

## Introducing the Spousal Advantage Value Incentive Plan ("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** for eligible medical expenses. You will be reimbursed for ALL 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 (\$9,200/single and \$18,400/family per year).

No premium contribution will be deducted from your paycheck. When you enroll your eligible spouse in the SAVI, **you are no longer subject to the \$300 monthly spousal surcharge that may otherwise apply to you.**

### Eligibility and Enrollment Opportunities

- ▶ **Current associates:** must currently be enrolled in a Nemours Children's Health medical plan then waive that plan for the SAVI effective date
- ▶ **New associates or newly benefit eligible:** may enroll during your new hire election period after satisfying Nemours Children's Health's benefit eligibility requirements
- ▶ **Qualifying event:** marriage, spouse's change in employment status, birth of child, part time to full time, etc.
- ▶ **Open enrollment:** you may enroll during Nemours Children's Health's and/or your spouse's annual open enrollment

### Enrollment

- ▶ Enroll in alternate coverage and waive coverage on Nemours Children's Health'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 submit 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
- ▶ Claim Submission Deadline:
  - Member Claims: 6 months after end of plan year or your termination from the plan
  - Provider Claims: 120 days after date of service for provider claims

