



Spouse Saver FAQ

Introducing the Spouse Saver as part of your benefits package. The Spouse Saver offers team members 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

No premium contribution will be deducted from your paycheck.

Who is eligible?

Active team members as of _____ who are currently enrolled in your employer's medical plan.

If I am enrolled in my employer's medical plan, and my dependents [spouse and/or child(ren)] are enrolled in my spouse's employer's plan, is my entire family eligible for the Spouse Saver?

The Spouse Saver is structured to cover the team member and dependent(s) who are moving from current coverage under your employer's medical plan to an alternate group plan.

If my entire family is currently on my employer's plan, and I enroll my entire family on my spouse's group plan, is my entire family eligible for the Spouse Saver?

Yes, because the entire family is currently enrolled in my 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 Spouse Saver.

What is alternate group health coverage?

Alternate 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.

What does not qualify as alternate group health coverage?

Spouse Saver is not available to team members whose alternate medical coverage is one of the following:

- Healthcare exchange policy made available through the Affordable Care Act (ACA)
- An individual policy
- Limited benefit health plans
- Medicare, Medicaid, or Tricare plans
- High Deductible Health plan (HDHP) with active contributions to a Health Savings Account (HSA)
 - If alternate coverage is an HDHP plan and your spouse is not enrolled in the Spouse Saver, your spouse may contribute to an FSA/HSA and use the FSA/HSA funds
 - FSA/HSA funds cannot be used for medical expenses for members enrolled in the Spouse Saver
 - Team members may still use FSA/HSA funds for dental/vision as long as those expenses are not covered by the Spouse Saver

What happens if my spouse's network does not include my current physician? I've been with my doctor for a long time and don't want to change now.

If your alternate coverage does not include out-of-network services or benefits, they are not eligible for reimbursement under the Spouse Saver. You should check the network status on your alternate plan as well as the prescription formulary to assure that your providers and prescriptions will be covered.

If my spouse's plan does not cover a procedure, will that procedure be a covered expense under the Spouse Saver?

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



What if my spouse's plan is not going through open enrollment at the same time as my employer?

Losing your coverage under your employer's plan is considered a Qualifying Life Event (QLE), which should allow you to make changes to your spouse's plan. Please confirm with your alternate coverage before canceling your employer benefit. If needed, a loss of coverage letter can be provided by your employer. Otherwise, you may need to wait until the alternate plan's open enrollment to enroll in the Spouse Saver plan.

If my spouse and I both work for the same employer and our only coverage option is our employer's medical plan, is either one of us eligible for the Spouse Saver?

No, because neither one of you have access to alternate coverage.

If I currently have single coverage on my employer's medical plan, and I have alternate coverage with another job, am I eligible for the Spouse Saver?

Yes, you could enroll in the group plan through your other employer, and you would be eligible for the Spouse Saver.

Am I eligible for the Spouse Saver if my alternate coverage is a high-deductible health Plan (HDHP) with an HSA?

If your alternate coverage is through your spouse, and they are not enrolled in the Spouse Saver, your spouse may contribute to an HSA. The HSA funds CANNOT be used for medical expenses for members enrolled in the Spouse Saver. All members may still use the HSA funds for dental and/or vision expenses.

When can I cancel the Spouse Saver?

You can change your election during open enrollment each year or within 30 days of a qualifying event.

Can I enroll in the Spouse Saver and a medical Flexible Spending Account (FSA)?

Team members may enroll in both the Spouse Saver and an FSA; however, team members may not be reimbursed for the same expenses under both plans. Team members enrolled in the Spouse Saver may wish to enroll in an FSA to cover expenses that are not otherwise covered by the medical plan such as dental and vision expenses. Team members who elect to enroll in the Spouse Saver 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.

What if I waive coverage in my employer's medical plan, enroll in the Spouse Saver, and then lose access to my alternate coverage?

As long as you let your employer know within 30 days of a qualifying event, you, your spouse, and your eligible dependents may re-enroll in your employer's medical plan with no lapse in coverage.

When is enrollment, and what do I need to do when I enroll?

- Your open enrollment window is -
- Elect Spouse Saver at enrollment
- Enroll in alternate coverage and waive coverage on your employer's medical plan
- Complete enrollment forms from NueSynergy

What is required from me after I enroll in the Spouse Saver plan?

- Proof of enrollment in alternate coverage*
- Proof of alternate coverage premium amounts and frequency (e.g. pay statement/check stub)*
- If the entire family is not enrolling in the Spouse Saver, then you must provide the tiers of coverage indicating the cost for each tier
- Copy of alternate plan's Summary Plan Description (SPD) showing deductible amounts and out-of-pocket maximums*
- Documentation for incurred expenses such as Explanation of Benefits (EOB), invoices, receipts, etc.*



How do I file a claim with the Spouse Saver plan?

Online Claims

- One of the easiest ways to submit your claim for reimbursement.
- Submit an online claim by logging into your account at www.NueSynergy.com, and following the below next steps:
 - Step one: Click "Claims" and select "Add claim for immediate reimbursement or add claim for future reimbursement.
 - Step two: Enter your claim details, drag and drop or upload your scanned receipts, and read the certification statement. Click box to agree and click "Submit."

NueSynergy Debit Card

- Can be used to pay for any upfront medical co-pay, co-insurance, or deductible expenses for those covered under the Spouse Saver.
- Supporting documentation will be required for every card transaction.
- You can submit supporting documentation by logging into your account at www.NueSynergy.com and follow the below steps:
 - Step one: Navigate to the transaction page in the participant portal.
 - Step two: Locate the pending transaction (using the search filters at the top of the page, if necessary)
 - Step three: Click to expand the transaction, and click "add receipt" to attach your supporting documentation to the transaction.

Note: Your administrator will review the document you've submitted and will update the transaction accordingly.

Paper Claims

Download a Spouse Saver claims form by going to www.NueSynergy.com and Log in. Navigate to the Spouse Saver page, and click on paper claim form.

- Claims can be emailed to customerservice@nuesynergy.com or faxed to (855) 890-7238

Supporting Documentation

Examples of supporting documentation include:

- Explanation of Benefits (EOB) from alternate coverage
- Prescription receipt including name of drug, date filled, patient's name, and patient responsibility amount

**Documentation to be submitted to NueSynergy*