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SPOUSAL ADVANTAGE VALUE INCENTIVE (“SAVI”) FREQUENTLY ASKED QUESTIONS

SAVI offers associates who have access to alternate group medical and prescription drug coverage (usually through your spouse) 100% coverage. You will be reimbursed for ALL eligible co-pays, co-insurance and deductibles incurred through your alternate medical plan up to the maximum out-of-pocket limits under the Affordable Care Act (2022 limits are \$8,700/single and \$17,400/family per year).

PLUS, no premium contribution will be deducted from your Nemours Children's Health paycheck.

SAVI will be offered to all eligible Nemours Children's Health associates for the first time effective January 1, 2022. Effective January 1, 2022, you will be able to waive Nemours Children's Health medical plan and enroll in the new SAVI program.

SECTION I - SAVI BENEFITS

1. **What is covered under the SAVI?** SAVI reimburses eligible medical and prescription out of pocket costs for eligible co-pays, co-insurance, and deductibles.
2. **Is there a calendar year maximum?** Yes, the maximum amount the program will pay per calendar year for eligible co-pays, deductibles and co-insurance is \$8,700 for single coverage and \$17,400 for family coverage. These maximums match the Affordable Care Act maximums that any individual or family unit can incur. The end result is 100% reimbursement for qualified medical and prescription services with SAVI.
3. **How are claims filed?** SAVI ID Card(s) will be mailed to your home. Present your alternate group insurance plan ID card and the SAVI ID card at the time of service. Let the provider know that SAVI will pay the provider directly for any co-pays, deductibles and co-insurance for eligible charges. Typically, you pay nothing out-of-pocket at the time of service and your provider should file the claim with both your alternate plan and SAVI. Some providers may decline to file a claim for your SAVI. In those circumstances you would simply file a paper claim with Catilize Health.

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4. **Is there an associate premium contribution required for the SAVI?** No, there is no cost to you from Nemours Children's Health. However, you may be charged payroll contributions from your alternate coverage plan.
5. **What happens if my spouse's network does not include my current doctor? I've been with my doctor for a long time and don't want to change now.** SAVI will reimburse you for eligible co-pays, co-insurance and deductibles **only** (up to SAVI maximum limits) for services or benefits covered under your alternate plan. If your alternate plan does not include out-of-network services or benefits, they are not eligible for reimbursement under SAVI. You should check the network access on your alternate plan as well as the prescription formulary to assure that your providers and prescriptions will be covered.
6. **If my spouse's plan does not cover a procedure, will that procedure be a covered expense under SAVI?** No, if your alternate coverage does not cover the procedure, it is not a covered expense under SAVI and will not be reimbursed.

SECTION II - ELIGIBILITY

7. **Am I eligible to enroll into SAVI?** If you are a Nemours Children's Health **associate**, you, your spouse and your eligible dependents who are currently enrolled on Nemours Children's Health medical plan and who have access to alternate group health coverage, are eligible to enroll in SAVI. If you are a **new hire** and you have alternate group coverage available, you and your family are eligible for SAVI upon satisfaction of Nemours Children's Health eligibility requirements.
8. **What is alternate group health coverage?** Alternate group health coverage includes other employer group health plans, such as one offered by your spouse's employer or a retirement plan for which you may be eligible from a previous employer.
9. **What does not qualify as alternate group health coverage?** A High Deductible Health Plan (HDHP) with active contributions to a Health Savings Account (HSA), Medicare, Tricare, Medicaid or an individual policy do not qualify as alternate group health coverage. If the other coverage is a HDHP and you are able to waive contributions to the HSA, you may be eligible to enroll in SAVI.

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10. **If I am enrolled with my children in my Nemours Children's Health medical plan, and my spouse is enrolled in his/her employer's plan, is my entire family eligible for SAVI?** No, SAVI is structured to cover the associate and dependent(s) who are moving from Nemours Children's Health medical plan to an alternate group plan. In other words, in order to be eligible for SAVI you must currently be enrolled in Nemours Children's Health medical plan. Therefore, if you and your children enroll in your spouse's group plan, only you and your children will be covered under SAVI. Your spouse, who was not previously enrolled in Nemours Children's Health medical plan, is not eligible for SAVI.
11. **I have one child covered with me under Nemours Children's Health medical plan and my spouse has my other children on his/her plan. Will SAVI pay all the out-of-pocket expenses for my entire family?** As explained in the previous response, SAVI reimburses expenses only for those individuals who are currently enrolled and are choosing to waive Nemours Children's Health medical plan to participate in SAVI. Therefore, in this example, SAVI will reimburse you for co-pays, deductibles and coinsurance for you and your one child enrolled in Nemours Children's Health medical plan. Your other children who are currently enrolled in your spouse's plan are not eligible for SAVI.
12. **If my dependent child(ren) is covered by the Bridge Plan and I am not on any of the medical plans in 2021, is my dependent child(ren) eligible for SAVI?** If an associate is NOT covered on our medical plan and their dependent is covered on the Bridge plan, then that associate may either elect to cover themselves and their dependent(s) on one of the Red, White, Blue or Green plans or they may drop coverage of their dependent(s) from the Nemours medical plans. Neither the associate nor the dependent would be eligible for coverage on the SAVI plan because the SAVI plan does not offer dependent only coverage.
13. **If I have single coverage in Nemours Children's Health medical plan and my spouse has single coverage in his/her group health plan, are both of us eligible for SAVI?** No, because you are the only one currently enrolled in Nemours Children's Health medical plan, you will be the only one eligible for SAVI. Therefore, if you enroll in your spouse's group plan, only you will be covered by SAVI.
14. **If my entire family is currently in Nemours Children's Health medical plan, and I enroll my entire family on my spouse's group plan, is my entire family eligible for SAVI?** Yes, because the entire family is currently enrolled in Nemours Children's

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Health medical plan, the entire family would enroll into your spouse's group medical plan and the entire family would be covered under SAVI.

