



# 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:

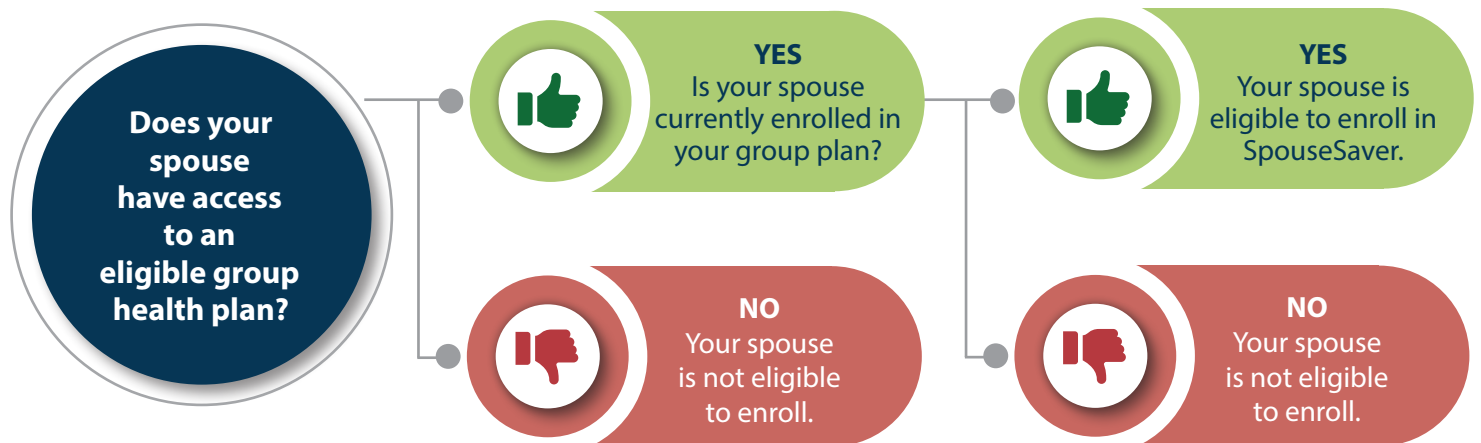
- Spouses (and eligible dependent(s) and/or employees) must currently be enrolled in the employee medical plan to be eligible for SpouseSaver
- Depending on your employer, new hire or newly eligible spouses (and eligible dependent(s) and/or employees) may not be eligible

### 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.





1. Enroll in your plan through your employer's benefit administration system during open enrollment or after a qualifying event.
  - » Verifying your eligibility.
  - » If eligible, elect SpouseSaver.
2. Once enrolled, NueSynergy will receive your SpouseSaver notification and establish the incentive account.
3. The primary participant will be issued a NueSynergy smart debit card and a SpouseSaver welcome kit will be sent by email.
4. The welcome email will include important next steps, like instructions and links to three setup forms that must be completed in order to fully establish the incentive account.

*Please note: A confirmation email will be sent upon successful completion of each form.*

» **Form 1**

Complete general information, such as enrollee, alternate group plan level, payroll deduction, plan details, attestation, and dependent information (if applicable).

» **Form 2**

Upload alternate group plan documentation – Plan Design, Open Enrollment Information, Summary of Benefits and Coverage (SBC), etc. – so NueSynergy can verify the plan details.

» **Form 3**

To complete SpouseSaver enrollment, your spouse is required to provide:

1. Premium payment verification from employer – a paystub showing the premium contribution amount, pre-tax or post-tax, and frequency (other information may be blacked out).
2. Plan details indicating the cost of each coverage tier (not required if the entire family is enrolling).

