



## Introducing the 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 (\$9,450/single and \$18,900/family per year).

No premium contribution will be deducted from your paycheck. You will no longer be charged the monthly \$300 spousal surcharge when you and your eligible spouse move to the SAVI.

### Eligibility

- ▶ **Current associates:** must be enrolled in their employer's medical plan as of December 31, 2023
- ▶ **New associates** must satisfy your employer's benefit eligibility requirements
- ▶ **Qualifying event or newly eligible:** marriage, birth of child, part time to full time, etc.
- ▶ **Associates currently enrolled in the SAVI:** If you are already enrolled in the SAVI, you must submit a new Attestation form each year.

### Opportunities for Enrollment

- ▶ Your 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 associates: may enroll during their new hire enrollment period

### Enrollment

- ▶ Enroll in alternate coverage and waive coverage on your employer's medical plan
- ▶ Complete the SAVI enrollment form via your online enrollment system
- ▶ Complete the Attestation form via your online enrollment system

## IRS Rules

- ▶ You may be enrolled in an HRA 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:
  - A High Deductible Health Plan (HDHP) **with** active contributions to a health savings account (HSA); however, **it is acceptable alternate coverage** if contributions can be waived. A spouse who is not enrolled in the SAVI 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
  - Medicare, Tricare, VA health care or Medicaid
  - Healthcare Exchange Policy made available thru the Affordable Care Act
  - Individual policy or Limited Benefit Health Plan

## Claims

- ▶ How do I use the SAVI ID Card?
  - First, present your alternate coverage ID card.
  - Then, present your SAVI ID card. Let the provider know that the SAVI will pay the provider directly for eligible co-pays, co-insurance, and deductibles.
  - You pay nothing; your provider may file the claim with both your alternate coverage and with the SAVI.
- ▶ Electronic Claims:
  - To claim reimbursement under the plan electronically, go to [portal.catilize.com](https://portal.catilize.com)
  - Here you will simply need to upload the required documentation:
    - 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
- ▶ Paper Claims:
  - Send completed and signed claim form to Catilize Health with the required documentation

