

Flexible Lifestyle Benefits

**Promoting Work-Life Balance
With Meaningful Employee Benefits**

Are you leveraging your benefits plan as a tool for employee recruitment and retention?

Lifestyle benefit offerings help employers support a positive company culture and promote employees' mental and physical well-being. An employer-sponsored benefit program that provides employees the option to spend the dollars on eligible products and services that best meet their needs will leave employees saying, "**More flexibility and choice? Yes, please.**"

What is a lifestyle benefit?

With lifestyle benefits, employers can provide benefits that fall outside traditional health plans. Employers can choose the products, services, and activities they want to cover. Adding a benefit to help defray the cost of health and wellness expenses is an investment in employee time outside of work.

Why offer lifestyle benefits?

Employees are looking for organizations that offer more than traditional health benefits. Studies show investments in employees' health and well-being are a win-win.

Employees cited the most valuable improvements to their benefits package are*:

- **Greater financial contribution from their employer**
- **More benefits and resources to help with their financial well-being**
- **More choices and benefits to choose from**

Source: EBRI and Greenwald Research 2022 Workplace Wellness Survey



**ONLY 4 IN 10
EMPLOYEES**

rate their employer's efforts to improve their emotional and physical well-being as excellent or very good.*

How do I add lifestyle benefits to my plan offerings?

Employers have the ability to determine their level of contribution, style of plan build, and which expenses are covered. Nova's Lifestyle Benefits include a debit card to improve utilization of the benefit at gyms, recreation centers, and bicycle shops, among other participating vendors.

Off The Shelf

Nova's traditional health and wellness benefit program includes coverage leveraging predefined merchant categories. [Nova's Lifestyle Benefit network](#) includes drug stores, gyms and fitness centers, fitness equipment suppliers, bicycle shops, sporting goods stores, bookstores, spas, online or app-based wellness programs, sports and recreational camps for the kids, dance studios, golf courses, aquariums, and zoos. From cookbooks to support a healthy diet and counseling to dance class and recreational hockey — Nova's Lifestyle Benefit network is designed to support the mental and physical health and wellness of your employees and their families.

Build Your Own

Customize your plan to feature only gyms, bicycle shops and yoga facilities. Enhance your benefits by authorizing reimbursement for gardening and other hobbies that support wellness and a healthy lifestyle. Or build out a benefit that helps to offset day-to-day expenses that make life more enjoyable like books, car wash services, pet stores or hobby shops.

How do employees pay for services?

Nova's Lifestyle Benefits card can be used at facilities or for services as outlined by the plan by selecting our "off the shelf" or customized network options.



Bonus: One card, multiple plans.

Offer an FSA, HRA or HSA plan? With Nova, employees receive one debit card, one number for customer service, and one portal to review all their activity. Stack your benefits, streamline employee benefits, and build benefits that support recruitment and retention efforts.