

# 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 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—

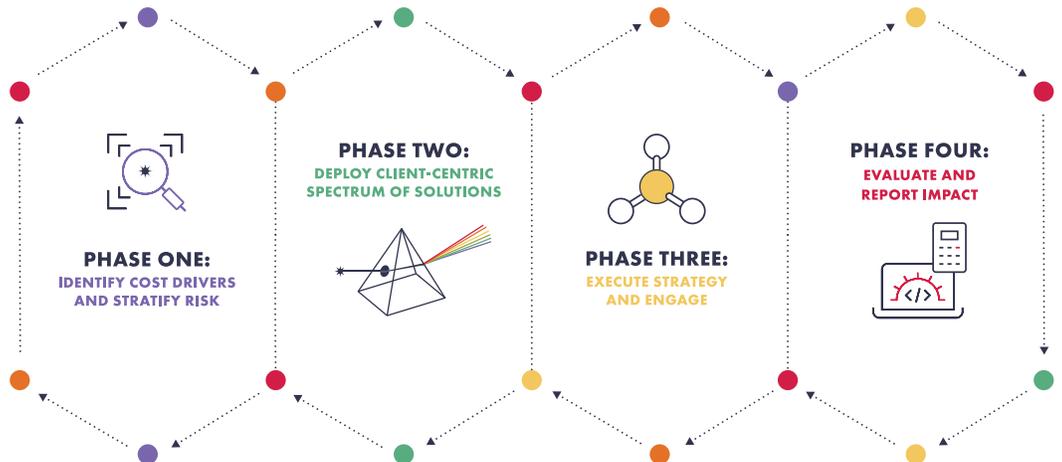
### Here's how it works

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.



## 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.

**7:1**

Nova's return on investment for case management programs overall is 7:1.

## Nova's Products and Services

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### Comprehensive Health Plan Management

Nova offers a comprehensive medical management solution designed to create a culture of health within your 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 your clients' needs – not the other way around. Maximize your brand performance leveraging Nova's unique approach. From claims payment to medical management, Nova ensures every aspect of your client's health care experience is seamless. Our solutions are custom designed with your success in mind.

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

## Connected Company

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Most companies provide clients with a client account manager. If you're satisfied with that, you've come to the wrong place. Nova will have an entire team of customer service representatives, data analysts, care navigators, trend spotters, and thinkers dedicated to <Broker Name>'s client's plan. We're tired of the holes produced by a fragmented health care system and have developed a connected company model based on a solid framework of communication, coordination, and collaboration to discover real-time trends specific to your client's population.

### Reimbursement Account Administration

Nova provides more than claims administration and customer service. Our knowledge of the marketplace allows us to offer all the services you 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). You will have a dedicated team of experts available to help manage your benefit program.

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

### Ancillary Benefits

How much staff time can your clients save by outsourcing? Let Nova take the complexity out of COBRA benefits continuation and help your clients maintain compliance. Driven to provide a level of service beyond a traditional administrator, Nova's comprehensive and robust online COBRA administration solution helps employers 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)

## Committed Partner

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Evolving over the last 30 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 and your clients 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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