details can be found in one place!

We look forward to working with you to make health insurance better.

The Yuzu Health Team



Portal screenshot; download your Card, check progress towards deductibles, and status of recent claims all in one view

Table of Contents

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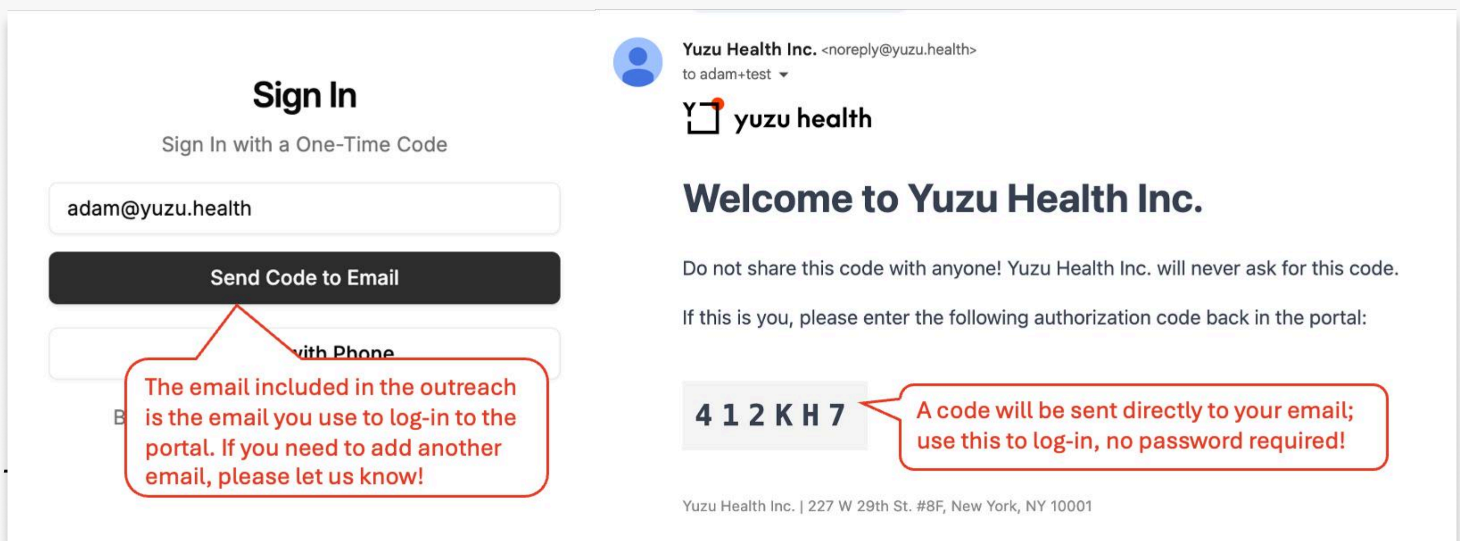
1. Logging In

No Password Needed

1. Go to https://portal.yuzu.health/signin (on mobile or desktop)
2. Enter your email address in the box (as seen below)
3. You'll receive a code to in your email inbox. Copy that code and paste it in!



2. Portal Basics

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What can I do on the portal?

Find your card: Press **Home** in the top right corner. Download the card for future reference or to send to a provider.

Check progress towards my deductible: On the **Home** page see Individual and Family spend

Download an EOB: Click the **Claims** tab, click into the relevant claim, press 'Download Explanation of Benefits' button at the bottom

Check the status of a claim: Click the **Claims** tab, view all existing claims

Check who in your family is covered: Click the **Family** tab; if something looks off, contact your employer; rules exist about the latest day to add someone to a plan

Learn about your plan: On the **Plan** tab find support lines, types of benefits provided. On the **details** page, find your coverage start and end date

Download proof of insurance letter: On the **Plan** tab, click the **documents** page, download the 'Proof of Insurance Letter.' This is necessary to delay Medicare taking over as primary insurance

Download tax information: On the **Plan** tab, click the **documents** page, download the 'Download 1095.' This serves as proof that you had qualifying health coverage

Understand your benefits: click the **Benefits** tab, more on this later in the guide

Upload a receipt for card transaction: If your plan has Cash Pay, click the **Cash Pay** tab and find the transaction that matches the service and date for the receipt; at all times you should maintain no outstanding receipts or you may not be able to receive Cards; more details on following pages

Choose electronic communication: Stop receiving paper communications, on the **Account tab** select 'I consent to electronic communication only.'

Connect bank account info: on the **Account tab,** select 'Connect Bank Account,' more on this later in the guide

Change my address: Unfortunately you cannot do that in the portal, reach out to your employer directly to change

3. Benefits

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Understanding coverage on the 'Benefits' tab

Navigating the grid: At the top of the page you are able to search specific a benefit by name, CPT (aka how healthcare is coded), or place of service

Pharmacy: While your Pharmacy Benefit Manager (PBM - phone included on the card), is the best source for information, your expected Copay / deductible by drug tier is featured at the top

Medical: This section is broken down by medical benefit, tiers (aka how it is covered, e.g., Coordinated), and limitation (aka how is this benefit governed)

What is a copay? A copay is a fixed amount you pay for a covered healthcare service, usually at the time of the visit

What is a deductible? A deductible is the amount you must pay out-of-pocket for covered services before your insurance starts to pay

What is coinsurance after deductible?
Coinsurance is your share of the costs for covered services after you've met your deductible. It's usually a percentage

