

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 plans supporting the custom solutions that meet our clients' financial and benefit needs. We provide a 360° view of your 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 coordination of plan participants' health. Together, we'll be able to make proactive decisions that will manage the cost of care without compromising the quality of care or care outcomes.

We Created a Better Benefit Plan

We have a formula to take benefit plans to the next level —

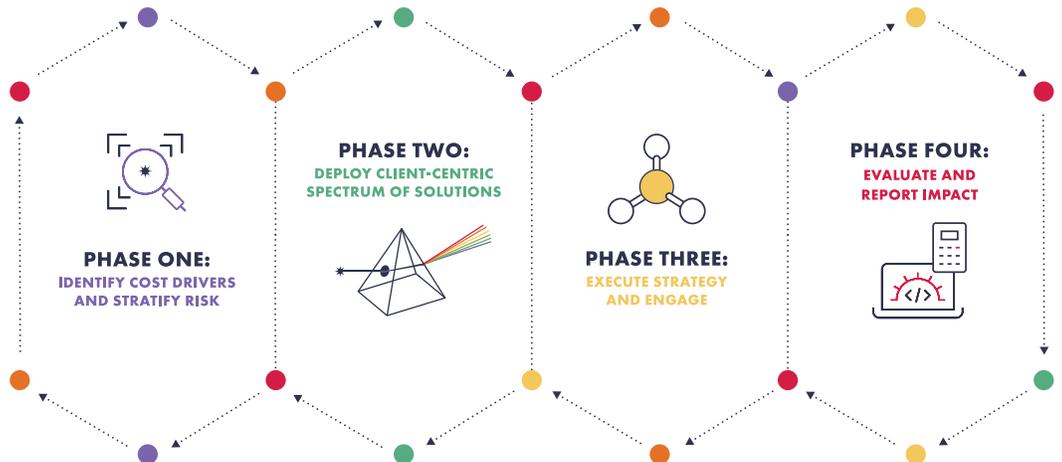
Here's how it works

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.



nova FORMULA FOR SUCCESS



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 (case and utilization 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.

- In-House Clinical Support for Medical Management Programs
- Reference-Based Pricing
- Level-Funding
- National and Regional 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 client success in mind.

- Private-Labeled Medical Management
- Private-Labeled Claims Administration
- Private-Labeled Care Navigation

Committed Partner

Evolving over more than 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 clients need in the way they need them, including medical, dental, vision, reimbursement account administration, and private-labeled partnerships.

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

Vision and Dental Benefits

We make it easy and affordable for employers to provide the customized dental and vision benefits employees and their families need. Delayed treatment for minor issues can have larger cost and clinical impacts down the line. Dental and vision benefits help to round out a total rewards package in a competitive job market.

A TPA with a Mission

Our mission is clear: To be a trusted strategic partner in benefit plan administration, offering flexible and creative solutions to improve health outcomes and manage cost. By fostering a culture of integrity, collaboration, and accountability, we provide expert support to clients and compassionate service to their members.

Where We're Headed: We strive to provide best-in-class benefit plan administration by helping clients navigate challenges and improve health outcomes.

Your health care needs.
Our innovative solutions.

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