

[Billing FAQ: Competitive Health, Inc. / Recuro Health, Inc.](#)

PURCHASE NOTICE

- Competitive Health, Inc. has been purchased by Recuro Health, Inc.

CHANGES TO INVOICES

- Our company name on the invoice will change from “Competitive Health” to “Recuro Health”
- ALL Member terming and adding deadlines will change as of 10/1/2022 (please see below section “Group Admins / Admin Portal” about update)

CHANGES TO PAYMENT OPTIONS

- All invoices will be sent by email through QuickBooks Online for payment
- ACH direct deposit will be the default payment option through QuickBooks Online
- ALL credit card payments will have a 3.5% fee for all transactions through QuickBooks Online
 - If you wish to use the credit card payment option for your invoice, you must contact us via email (invoices@competitivehealth.com) to set up your invoice to accept credit card
 - The 3.5% transaction fee will be added to your invoice
 - The 3.5% transaction fee cannot be waived for any reason

General Terms and Conditions

- All invoices must be paid within 14 days of the invoice date, NET 14
- Invoices 30 days past due will result in account termination
 - It is the billing contact’s responsibility to keep track of all invoice due dates
- All sales are final.
- We are unable to refund, prorate, or provide credits for terminated members
- Members cannot be retro termed or taken off an invoice, that has already been distributed to the billing contact

Group Admins / Admin Portal

When can admins/groups terminate (term) members?

- The group will have that full month’s coverage period to make any/all terminations before their next invoice for the next month’s coverage period:
 - Example: a group is active on 1/1, they will have till 1/31 to make any terminations for their next coverage period starting on 2/1
- **Current termination dates:**
 - Example: Employee L. Thompson, is leaving their job today, 4/8. You can set a current date of 4/8. You will still see L Thompson on your April coverage invoice because their telehealth account was active in the month of April.
- **Future termination date**
 - Example: J. Smith is retiring on 9/30. Today is 4/8. You can set a termination date of 9/30 for J. Smith’s coverage. J. Smith will have coverage through 9/30. You will see J. Smith on all invoices through his last coverage month of September.

THINGS TO KEEP IN MIND WHEN TERMING MEMBERS:

- If a member is active for one day in the current month's coverage cycle, that member CANNOT be retro termed back the previous month.
 - Example: an employee leaves the company on 5/3. You can set a term date anywhere between, 5/3 and 5/31. You will still see this member on your invoice for May coverage, because they were active for that month's coverage.
- No member terminations or additions can be pro-rated
- **PLEASE NOTE: YOU CANNOT RETRO TERMINATE ANY MEMBER(S) BACK TO A PREVIOUS MONTH, IF THEY WERE ACTIVE AT ANY POINT IN THE CURRENT MONTH**
- If the group admin / group billing contact forgets to terminate members, you will still be responsible for those members on your invoice. It is the group's responsibility to pay the invoice as is. We cannot remove the members after the invoice is generated for that month's coverage.
- If someone other than the group admin / group billing contact that we have on file, is responsible for terminations, and they do not make the terming deadline before that group's invoice is generated and emailed out. It is the group's responsibility to pay the invoice as is. We cannot remove the members after the invoice is generated for that month's coverage.
- If your group uses a third-party eligibility processor to manage your group's eligibility, and that third-part processor makes any errors in the files sent to us. As in, not terming members the group wants termed. It is the group's responsibility to pay the invoice as is. We cannot remove the members after the invoice is generated for that month's coverage.
- If the group makes any terminations through their broker / agent, it is still the group admin / group billing contact's responsibility that all terminations are made on time, before our terming deadlines. It is the group's responsibility to pay the invoice as is. We cannot remove the members after the invoice is generated for that month's coverage.

When can admins/groups Add members?

Arrears billing groups:

- You can add members throughout the current month, for the current coverage cycle
 - Example: H. Lambert's first day of work is 8/7, he can be added on 8/7, to be active in that month's telehealth coverage.

Forward billing groups:

- You can only add members for a first of the month active date.
 - Example: R. Brooks first day of work is 6/14. The earliest you this member can start their telehealth coverage is 7/1, for the next month's coverage cycle.
- If you miss adding a member to your group, that member can always be added to the next month's coverage cycle.
- We cannot retro add members to already generated invoices, they must start their coverage in the next coverage cycle.

- We cannot pro-rate any members that are added to your group after that month's coverage begins.

