



SAVINGS & INGENUITY
THE BEST OF **BOTH** WORLDS



SpouseSaver Incentive Account

Welcome Kit

Information and details about the SpouseSaver Incentive Account benefit offering.



Leader in Benefit Account
& Billing Administration



NueSynergy
CUSTOMER FOCUSED & TECHNOLOGY DRIVEN



OUT-OF-POCKET EXPENSE COVERAGE

SpouseSaver Incentive Account



Your employer has chosen to offer SpouseSaver, an innovative company incentive that can pay up to 100% of your spouse's in-network, out-of-pocket expenses, such as deductibles, copays and coinsurance.

In a typical employer-sponsored health insurance plan, an employee may have coverage for most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures. While insurance covers most of these medical expenses, the employee usually has out-of-pocket expenses like copays, coinsurance, and deductibles. SpouseSaver can help cover the costs incurred by your enrolled spouse, with contributions made from your employer.

What is SpouseSaver?

When you enroll in your group health insurance plan, you have the opportunity to add your spouse and dependents to your plan as well. While you'll still have this option, if your spouse has access to health insurance through his/her employer or an organization (i.e., alternate group plan), it can make a big difference how you decide to enroll. If your spouse does have an alternative to your group coverage, the SpouseSaver incentive may be a great choice that could have a big impact on your family's bottom line.

How does SpouseSaver Work?

Instead of enrolling as "Employee + Spouse" on your group health plan, simply elect "Employee Only" coverage and choose the SpouseSaver option. Once you're each enrolled in your respective group plans, incentive account contributions are made available to your spouse – fully funded by your employer. SpouseSaver can help you save on your group premiums, plus your employer's contributions to the incentive account can cover up to 100% of your spouse's in-network, out-of-pocket expenses.

What are the benefits for my spouse and me?

Because your employer has fewer claims costs and an overall reduction in plan premiums, the company is able to offer account contributions as an incentive for your spouse to enroll in his/her alternate group plan, if one is available.

Your spouse's plan will cover most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures – and the incentive account will pay the majority, if not all, of the in-network, out-of-pocket costs left over.

Who can participate?

If your spouse is currently on your group health plan, he/she can participate. Your spouse would choose to move from your group plan and elect to enroll in his/her alternate group coverage. In fact, if it makes sense for your family, your dependent(s) may also be eligible to receive an incentive to move to your spouse's coverage as well. *Check with your employer to ensure this is an option.*

What do I need to do when I enroll?

SpouseSaver is typically available only if your spouse is currently on your plan and has access to a group health plan through his/her employer or another organization.

- Your spouse enrolls in his/her alternate group health insurance (instead of through your plan) and provides proof of qualifying health insurance.
- You elect **Employee Only** or **Employee + Child(ren)** when enrolling in your group health plan, taking advantage of the benefits and coverage it offers.
- Elect **SpouseSaver** during the enrollment process.
 - » An attestation and proof of qualifying insurance are required prior to completing enrollment (e.g., plan design, Summary of Benefits and Coverage (SBC), open enrollment information).
- Employer account contribution is added to your plan to help cover up to 100% of your spouse's (and/or dependent's) in-network, out-of-pocket expenses.

As an added convenience, a smart debit card is issued to your spouse to pay for out-of-pocket expenses.
- You or your spouse must provide premium payment verification and plan details indicating the cost of coverage at the start of the new plan year.



Unique & Smart

SpouseSaver by NueSynergy is ideal if you and your spouse each have access to health insurance offered through an employer or organization.

Cover the Costs: In a typical group health plan an employee may have coverage for most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures. While insurance covers most of these medical expenses, the employee usually has out-of-pocket expenses like copays, coinsurance and deductibles. The SpouseSaver incentive can cover up to 100% of these costs that your spouse incurs with account contributions made from your employer.

Choose What Works for You: Your spouse is welcome to stay on your group health plan if you elect employee + spouse coverage. However, the SpouseSaver incentive account is only offered if your spouse enrolls in alternate group coverage outside of your plan.

Savings & Security

The SpouseSaver incentive can be used to pay for out-of-pocket expenses your spouse would typically have to pay.

Know the Rules: In order to be eligible for SpouseSaver:

- You must be enrolled in coverage through your employer-sponsored group health plan
- Your spouse must enroll in alternate group health insurance (instead of through your plan) and must be able to provide your company with proof of qualifying health insurance.*
- If offered by your employer, you may be able to move your dependent(s) to your spouse's group health plan for additional SpouseSaver account incentives. Proof of qualifying health insurance is required as well.
- *Your employer will provide you with complete SpouseSaver enrollment instructions if you elect it as an option.*

Group Plan



Employee + Spouse Plan

Jerry elects
Employee + Spouse coverage
with no SpouseSaver



- Jerry and his spouse, Amber, are on Jerry's employer plan, which covers most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures.
- Jerry and Amber pay out-of-pocket expenses (like copays, coinsurance, deductible).
- Once the out-of-pocket maximum is reached, Jerry's employer is responsible for 100% for the remainder of the plan year.

