

SPOUSE SAVER

EMPLOYER SOLUTION TO CAP PLAN COSTS



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. Spouse Saver by NueSynergy is an incentive funded with contributions made by you, the employer, that can help cover costs incurred by an employee's enrolled spouse.

What is Spouse Saver?

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.

Spouse Saver 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 enrolling his/her spouse on the group health plan, the employee can choose the Spouse Saver option in which the spouse is incentivized to enroll in an alternate group plan, if one is available. The Spouse Saver option is offered by the eligible employee's company with a set contribution for his/her spouse.

Why do employers choose Spouse Saver?

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 account *while still decreasing plan costs from the prior year.*

What are the benefits for the employee and 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 alternate group coverage. 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 account 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, the eligible employee must provide the employer with proof that his/her spouse (and dependents, if applicable) has qualifying health coverage.



Significant employer savings.
Predictable plan expenses.

Employee + Spouse coverage to
Employee Only reduces risk.

Have questions or need more
information? Call 855-890-7239.



Unique & Smart

Spouse Saver by NueSynergy is the ideal solution for many employers who have experienced high claims utilization from their employees' spouses included on the employer health plan.

Closing the Gap: In a typical group health plan, an employee typically has 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 incentive account 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 incentive account is only offered if the spouse has access to, and enrolls in, alternate group coverage.

Savings & Security

Employers benefit from Spouse Saver by realizing 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. Spouse Saver caps the plan's risk at the set incentive account contribution amount.

Premium Savings: Instead of forcing an employee's spouse off of the group plan, the employer can offer Spouse Saver as an incentive when the spouse elects alternate coverage outside of their group health plan, like access to health insurance they may already have through their employer. *Fewer participants translates into substantial premium savings – a large portion of which is paid by the employer.*

GROUP PLAN



Employee + Spouse Plan

Jerry elects
Employee + Spouse coverage
with no Spouse Saver



- Employer takes on risk of Jerry's spouse, Amber.
- Plan 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.

SPOUSE SAVER SAVINGS



Employee Only

Jerry elects Employee Only
coverage and the employer's
Spouse Saver option



- Jerry's employer can control costs in the form of premium cost savings and claim reductions. With this savings, employees are offered more stability in premium costs.
- Jerry's group plan and Amber's alternate group plan cover most doctor and hospital visits, prescription drugs, wellness care, and surgical procedures.
- Amber's in-network, out-of-pocket expenses are paid with incentive account contributions made by Jerry's employer.
- Jerry's employer caps risk at the account contribution amount.



Alternate Coverage

Amber elects her group or
alternate coverage to take
advantage of Spouse Saver



* The Spouse Saver 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.