Eligibility File / Census File

- It is the group admins/groups responsibility to supply Recuro Health with a correct Eligibility File/Census File
 - **This means, only send members that you want on your Telehealth account**
 - **DOUBLE CHECK YOUR FILES BEFORE SENDING**
- All members on the Eligibility File/Census File, will be uploaded as is
- You will be billed for all members on the Eligibility File/Census File that you submit to us
- Please double check your eligibility files/census files before sending it to Recuro Health for upload, for:
 - **DOUBLE CHECK YOUR FILES BEFORE SENDING:**
 - Duplicate names, correct member info, member address, member email address, member birth date, etc.
 - Double check that you are sending us members you want to be active on your account
- We offer many groups the ability to manage new hires and terminations directly on our administrative platform. If you are interested in being added as an administrative user, please contact your agent or our OnBoarding team at onboarding@recurohealth.com

Invoices and Your Responsibilities

Invoices

- You will receive two invoices by email.
- **Invoice with member and product detail** - invoices@competitivehealth.com
 - It will come from this email address invoices@competitivehealth.com
 - It will show members full names, member ID numbers, product related to each member
- **Invoice for online payment** - Competitive Health, Inc quickbooks@notification.intuit.com
 - It will come from this email address: Competitive Health, Inc quickbooks@notification.intuit.com
 - Will show: your total invoice amount due, total quantity, date of coverage.

FORMS OF PAYMENT WE ACCEPT:

QuickBooks Online:

- **ACH deposit** – No fees as of 9/1/2022
- **Credit Card** - THIS IS BY CUSTOMER REQUEST ONLY – THERE ARE FEES
 - ALL credit card payments will have a 3.5% fee for all transactions through QuickBooks Online.
 - If you wish to use the credit card payment option for your invoice, you must contact us via email (invoices@competitivehealth.com)
 - to set up your invoice to accept credit card
 - The 3.5% transaction fee will be added to your invoice
 - The 3.5% transaction fee cannot be waived for any reason

FORMS OF PAYMENT WE ACCEPT (continued next page)

FORMS OF PAYMENT WE ACCEPT (continued):

- **ACH Direct Deposit (bank to bank):**
 - If you do not wish to utilize QuickBooks Online payment link email, you can set up ACH direct deposit from your bank to our bank
 - Depending on your bank's policies you may be charged a fee for an ACH transfer. It is recommended to research a bank's policies before setting up ACH direct deposits of any kind
 - We require all groups that send ACH transfers to send a remit to us
 - All remits from ACH transfer need to be emailed to
 - invoices@competitivehealth.com

NO CHECKS - WE DO NOT ACCEPT CHECKS AS A FORM OF PAYMENT FOR ANY INVOICES

Monthly Groups – Arrears Billing

- Groups on a monthly **Arrears Billing** cycle, will be billed the first week of the month for the prior month's premium.
 - Example, groups will receive an invoice on 1/1 for their 12/1-12/31 coverage period
- The group will continue to be billed indefinitely until the group informs Recuro Health, by email of the group's wish to discontinue the service.
 - ALL FULL GROUP TERMINATION MUST BE SENT BY EMAIL TO:
 - invoices@competitivehealth.com
 - This is the primary email for all terms, if you do not send to this email address, we are under NO obligation to complete the request
 - PLEASE double check ALL email addresses before sending term notices of any kind

Monthly Groups – Forward Billing

- Groups on a monthly **Forward Billing** cycle, will be billed the first week of the month for that month's premium.
 - Example, groups will receive an invoice on 1/1 for their 1/1-1/31 coverage period
- The group will continue to be billed indefinitely until the group informs Recuro Health, by email of the group's wish to discontinue the service.
 - ALL FULL GROUP TERMINATION MUST BE SENT BY EMAIL TO:
 - invoices@competitivehealth.com
 - This is the primary email for all terms, if you do not send to this email address, we are under NO obligation to complete the request
 - PLEASE double check ALL email address before sending term notices of any kind

Group Reactivations

Groups will receive reactivates fees if:

- They were terminated due to non-payment for invoices
- They were terminated multiple times, due to nonpayment for invoices

Reactivation fees:

- 1st reactivation is \$25.00 per group

- 2nd reactivation is \$50.00 per group
- 3rd reactivation is \$100.00 per group
- No group will be reactivated a 4th time

If we agree to reactivate your group, you MUST do the following before your group will be reactivated:

- Submit payment for ALL past due invoices through QuickBooks Online immediately
- Submit payment for the Reactivation Fee immediately
- Sign up for ACH Autopay

Please note: all group reactivations are to the discretion of the Recuro Health team. This does not guarantee that your group will be reactivated. We will review your situation and notify you if we agree to reactivate your group.

For more information, please contact us!

Sales team:

sales@recurohealth.com
888-642-6460 ex: 1

OnBoarding team:

onboarding@recurohealth.com
888-642-6460 ex: 5

Accounting team:

invoices@competitivehealth.com
888-642-6460 ex: 4

Client Success team:

customerservice@recurohealth.com
888-642-6460 ex: 7