

Formulate a Better Benefit Plan **with Nova**

Why Choose Nova's Self-Funding Solution

At Nova, we take an end-to-end, integrated approach to health care with custom solutions that meet our clients' financial and benefit needs. We provide a 360° view of plan participants' health and wellness, which is the only sure way to have a complete understanding of their specific needs. Our comprehensive approach is the only one that offers fewer gaps in care combined with greater support and management of plan participants' health. Together, we'll be able to make proactive decisions that will lead to better quality medical outcomes and reduced claims.

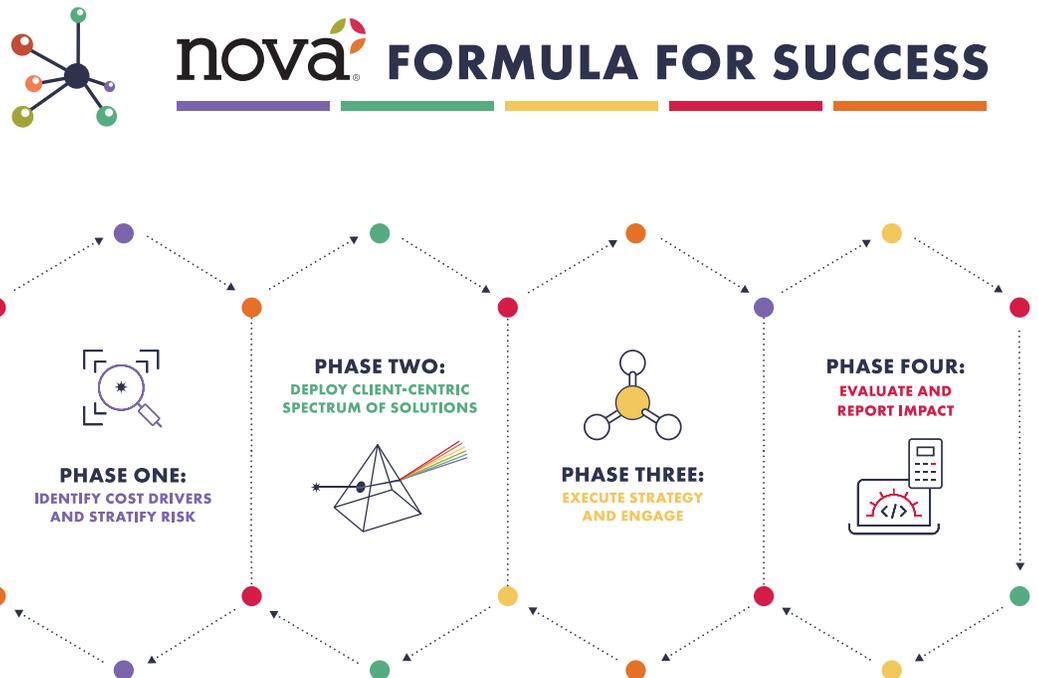
We Created a Better Benefit Plan

We've been formulating how to take benefit plans to the next level —

Here's how it works

We apply the Nova Formula For Success — a proactive approach to total health population analysis that drives strategic health initiatives — to better understand and serve each of our clients.

Our four-phased approach carries us from deep immersion in our clients' population to data-driven strategic planning through to execution and finally, evaluation. Then we ask ourselves how we can do even better and we get back to work.



And, we have the results to prove it.

ROI

4:1

Nova's current clients demonstrate a return on investment of 4:1 for utilization management.

8:1

Clients with a robust prior authorization list see a return on investment of 8:1.

5:1

Nova's return on investment for case management programs overall is 5:1.

Nova's Products and Services

Comprehensive Health Plan Management

Nova offers a comprehensive medical management solution designed to create a culture of health within a client's population. Unlike a one-size-fits-all approach to population health management, our programs are customized to fit individual needs and goals while fostering personal accountability. The success of this program is made possible through Nova's ability to combine multiple information sources into a proactive approach to care.

- Integrated Medical Management Programs
- Cost-Management Strategies
- Reference-Based Pricing
- Level-Funding
- Network Solutions
- PBM Partnerships
- Stop-Loss Management and Administration
- Captive Solutions
- Comprehensive Reporting & Analytics

Private-Labeled Partnerships

Nova's Private-Labeled Solutions are designed to fit clients' needs — not the other way around. Nova maximizes clients' brand performance by leveraging our unique approach. From claims payment to medical management, Nova ensures every aspect of their health care experience is seamless. Our solutions are custom designed with their success in mind.

- Private-Labeled Medical Management
- Private-Labeled Claims Administration
- Private-Labeled Care Navigation
- Comprehensive Reporting & Analytics

Reimbursement Account Administration

Nova provides more than claims administration and customer service. Our knowledge of the marketplace allows us to offer all the services clients expect along with resources to help manage medical, dependent care, and/or qualified transportation via a Flexible Spending Account (FSA), Health Savings Account (HSA), or Health Reimbursement Arrangement (HRA). Clients will have a dedicated team of experts available to help manage their benefit program.

- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)
- Lifestyle Benefits

Ancillary Benefits

How much staff time can our clients save by outsourcing? Nova takes the complexity out of COBRA benefits continuation and helps clients maintain compliance. Driven to provide a level of service beyond a traditional administrator, Nova's online COBRA administration solution helps clients eliminate paperwork, reduce compliance risk, and track payments. Additionally, Nova offers dental and vision benefits.

- COBRA
- Dental (self-funded)
- Vision (self-funded and fully insured)

Nova is a Connected Company

What does that mean? Real-time intelligence is an untapped data source. Nova will have an entire team of data analysts, care navigators, dot connectors, and trend spotters working together to understand a client's plan and continually optimize their service experience.

Why? We're tired of the holes produced by a fragmented health care system. Nova's organizational structure leverages our team's strengths to ignite self-awareness and accountability fostering a culture of empowerment and synergy. Being heard is encouraged. We cross finish lines together.

Committed Partner

Evolving over the last 40 years, Nova aims to manage trend to reduce health care spend and improve health plan performance. Headquartered in Buffalo, NY, Nova is a wholly-owned affiliate of Independent Health.

One size does not fit all. We work with flexibility to provide the solutions you need in the way you need them, including medical, dental, vision, COBRA, reimbursement account administration, and private-labeled partnerships. Nova provides clients with unique cost management and customized health plan strategies through personalized service, partnering best with clients open to innovative approaches to plan management.

Your health care needs.
Our innovative solutions.

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