



Kathy, her husband David and their two children, Billy and Cindy, are currently enrolled in Nemours health plan which offers SAVI as part of their benefits package.

David is employed and has access to his employer's medical plan. With the benefit of SAVI, Kathy and David decide to enroll the whole family in David's medical plan and SAVI.

Kathy, David, Billy and Cindy are now covered primarily through David's medical plan with SAVI as their secondary coverage. Through SAVI, the whole family will be reimbursed 100% for all their eligible out-of-pocket health care expenses, including co-payments, co-insurance and deductibles."

### Medical Claim Reimbursement

Kathy goes to see a provider. She presents her primary medical plan ID card for the coverage she has under David's medical plan and her SAVI ID card. Depending on the provider, she experiences one of the two scenarios below.

#### SAVI Pays Provider



Kathy goes to see a specialist, has an ER visit or has a medical procedure and presents her primary medical plan ID Card and her SAVI ID Card.



Kathy isn't required to pay anything up front.



Kathy's provider bills Catilize Health directly for Kathy's out-of-pocket expenses.



Catilize Health sends the payment to the provider/ER/hospital, covering her responsibility.



**Kathy's true out-of-pocket cost for her visit is \$0.**

#### SAVI Participant Pays Provider



Kathy goes to see a specialist or has an emergency and pays \$200 to the ER or has a medical procedure and pays a \$3,000 deductible as part of David's medical benefits. Kathy gets a receipt for her payment.



Kathy receives an Explanation of Benefits (EOB) from her primary medical plan, detailing the services she received.



Kathy sends her EOB and completed Claim Form for reimbursement to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](https://portal.catilize.com) and submits the required documentation.



Catilize Health reviews Kathy's EOB to ensure her medical services are eligible for reimbursement.



Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check, covering her out-of-pocket expenses.



**Kathy's true out-of-pocket cost for her visit is \$0.**





## Pharmacy Claim Reimbursement

Kathy takes Billy to the doctor for an illness and he needs a prescription. Kathy experiences the below scenario.

### SAVI Pays Pharmacy



Kathy goes to the pharmacy to pick up a prescription for Billy.



Kathy presents the primary medical plan ID card first and then her SAVI ID card.



The pharmacy processes the claim through the primary medical plan and Catilize Health. **Kathy pays nothing to pick up the prescription.**



**The true out-of-pocket cost for Billy's prescription is \$0. The same scenario applies for Kathy, David and/or Cindy.**

### SAVI Participant Pays Pharmacy



Kathy goes to the pharmacy to pick up a prescription for Billy.



If the pharmacy can't process the claim through the SAVI, Kathy pays \$15 for Billy's prescription.



Kathy sends the RX tab and the completed Claim Form to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](https://portal.catilize.com) and submits the required documentation



Catilize Health reviews the paperwork to ensure the pharmacy expenses are eligible for reimbursement.



Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check for \$15, covering the pharmacy copayment for Billy's prescription.



**The true out-of-pocket cost for Billy's prescription is \$0. The same scenario applies for Kathy, David and/or Cindy.**

