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

The 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 (2024 limits are \$9,450/single and \$18,900/family per year).

PLUS, no premium contribution will be deducted from your paycheck.

PLUS, when you and your eligible spouse enroll in the SAVI, you will no longer be subject to the \$300 monthly spousal surcharge that you may have otherwise been paying to remain on the Nemours medical plan.

SECTION I - SAVI BENEFITS

1. **What is covered under the SAVI?** The SAVI reimburses eligible medical and prescription out of pocket costs for eligible co-pays, co-insurance, and deductibles.
2. **Is there a plan year maximum?** Yes, the maximum amount the program will pay per plan year for eligible co-pays, deductibles and co-insurance is \$9,450 for single coverage and \$18,900 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. When you visit the doctor's office, present your alternate group insurance ID card and the SAVI ID card at the time of service. Let the provider know that the 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 the SAVI. Some providers may decline to file a claim for your SAVI. In those circumstances, you would simply submit the claim electronically via our online portal at portal.catilize.com or file a paper claim.
4. **Is there an associate premium contribution required for the SAVI?** No, there is no cost to you.
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.** The SAVI will reimburse you for eligible co-pays, co-insurance and deductibles **only** (up to the 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 the SAVI. You should check the network access on

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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 the SAVI?** No, if your alternate coverage does not cover the procedure, it is not a covered expense under the SAVI and will not be reimbursed.

SECTION II - ELIGIBILITY

7. **Am I eligible to enroll into the SAVI?** If you are a **current associate**, you, your spouse and your eligible dependents who are currently enrolled on your employer's medical plan and who have access to alternate group health coverage, are eligible to enroll in your employer's SAVI. If you are a **new hire** and you have alternate group coverage available, you and your family are eligible for the SAVI upon satisfaction of your employer's 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, a retirement plan from a previous employer, a parent's group health plan if you're under the age of 26, or group coverage available from a second employer.
9. **What does not qualify as alternate group health coverage?** Medicare, Tricare, VA health care, Medicaid, individual policies, and limited benefit health plans do not qualify as alternate group health coverage. If your alternate coverage is through a self-employed spouse, please call 877-872-4232 to confirm if you would be eligible for the plan.
10. **Am I eligible for the SAVI if my alternate coverage is a high deductible health plan with an HSA (Health Spending Account)?** If your alternate coverage is a High Deductible Health plan (HDHP) **with** active contributions to a health savings account (HSA) it is **not** acceptable coverage. However, **it is acceptable alternate coverage** if those contributions can be waived. A spouse who is not enrolled in the SAVI may continue to contribute to an HSA and use the HSA funds. The HSA funds CANNOT be used for medical expenses for members enrolled in the SAVI.
11. **If I am enrolled in my employer's medical plan, and my dependents (spouse or children) are enrolled my spouse's employer's plan, is my entire family eligible for the SAVI?** The SAVI is structured to cover the associate and dependent(s) who are moving from your employer's medical plan to an alternate group plan. In other words, in order to be eligible for the SAVI you must currently be enrolled in your employer's medical plan. Therefore, only members who were enrolled in your employer's health plan and moved to your spouse's employer health plan are eligible to be covered under the SAVI. Your spouse/dependents, who were not previously enrolled in your employer's medical plan, would not be eligible for the SAVI.

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12. **If my entire family is currently in my employer's medical plan, and I enroll my entire family on my spouse's group plan, is my entire family eligible for the SAVI?** Yes, because the entire family is currently enrolled in your employer's medical plan, the entire family would enroll into your spouse's group medical plan and the entire family would be covered under the SAVI.
13. **If I am age 65 or older and Medicare is my primary coverage, am I eligible to enroll into the 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 the SAVI.
14. **If my spouse and I both work for my employer and our only coverage option is my employer's medical plan, is either one of us eligible for the SAVI?** No, because neither one of you have access to alternate coverage.
15. **If I currently have single coverage on my employer's medical plan and I have alternate coverage with my other job, am I eligible for the SAVI?** Yes, you could enroll in the group plan through your non-Nemours employer and you would be eligible for the SAVI.
16. **I recently got married and I am now eligible for alternate coverage. Can I enroll in the 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 the SAVI after you have enrolled in your alternate coverage.
17. **Can I enroll in the SAVI and a Healthcare Flexible Spending Account (FSA)?** Associates may enroll in both the SAVI and an FSA; however, associates may not be reimbursed for the same expenses under both plans. Associates enrolled in the 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.
18. **What if I waive coverage in my employer's medical plan, enroll in the SAVI, and then lose access to coverage in my spouse's plan?** As long as you let your employer know within 30 days of a qualifying event, you, your spouse and your eligible dependents may enroll into your employer's medical plan with no lapse in coverage.
19. **When can I cancel the SAVI?** You can change your election during open enrollment each year or within 30 days of a qualifying event and enroll in your employer's medical plan.

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20. **How is my current dental and vision coverage affected?** You may remain enrolled in your current employer sponsored dental and vision plans.

SECTION III - ENROLLMENT

21. **How do I enroll into the 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 sponsored health plan.
- ii. Complete the SAVI Enrollment Form via your online enrollment system.
- iii. Complete the online Attestation Form; this is a required form that states you have other group health coverage. By signing this form, you are waiving your employer's medical plan for you, your eligible spouse and dependents for the entire plan year.

22. **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

23. **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 the 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 the SAVI.
- iv. Most providers will accept the SAVI ID card. 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 ID card 1-877-872-4232.

24. **How do I submit a claim electronically?** To claim reimbursement under the plan electronically, go to portal.catilize.com and submit the required 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 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.

25. **How do I submit a paper claim?** If you are filing a "paper" claim, using the claim form provided by Catilize Health, you'll submit that form along with required documentation listed above.

26. **How is reimbursement obtained?**

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- i. Many providers will file claims for your co-pays, deductibles and co-insurance. When you receive services from one of these providers, present 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 or submit the claim electronically. You will be reimbursed for your out-of-pocket expenses via direct deposit.
27. **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.
28. **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 or submit the claim electronically to receive reimbursement. Keep in mind that many pharmacies will provide a report listing your prescriptions and co-pays.
29. **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.
30. **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 can access your ID Card at portal.catilize.com. You may also file a paper claim or submit the claim electronically.

For more information, to file claims or ask questions

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Toll Free Fax: 1-877-599-3724
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Hours 8:30am – 8:00pm EST
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