



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

The 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 (\$9,100/single and \$18,200/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
- ▶ **Associates enrolled in the SAVI in 2022:** If you are already enrolled in the SAVI, you must submit a new Attestation form each year.
- ▶ **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 the SAVI and your HRA or FSA.
- ▶ Associates are NOT eligible for the SAVI if their Alternate Coverage is:
 - High Deductible Health Plan (HDHP) **with** active contributions to a Health Savings Account (HSA); however, as long as your spouse is not enrolled in the SAVI, your spouse may contribute to an HSA and use the HSA funds. The HSA funds **CANNOT** be used for medical expenses for members enrolled in the SAVI. All members may use the HSA funds for dental and/or vision as long as those expenses are not covered by the SAVI.
 - Medicare, Tricare or Medicaid
 - Healthcare Exchange Policy made available thru the Affordable Care Act
 - Individual policy or 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
- ▶ Electronic Claims:
 - To claim reimbursement under the Plan electronically, go to portal.catilize.com
 - Submit the required documentation

