



NueSynergy SPOUSE/DOMESTIC PARTNER SAVER HRA AN INCENTIVE PLAN TO HELP COVER SPOUSAL EXPENSES

Your employer has chosen to offer the Spouse/Domestic Partner (SP/DP) Saver Health Reimbursement Arrangement (HRA), an innovative company incentive that can pay up to 100% of your dependent's out-of-pocket expenses such as deductibles, copays, and coinsurance.

When you enroll in our group health insurance plan, you have the opportunity to add your spouse/domestic partner and dependents to your coverage. However, if your spouse/domestic partner enrolls in health insurance through their employer or through another organization (i.e., an alternate group plan), you may take advantage of SpouseSaver HRA.

SpouseSaver HRA is a great choice that could have a huge impact on your family's bottom line. This means you can save on your spouse/partner's premiums, plus our company will make contributions to your SpouseSaverHRA to cover 100% of your spouse/domestic partner's in-network, out-of-pocket expenses from his/her medical plan. In turn, we have fewer claims costs and an overall reduction in premiums.

What do I need to do when I enroll?

The SpouseSaver HRA is only available if your spouse/domestic partner has access to a group health plan through an employer or another organization.

- Your spouse enrolls in his/her company's group health insurance (instead of through your plan) and provides proof of qualifying health insurance.
- You elect Employee Only or Employee + Child when enrolling in one of our group health plans, taking advantage of the benefits and coverage it offers.
- You elect SpouseSaver HRA during the enrollment process.
- SpouseSaver HRA employer contribution is added to your plan to help cover up to 100% of your spouse/domestic partner's in-network, out-of-pocket expenses.
- An HRA smart debit card is provided to cover the HRA expenses.

Who can participate?

The SpouseSaver Health Reimbursement Account is an account set-up by and 100% funded by the our company's Self-insured Medical Plan. HRA Funds can be used to pay for eligible medical expenses which will reduce the amount you pay out-of-pocket.

- You must be enrolled in one of the company's Medical Plans as Employee Only or Employee & Child(ren).
- Your spouse/domestic partner must enroll in alternate group health insurance (instead of the our medical plan). You must provide our Benefits team with proof of your spouse/domestic partner's enrollment and a plan summary of their health insurance for 2024.
- If you elect for your dependent(s) to move to your spouse/domestic partner's group health plan, proof of qualifying health insurance must be provided as well.
- In order to participate in the SpouseSaver program, spouses of participants in the company's medical plan must have participated in one of the our medical plans or in the SpouseSaver HRA during the preceding plan year. This requirement does not apply to new hires, newly eligible teammates, or those experiencing a qualifying life event, such as marriage. Re-enrolling in this program must be done on an annual basis.

***The Spouse Saver HRA 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.**