

## Accolade FAQ

Accolade, Aetna, and Meritain Health work together behind the scenes to provide you with a comprehensive understanding of your health benefits. Here's a list of frequently asked questions to help you make the most of this benefit.

### What is Accolade, and how do I use their services?

#### Why should I use Accolade?

Accolade is your personalized Health Assistant. They can help you navigate the health care system (medical, dental, pharmacy, vision), understand your PayPal benefits, and make sure you're maximizing your benefits and reducing medical costs by using in-network providers.

Accolade can:

- Walk you through your PayPal benefits and dependent eligibility
- Help you understand your symptoms and appropriate next steps and find the right care (urgent care, ER, virtual care, etc.)
- Find a high-quality primary care physician or specialist in your area
- Explain your treatment plan and arrange a second opinion, if needed
- Request refill of your prescriptions, including those for ongoing medications, such as those for blood pressure or cholesterol
- Help you prepare for a doctor's visit or hospital stay
- Explain your Explanation of Benefits (EOB) — simply message them a photo of your EOB

#### Who's eligible to use Accolade?

Accolade is available to employees and their dependents enrolled in a Meritain Health medical plan. However, if you opt out of the Meritain Health medical plan or enroll in the Kaiser HMO, you can still ask Accolade for help navigating all your PayPal benefits, including expert second opinion services.

#### When should I reach out to Accolade?

For Meritain Health plan members, Accolade is your first stop for any health care related needs.

#### Is Accolade HIPAA compliant?

Yes. Accolade is fully compliant with the Health Insurance Portability and Accountability Act (HIPAA) and all applicable federal and state privacy laws.

#### Can Accolade help me find a doctor or specialist?

Yes. Accolade can help Meritain Health members find the right in-network primary care physician, specialist, or behavioral health provider located near you.

#### Can Accolade help me to schedule a doctor's appointment?

Yes. Accolade can not only help Meritain Health members find an appropriate in-network health care provider, but they can also help schedule a doctor's appointment for you by calling the provider with your availability or assist even while you're on the phone.

## **How do Accolade, Meritain, and Aetna work together?**

Accolade, Meritain, and Aetna work together to provide you with a comprehensive understanding of your health benefits.

### **Accolade — Your first stop for health care needs**

Accolade is your first stop for anything health care related and can help you navigate the health care system by:

- Providing benefits guidance: Health Assistants can help you learn more about the benefits available to you and your family
- Reviewing coverage and costs: Health Assistants can help you understand your health care plan coverage, make sense of your Explanation of Benefits, and estimate out-of-pocket costs for a test or procedure
- Finding in-network care: Health Assistants can help you find in-network doctors, specialists, and facilities; better understand your options for care; and schedule your appointments

To reach an Accolade Health Assistant, call 866-406-1338, or download the secure Accolade, Inc. mobile app and text ACCD to 67793.

Accolade nurses are also available to help you manage a medical condition, provide symptom support, and find the right care for you. To speak with a nurse, call 866-406-1338, or message [Accolade](#) online or through the app.

### **Meritain Health — Your medical insurance provider and claims processor**

Meritain Health is your health insurance provider. When you need medical care, your health care provider will bill Meritain Health for services. Meritain will then pay the approved portion of your medical claim and provide you with an [Explanation of Benefits \(EOB\)](#). The EOB will outline the amount that insurance has paid, as well as your responsibility for the remainder of your bill where applicable.

If you have questions about your EOB, call Accolade, not Meritain Health. Accolade will answer your questions and resolve any issues with your claims.

### **Aetna — Meritain Health's network provider**

Aetna is the provider network for Meritain Health. When you and your covered family members need care, you have access to Aetna's national network of doctors, behavioral health providers, urgent care centers, hospitals, and other medical facilities — in-network. If you need to find an in-network provider, contact Accolade.

## **Explanation of Benefits (EOB)**

### **Whom can I contact if I have questions about my Explanation of Benefits (EOB)?**

Accolade can answer any questions about your EOB, including your payment responsibility. They can explain what portion of the service was covered by Meritain Health and what portion is covered by you. They can also help explain how the costs of services apply toward your deductible and out-of-pocket maximum.

### **Are all my health care benefit providers integrated with Accolade?**

Yes. Accolade is integrated with Meritain Health, CVS, Delta Dental, VSP, and HealthEquity.

Log in to [Accolade](#), and navigate to the **Programs** page to review your benefits, learn more, and access specific provider websites.

### **Can I view my Meritain medical and CVS pharmacy claims on the Accolade portal or app?**

Yes. Your claims through Meritain Health and CVS are integrated with Accolade and available online. To review your claims, log in to [Accolade](#), and navigate to the **Spending** page located in the ribbon on the left.

### **Can I review how much I've accumulated toward my deductible and out-of-pocket maximum through Accolade?**

Yes. Your deductible and out-of-pocket maximum accumulation is available online via Accolade. Log in to [Accolade](#), navigate to the **Spending** page located in the ribbon on the left, and select **Plan Balances**.

## **What is Accolade Care?**

### **When would I use Accolade Care, and why?**

Meritain Health members can access virtual care through Accolade Care to see a doctor or mental health therapist by phone or computer — day or night.

Accolade Care can provide support for urgent care needs, including the flu, a sore throat, or an infection. You can also use Accolade Care to see a doctor or therapist for ongoing care, such as diabetes or high blood pressure. Virtual care can be used for many of the same reasons you would visit a doctor in person, such as for prescriptions, mental health, or sleep problems.

Your cost for virtual care services is based on your medical plan's coverage for office visits.

To schedule an appointment, log in to [Accolade](#), navigate to **Programs**, and click on the **Accolade Care** tile.

## **What is Accolade Expert MD?**

### **What is Accolade Expert MD?**

All PayPal employees and their dependents have access to Accolade Expert MD, Accolade's virtual expert medical opinion service, at no cost. You do not need to be enrolled in a Meritain Health plan or the Kaiser medical plan to access this service.

Through Accolade Expert MD, you can receive a second opinion from a board-certified leading doctor to:

- Learn more about your diagnosis
- Determine if your treatment plan is the best option for you
- Learn about alternative treatment options
- Discuss your surgery to make sure you know what to expect
- Ask questions about any medication you're unsure about
- Gain peace of mind for you and your loved ones

### **How do I contact Accolade Expert MD?**

Log in to [Accolade](#), navigate to **Programs**, and select **Learn More** within the Accolade Expert MD tile. Then click **Visit Website** to pre-populate your account information and register with the Accolade Expert MD.

You can also go to [Accolade Expert MD](#) to register and get started.

### **Why is Accolade calling me?**

If you're a Meritain Health member and a candidate for a second opinion, Accolade Expert MD's caring and compassionate Health Assistants may reach out via phone, email, or text to set up a second-opinion consultation with a board-certified doctor. This consultation is available at no cost to you.

### **How do I activate my Accolade account?**

Visit [Accolade online](#), or download the Accolade, Inc. mobile app, and text ACCD to 67793 to [activate your account today](#). You can call or message your Health Assistant or nurse directly from the mobile app.

On the PayPal VPN? Access the Accolade member portal using [SSO](#).