



HRA Product Administration



The Value and Ease of Our Nova HRA Product and Administration

With a Nova Health Reimbursement Arrangement (HRA), clients get to offer their employees a reimbursement account designed to provide tax savings and optimize health care spending. This low-cost, high-value benefit enhancement is easy to use and easy to administer — learn more today!

- **Ease of Enrollment**

We simplify the enrollment process by allowing current Independent Health medical clients to seamlessly enroll their medical and HRA populations in one location.

- **Fully Integrated Medical and Rx Claims (Claims Exchange Sweep)**

When integrating an Independent Health medical plan and an HRA through Nova, we provide a convenient and streamlined process for many HRA-eligible expenses through our Automatic Claims Exchange Sweep process.

- **Pay the Provider direct option**

For an easy and accurate payment process, that takes the burden off employees to pay their provider(s), clients can elect our Pay the Provider direct payment option.

- **Stackable HRA/FSA with One Single Card**

When electing to use Nova for their HRA and FSA administration, clients can reduce costs and simplify the member experience for their employees by taking advantage of our stackable HRA/FSA debit card.

- **Auto-Substantiation**

To reduce the need for claims substantiation, we offer auto-substantiation of eligible expenses.

- **Rollover Administration**

Nova has the ability to take over administration of clients' current plan year and rollover timeframe while beginning the new plan year.

- **Experienced, Knowledgeable Customer Service**

Nova's Customer Service team is available Monday – Friday, 8 a.m. – 8 p.m. ET to help clients' employees make the most of their HRA.

- **Competitive Rates**

We're able to offer competitive rates without compromising on the quality of service.

- **Single Sign On through Independent Health Portal**

When integrating an Independent Health medical plan and an HRA through Nova, employees have access to their entire benefits plan through one portal.

- **Nova Reimbursement Account Information Center and NovaFlex App**

Nova's Reimbursement Account Information Center and NovaFlex App provide employees with a variety of tools and resources, including the ability to scan allowable covered services (IRS compliant).

- **Administration through Independent Health Affiliate — Nova**

We leverage our relationship as an Independent Health company to ensure the product is easy to use and easy to administer for clients.

FSA/HRA Administrative Quote to Include Services Identified Above:

HRA Plan With Claims Sweep	\$4.50 PPPM
HRA Plan With Debit Card	\$4.50 PPPM
FSA Plan With Debit Card	\$4.50 PPPM
FSA Plan and HRA Plan With Debit Card	\$4.50 PPPM
Notes: Fees determined based on standard plan designs. Complex plan designs or custom builds may result in additional fees. Nova will charge a minimum monthly fee of \$50. Replacement Debit Cards (lost or stolen and additional) are \$5.00 per replacement card. Expedited card requests are quoted upon request.	
Initial Implementation Fee	\$500.00
Annual Renewal Fee	\$250.00 Waived*
*When enrolled with Independent Health medical product	

Additional Services

In addition to the standard services/items quoted above, Nova offers the following optional services. Please check those that you will be purchasing.

Electronic Enrollment Materials	No Cost		
Summary Plan Description Development	\$200 per additional document required	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Summary Material Modification (Amendment) Development	\$100 – \$250 per amendment	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Ad Hoc or Custom Reporting	\$175 per hour	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Claims Run-In Management	Quoted Upon Request, Fees May Apply		

Signature

Date

Questions?

If you're interested in learning more about Nova's HRA product and administration, contact either Nova's Business Development Team at sales@novahealthcare.com or your Independent Health Account Manager.