What is a limitation?
A limitation is a restriction on your health insurance coverage, such as the number of visits allowed for a specific service

What is my deductible? What is my out-of-pocket max? These details can most easily be found on your card on the Home page

What is my progress towards my deductible? My out-of-pocket? These details can be found on the Home page

4. Cash Pay Cards

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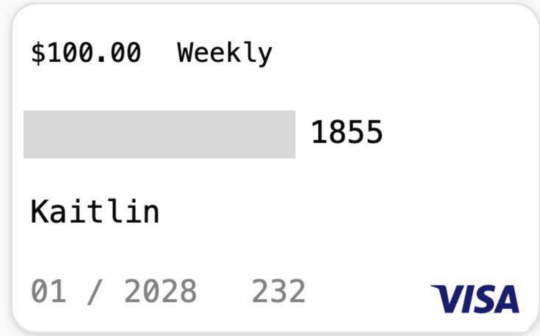
Cash Pay Cards allow you to pay providers cash from your employers health plan for services using a digital credit card. Cash Pay Cards pay for <u>Coordinated Care</u> at $0 out of pocket to you.

The most important rule is that <u>a receipt is required for each transaction</u> to be uploaded



Patient ZIP: 10000

What is Cash Pay?

- Your provider accepts an upfront cash payment and gets paid immediately instead of billing insurance

How do I receive my card?

- Your care navigator will send it via text, email, phone, or app (e.g., Spruce)
- You can also access it through the Yuzu portal using your email or phone (tab Cash Pay)

How do I use this card?

- Your Cash Pay Card has the info needed to pay for your service; show it to the provider and they will process
- Do not present your insurance ID, you are a cash pay patient by choice
- Your name is on the card, and if they ask for a zip code, say your own
- The max transaction is $10K. For amounts over $10K, split the payment into multiple swipes on the same card

Do I need to get a receipt?

- Yes! Always request a receipt. **For charges over $500, ask for an itemized receipt** (may take 1-2 weeks and a credit card receipt is fine in the meantime)

I have a receipt, now what?

- Your care navigator will tell you whether to send the receipt to them or upload it directly to the Yuzu portal. If you received a notification from email or SMS, click the link and upload the receipt to the portal
- **Important: Not submitting receipts may impact your ability to receive Cash Pay Cards in the future**

How much will this cost?

- Likely $0 out of pocket for you. The card is pre-loaded with an agreed-upon amount. If the charge is higher than expected, contact your care navigator

5. Receipt guide

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Itemized receipts are preferred, required for charges >$500

Not providing a receipt may impact your ability to receive Cash Pay Cards in the future. Receipts are critical for Cash Pay to function and for you to continue to receive $0 care.

For charges >$500 an itemized receipt is required. The graphics on the left provide more detail on what we are looking for.

Worth noting, itemized receipts sometimes take 1-2 weeks for a provider to send. In the meantime, a simple transaction receipt is okay but you will be reminded to upload an itemized receipt either by Yuzu or your Care Coordinator

Allowed.

Itemized receipts with specific information about the service performed.

Date	Code description	Units	Fee
3/6/25	29888	1.0	$1500
3/6/25	20924	1.0	$800
3/6/25	29877	1.0	$600
3/6/25	29875	1.0	$400
3/6/25	29845	1.0	$75
		Total Amount	**$3375**

Not Allowed.

Simple transaction receipts with no specific information about the service performed.

Transaction details	
Merchant ID	101***
Account #	359***
Transaction type	Card
Status	Approved
Amount	**$275**

6. Upload Claims

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Add receipt info in the portal

Why upload a claim?

- Upload a claim to either:
  - **1) Get reimbursed for a service your plan covers** (primarily through coordinated care)
  - **2) Have a service you paid for count towards your deductible / out-of-pocket** (uncoordinated care)

How do I upload a claim?

- To start, on the **Claims** tab click ‘Upload a Claim.’ In the memo include the cost and short description of the service
- An **itemized receipt with service details** or an Rx bottle label and a simple transaction **receipt is required for the claim to be submitted**
- To receive an reimbursement you must connect you bank account to get paid

How do I know if I will be reimbursed?

- Reimbursement depends on specific details of your plan coverage. You will be reimbursed in accordance with these benefits details.
- For plans that are built around a Network, you are reimbursed based on the coverage details and if the provider is in-network or out-of-network.
- For plans with Care Coordinators you are reimbursed for costs that have explicitly communicated to you would be covered by the plan. Ask your Care Coordinator for more details for clarity.

I have connected banking and requested a reimbursement, when will I get paid?

- Your claim is reviewed and adjudicated by a licensed claims examiner. We try to get through these quick but this process typically takes 6-8 weeks.
- You will receive notice from Yuzu when you have been paid through a bank transfer to your connected account.

7. Connect Banking

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Go to Account > click Connect Bank Account

Why do I need to link my bank account info

- Linking bank account information allows you to be reimbursed for a service you paid out of pocket for that is covered by the plan or elect COBRA (full COBRA guide sent separately if it becomes pertinent)

Connecting:

- We use Plaid to link banking info. If you prefer to link with your account numbers, scroll to the bottom of the page.

- Once your bank account is linked, you will need to confirm one micro deposit and you should be good to go

Troubleshooting:

- The most common error is something was entered in correctly into the form; This may be the account name, routing, or account number.

Best resource for help is consulting Plaid's FAQ page:

- https://support-my.plaid.com/hc/en-us/articles/9098697763735-How-do-I-troubleshoot-a-Plaid-error-message or contact your bank directly