



SPOUSE SAVER HRA

EMPLOYER GUIDE TO PLAN SAVINGS

In a typical employer 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.

The **Spouse Saver Health Reimbursement Arrangement (HRA)** can help cover these costs, incurred by an employee's spouse, with contributions made from their employer.

What is the Spouse Saver HRA?

When employees enroll in a group health plan, they have the opportunity to add a spouse and dependents to the plan as well. While they'll still have this option, if an employee and his/her spouse both have access to health insurance through their employers or through another organization (i.e., alternate group plan), it can make a big difference how they decide to enroll – for the employer and the employee.

The Spouse Saver HRA is a NueSynergy product that provides an option for the spouse of a benefit eligible employee to enroll in an alternate health insurance plan for the opportunity to have up to 100% coverage of the spouse's in-network, out-of-pocket expenses.

Instead of the employee including his/her spouse on their group health plan, the spouse is incentivized to enroll in an alternate group plan. The incentive is offered by the eligible employee's company as the Spouse Saver HRA with a set contribution from the employer.

Why would an employer choose to offer the Spouse Saver HRA?

Employers realize immediate premium savings and a decrease in claims when an employee's spouse is no longer

on the group plan. Employers see a significant reduction in fixed expenses, which can be used to fund the Spouse Saver HRA *while still decreasing plan costs from the prior year.*

What is the benefit for the employee and his/her spouse?

Because the employer has fewer claims costs and an overall reduction in plan premiums, they are able to offer better coverage to employees whose spouses choose alternate group plans.

The spouse's alternate group health insurance plan paired with the Spouse Saver HRA offering allows the employer to provide up to 100% coverage of the spouse's in-network, out-of-pocket expenses, like deductibles, copays and coinsurance.

Who can participate?

If an employee's spouse is currently on the group health plan, he/she can participate by moving from that plan and electing to enroll in their company's group insurance. In fact, if it makes sense for the employee, their dependent(s) can also move to the spouse's coverage to take full advantage of additional Spouse Saver HRA incentives offered by the employer.

How can employees and their spouses/dependents take advantage of the incentive?

In order to take advantage of the Spouse Saver HRA, the eligible employee must provide the employer with proof that his/her spouse (and dependents, if applicable) has qualifying health coverage.

UNIQUE & SMART

Our custom Spouse Saver HRA solution is ideal for employers and their employees.

Closing the Gap - 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 Spouse Saver HRA can cover up to 100% of these costs, incurred by the spouse, with contributions made from the employer. *

Controlling Costs - The spouse is welcome to stay on the employee's group health plan, however, the Spouse Saver HRA is only offered if the spouse enrolls in alternate group coverage outside of the employee's group health plan.

SAVINGS & SECURITY

Employers benefit from premium savings, claims reduction and the security of fixed costs.

Shifting the Risk - With Employee + Spouse coverage, once the employee and spouse reach their out-of-pocket maximum, the group plan pays 100% for the remainder of the plan year, making plan coverage expenses unpredictable. The Spouse Saver HRA caps the plan's risk at the set contribution amount.

Premium Savings - An employer can't force an employee's spouse off the group plan. Instead, the employer can offer the Spouse Saver HRA as an incentive when a spouse elects alternate coverage outside of the group health plan.

Fewer participants translates into a substantial premium savings, a large portion of which is paid by the employer.

GROUP PLAN



Employee + Spouse Plan

Husband elects
Employee + Spouse Coverage
with no Spouse Saver HRA



- Employer takes on risk of husband's spouse.
- Plan covers most doctor and hospital visits, prescription drugs, wellness care and surgical procedures.
- Husband and wife pay out-of-pocket expenses (copays, coinsurance, deductible).
- Once out-of-pocket maximum is reached the group plan is responsible for 100% for the remainder of the plan year.

SEPARATE PLANS + SPOUSE SAVER HRA



Employee Only

Husband elects Employee Only
Coverage and the employer's
Spouse Saver HRA



- Husband's employer is able to control costs in the form of premium cost savings and claim reductions. With this savings, employees are offered more stability in premium costs.
- Husband's group plan and wife's alternate group plan cover most doctor and hospital visits, prescription drugs, wellness care and surgical procedures.
- Spouse's in-network, out-of-pocket expenses are paid with contributions made by the husband's employer.
- Group plan risk is capped at the HRA contribution amount.



Alternate Plan

Wife elects Alternate Group
Coverage to take advantage of
the Spouse Saver HRA incentive



* The Spouse Saver HRA 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.