15. **If I am age 65 or older and Medicare is my primary coverage, am I eligible to enroll into SAVI?** No. If Medicare is your primary coverage, then you do not meet the definition of having alternate group coverage and you will not be eligible to enroll in SAVI.
16. **If my spouse and I both work for Nemours Children's Health and our only coverage option is Nemours Children's Health medical plan, is either one of us eligible for SAVI?** No, because neither one of you have access to alternate coverage.
17. **If I currently have single coverage on Nemours Children's Health medical plan and I have alternate coverage with my other job, am I eligible for SAVI?** Yes, you could enroll in the group plan through your non-Nemours Children's Health employer and you would be eligible for SAVI.
18. **I recently got married and I am now eligible for alternate coverage. Can I enroll in SAVI?** Yes. Marriage is a Qualifying Event and, if your newly married status allows you to enroll in your spouse's coverage, you may enroll in SAVI after you have enrolled in your alternate coverage.
19. **Am I eligible for SAVI if my alternate coverage is a high deductible health plan with an HSA (Health Spending Account)?** No, but you may enroll in SAVI if your alternate HDHP plan allows you to waive or opt-out of HSA contributions by you, your spouse and/or your employer.
20. **Can I enroll in SAVI and a Healthcare Flexible Spending Account (FSA)?** Associates may enroll in both SAVI and an FSA; however, associates may not be reimbursed for the same expenses under both plans. Associates enrolled in SAVI may wish to enroll in an FSA to cover expenses that are not otherwise covered by the medical plan. This includes expenses such as dental care, contact lenses, and prescription drugs not covered by your group plan. Associates who elect to enroll in the SAVI and an FSA should carefully evaluate their expenses so that they do not contribute too much towards an FSA and risk forfeiting the unused FSA funds at year-end.
21. **What if I am enrolled in SAVI and then lose my alternate coverage?** As long as you let Nemours Children's Health know within 30 days of a qualifying event, you, your spouse and your eligible dependents may enroll into Nemours Children's Health medical plan with no lapse in coverage.

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22. **When can I cancel SAVI?** You can change your election during annual enrollment each year or within 30 days of a qualifying event and enroll in Nemours Children's Health medical plan.
23. **How is my current dental and vision coverage affected?** There will be no impact to your Nemours Children's Health dental and vision plans.

SECTION III - ENROLLMENT

24. **How do I enroll into SAVI?**
- i. Enroll into an alternate group health plan, such as your spouse's group plan or other group coverage. This must be a non-Nemours Children's Health sponsored health plan.
 - ii. Enroll through the Nemours Children's Health bswift benefits portal.
 - iii. Complete the Attestation Form via the Nemours Children's Health bswift benefits portal. This is a required form that states you have other group health coverage. By signing this form, you are waiving Nemours Children's Health medical plan for you, your eligible spouse and dependents for the entire plan year.
25. **Will I receive confirmation?** You will receive a welcome letter and your new SAVI ID Cards in the mail, usually within 2-3 weeks.

SECTION IV - CLAIMS

26. **How is reimbursement obtained?**
- i. Many providers will file claims for your co-pays, deductibles and co-insurance. When you receive services from one of these providers, present your alternative coverage card and the SAVI ID Card and the provider will file the claim. The provider will receive the payment for the out-of-pocket expenses.
 - ii. If you receive care from a provider who does not file SAVI claims, then you need to file a paper claim. You will receive a check reimbursing you for your out-of-pocket expenses.
27. **How do I submit a paper claim?** If you are filing a "paper" claim, using the claim form provided by Catilize Health, you will be required to include the following documentation: for co-pay, co-insurance or deductible, you will need to submit the Explanation of Benefits (EOB) from your alternate group health plan; and for

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prescriptions, submit the "tab" that includes the name of the drug, date filled, patient's name and co-pay. Do not submit a cash register or credit card receipt; these alone are not acceptable as per IRS regulations.

28. **How do I use the SAVI ID Card?**

- i. First, present your alternate coverage ID card.
- ii. Then, present your SAVI ID card. Let the provider know that SAVI will pay the provider directly for eligible co-pays, deductibles and co-insurance.
- iii. You pay nothing; your provider may file the claim with both your alternate coverage and with SAVI.

29. **Do all medical providers accept the SAVI ID Card?** Most providers accept the SAVI ID card and file claims. If the provider has questions about the coverage or claim submission process, the provider can call the toll-free number on the back of the SAVI ID card.

30. **Do all pharmacies accept the SAVI ID card?** Most pharmacies will process your claim when you present your SAVI ID card. If they will not accept the SAVI ID card, you will need to pay your out-of-pocket expenses, and file a paper claim to receive reimbursement. Keep in mind that many pharmacies will provide a report listing your prescriptions and co-pays.

31. **What if I receive an invoice from a provider for a claim that should have been reimbursed and paid to the provider?** Your first inquiry should be made to Catilize Health. The toll-free number is 1-877-872-4232.

32. **I have not received my ID card yet and I have an appointment soon, will I get reimbursed for my out-of-pocket costs?** You may submit a paper claim.

Where to file claims and ask questions

Catilize Health
2605 Nicholson Road, Suite 1140
Sewickley, PA 15143
724-934-3300
Toll Free Phone: 1-877-872-4232
Toll Free Fax: 1-877-599-3724
merp@catilizehealth.com
Hours 8:30am – 8:00pm EST