

## Introducing a Spousal Advantage Value Incentive ("SAVI") as part of your benefits package.

SAVI offers associates who have access to alternate group medical and prescription drug coverage through their spouse, **100% coverage with \$0 out of pocket**. 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 (\$8,700/single and \$17,400/family per year).

No premium contribution will be deducted from your Nemours Children's Health paycheck. You will not be charged the Nemours Children's Health \$300 monthly spousal surcharge when you move to SAVI.

### Eligibility

- ▶ **Current associates, spouses and eligible dependents** as of December 31, 2021 must be enrolled in Nemours Children's Health Medical Plan
- ▶ **New associates** must satisfy eligibility requirements
- ▶ **Qualifying event** or newly eligible: marriage, birth of child, part time to full time, etc.

### Opportunities for Enrollment

- ▶ Your Nemours Children's Health annual open enrollment window
- ▶ Qualifying event: marriage, spouse's change in employment status, birth of child, part time to full time, etc.
- ▶ Spouse's annual open enrollment window
- ▶ New associate

### IRS Rules

- ▶ You may be enrolled in a Health Reimbursement Arrangement or FSA. You **CANNOT** be reimbursed from both SAVI and your HRA or FSA.
- ▶ Associates are NOT eligible for SAVI if their Alternate Coverage is:
  - High Deductible Health Plan (HDHP) **with** active contributions to a Health Savings Account (HSA),
  - Medicare, Tricare or Medicaid
  - Healthcare Exchange Policy made available thru the Affordable Care Act
  - Individual policy
  - Limited Benefit Health Plan

## Enrollment

- ▶ Enroll in Alternate Coverage and waive coverage on your Nemours Children's Health Medical Plan
- ▶ Complete the SAVI enrollment & attestation forms via the Nemours Children's Health bswift benefits portal

## Claims

- ▶ SAVI ID Card:
  - Present Alternate Coverage ID card
  - Present SAVI ID card
  - Provider may bill Catilize Health directly
- ▶ Paper Claims:
  - Present Alternate Coverage ID card
  - Complete SAVI claim form and sign
  - Send completed and signed claim form to Catilize Health with the following:
    - Office visit co-pay, co-insurance or deductible: Explanation of Benefits (EOB) from Alternate Coverage
    - Prescriptions: "Tab" from pharmacy that includes name of drug, date filled, patient's name and patient responsibility amount