SpouseSaver Savings



Employee Only

Jerry elects Employee Only
coverage and the employer's
SpouseSaver option



- Jerry elects Employee Only group health insurance coverage through his employer with more stability in premium costs.
- Amber elects group coverage through her employer.
- Jerry's group plan and the plan offered by Amber's employer will cover most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures.
- Since Amber elected her employer's group plan, her in-network, out-of-pocket expenses are paid with incentive account contributions made by Jerry's employer.



Alternate Coverage

Amber elects her group or
alternate coverage to take
advantage of SpouseSaver



* The SpouseSaver incentive account may impact the ability to contribute to an HSA if a spouse enrolls in an HSA-qualified high deductible health plan. Consult a tax professional for regulations and restrictions.



WEB-BASED ENROLLMENT PROCESS

SpouseSaver Incentive Account



When you enroll in your group health insurance plan, you have the opportunity to add your spouse and dependents to your coverage as well. While you'll still have this option, if you and your spouse both have access to health insurance through your employers or through another organization (i.e., alternate group plan), it can make a big difference how you decide to enroll.

SpouseSaver is an incentive funded by your employer when your spouse enrolls in an alternative group medical plan, if one is available. Your employers account contributions can be used to cover your spouse's out-of-pocket expenses through his/her medical plan – expenses you'd typically have to pay on your own.

Eligibility

Determine if your spouse is eligible for the SpouseSaver incentive account:

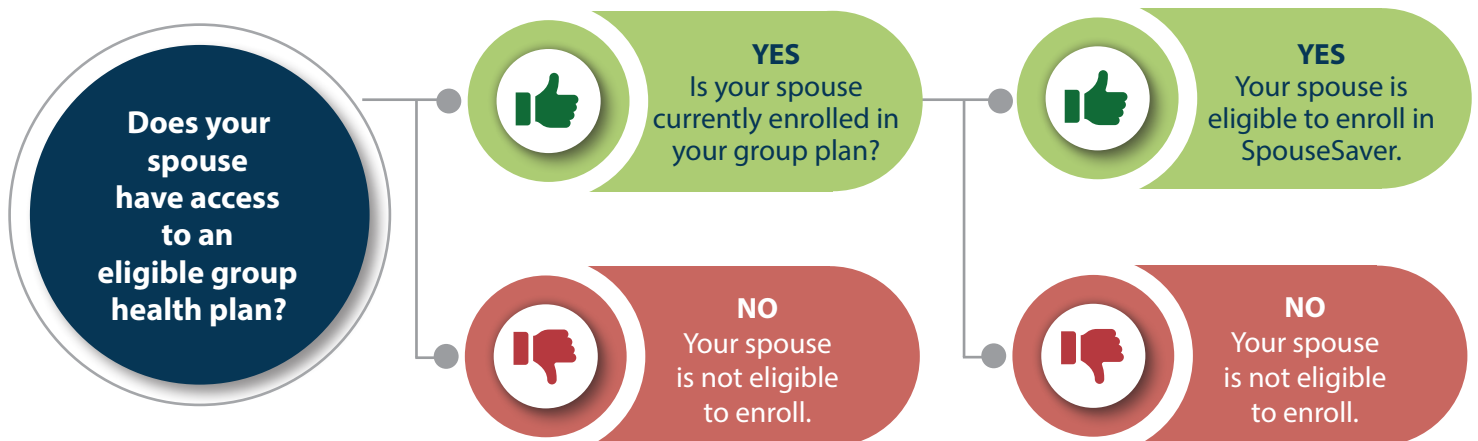
- Spouses (and eligible dependent(s) and/or employees) must currently be enrolled in the employee medical plan to be eligible for SpouseSaver
- Depending on your employer, new hire or newly eligible spouses (and eligible dependent(s) and/or employees) may not be eligible

Maximum Reimbursement

The annual maximum amount that will be reimbursed for eligible medical care expenses are determined by your employer during open enrollment.

Some alternate coverage may not meet eligibility requirements:

- High Deductible Health Plan (HDHP) with active contributions to a Health Savings Account (HSA).
SpouseSaver may impact the ability to contribute to an HSA if your spouse enrolls in an HSA-qualified high deductible health plan. Consult a tax professional for regulations and restrictions.
- Medicaid, Medicare, Tricare, Coverage through the exchange, including an individual policy or Limited Benefit Health Plan.
- Healthcare Exchange Policy made available through the Affordable Care Act.
- Individual policy or Limited Benefit Health Plan.





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