

# Let's Alleviate Some Stress, Shall We?



You've got a lot on your mind. Learning the ins and outs of the health insurance industry should not be another thing to worry about. It's not easy. That's why we're here.

At Nova, we understand the complexities of health care and all of the nuances that come with self-funded health plans. We're here to help people navigate the system to get the most out of their benefits.

## Employee Benefits: What You Need to Know

Employees expect more from their benefit plans than ever before. However, many employers are not set up to find the best coverage at the very best price.

That's where we come in — Nova is a third-party administrator (TPA) dedicated to finding self-funded health plan solutions that work for both employers and employees.



### NOVA'S COMPREHENSIVE AND FLEXIBLE BENEFIT SOLUTIONS



Medical Benefits



Vision and Dental Coverage



Flexible Spending Account (FSA)



Health Reimbursement Arrangement (HRA)



Health Savings Account (HSA)



Commuter Benefits



Lifestyle Benefits



Today's employees want more than pay and traditional benefits; they want meaningful benefits that will enhance their lifestyles and improve their well-being.

Source: *Inspirus*

## What is a Self-Funded Plan?

With a self-funded benefit plan, an employer pays a monthly fixed administrative fee and the cost for plan participants' medical claims as they are incurred. Claims costs vary based on plan utilization.

### BENEFITS OF A SELF-FUNDED PLAN

- Customizable benefits package
- Network solution options to balance cost and care access
- Flexibility to partner with a variety of point solution vendors
- Access to health plan data
- Greater opportunities to control costs and improve health outcomes



## Service That Make a Difference

We treat plan participants like family and work hard every day to ensure they feel prioritized, empowered, and confident with their health benefits.



Emotional Intelligence

We are passionate about delivering efficient, empathetic service



Extended Hours

Our customer service lines are open 12 hours each weekday



Expert Clinicians

Our nurses work with plan participants to find care aligned with their benefits plan

## Employer Services That Meet Evolving Needs

We monitor plan performance to identify opportunities for improvement.



Clinical Reviews

A team of clinicians and Registered Nurses work collaboratively to holistically manage plan participants' care



Flexible Modifications

Employers can modify plan designs and point solutions to address trends



Communication Support

Our team focuses on client-centric support to meet the needs of their plan participants

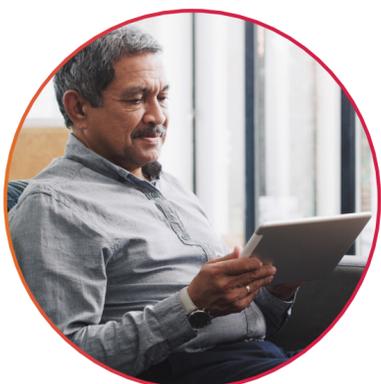
### DESIGNING A BENEFIT PACKAGE THAT WORKS FOR YOU

Our client services team works with employers to foster a culture of belonging, partnering to ensure the needs of all stakeholders of the plan are addressed.

**It's not just health insurance, it's personal.** There is careful, thoughtful planning that goes into implementation and service delivery.

### WHY IS THIS IMPORTANT?

A robust benefit strategy serves as an attractive recruitment and retention tool that boosts the culture of an organization.



Employees satisfied with their benefits are:

**1.2x**

more likely to be productive at their jobs

**1.3x**

more likely to be loyal to their employer

Source: *MetLife*



We have the expertise to help you build a better employee benefit plan that works for everyone. Contact us. We'll show you what's possible.

AskNova@novahealthcare.com  
or call 716.932.5105