

NovaTech Solutions – Healthcare Policies Handbook

Document Title: *NovaTech Employee Healthcare and Wellness Policy*

Effective Date: January 1, 2025

Document Version: v3.1

1. Overview

At **NovaTech Solutions**, we believe that a healthy workforce is a productive and motivated workforce. Our healthcare policy is designed not just to cover basic medical expenses, but to foster long-term wellness and a supportive environment where employees can thrive physically, emotionally, and mentally. By offering flexible, affordable, and inclusive coverage, we ensure our people feel cared for at every stage of life—from onboarding to family care and retirement planning.

NovaTech has continually evolved its healthcare offerings based on employee feedback, healthcare trends, and global benchmarks. Our healthcare partners are selected based on quality of service, affordability, digital access, and network reach. Employees can access their health information, book appointments, and track claims through a single unified healthcare portal: **NovaCare+**.

2. Eligibility

Eligibility is extended to all full-time employees, and part-time employees working over 30 hours per week. Temporary or contract-based staff may be eligible for certain benefits after 6 months of continuous service. Dependents covered under our plans must be declared during the annual enrollment window or within 30 days of a qualifying life event (e.g., marriage, childbirth, adoption).

We are proud to offer inclusive benefits that support diverse family structures, including same-sex partners and stepchildren. Documentation such as marriage certificates or domestic partnership affidavits may be required for verification purposes during enrollment.

3. Medical Insurance Plans

Our partnership with **UnitedCare Network** ensures nationwide coverage with high-rated in-network specialists, labs, and hospitals. All employees receive ID cards and access to a mobile app for managing claims, prescriptions, and doctor visits.

- **Virtual Care:** All plans include 24/7 telemedicine with no copay, covering general consultations, dermatology, and mental health triage.
- **Chronic Condition Support:** Programs are available for diabetes, hypertension, asthma, and more—with personalized coaching and free monitoring devices.
- **Emergency Care:** Emergency room visits are covered at 80% for all in-network hospitals. Ambulance services are reimbursed with prior authorization.

Employees are encouraged to participate in annual health risk assessments to receive premium discounts and personalized wellness goals through the NovaCare+ app.

4. Mental Health & Counseling Services

Recognizing the impact of mental well-being on professional performance, NovaTech has invested significantly in expanding mental health services. We offer 8 fully subsidized sessions with licensed therapists, and additional sessions at a reduced co-pay. These services are private, confidential, and available to both employees and their dependents.

Quarterly mental health webinars, monthly burnout screenings, and a dedicated “Recharge Week” every December are part of our long-term wellness strategy. Managers are also trained in mental health first aid to provide immediate peer support.

5. Dental & Vision Insurance

Our dental plans offer a robust network of providers nationwide. In addition to standard coverage, orthodontics for dependents under 18 are covered up to \$1,500. Preventive dental visits do not count toward the deductible.

Our vision plan now includes digital eye strain assessments and discounts on blue light filtering lenses—acknowledging the increased screen time in hybrid and remote work models. Employees can also access an AI-powered virtual try-on tool for choosing frames.

6. Wellness & Preventive Care

NovaTech's **LiveWell@Nova** program rewards healthy behavior through an internal point system redeemable for gift cards and extra vacation time. Employees can participate in:

- Monthly step and water intake challenges
- Free yoga, Zumba, and Pilates classes
- Health education webinars and lifestyle coaching

The company also supports voluntary biometric screening events twice per year and provides dietician consultations with personalized nutrition plans.

7. Maternity, Paternity & Family Planning

NovaTech has one of the most progressive family care policies in the industry:

- **Maternity Leave:** 12 weeks fully paid, with an option to extend up to 16 weeks with partial pay.
- **Partner Leave:** 6 weeks paid, plus flexibility to extend using PTO.
- **Adoption Support:** Up to \$5,000 reimbursement for legal and agency fees.
- **Fertility Benefits:** Coverage for IVF, IUI, and egg/sperm freezing up to \$10,000 annually.
- **Childcare Resources:** Discounted partnerships with local daycares and a dependent care FSA.

NovaMoms, our parenting community, hosts monthly support groups and Q&A sessions with pediatricians, nutritionists, and parenting coaches.

8. Health Reimbursement Arrangement (HRA)

Employees with significant annual medical expenses (such as oncology care, surgeries, or dependents with disabilities) can apply for the **HRA Special Support Program**. An internal committee evaluates applications, and reimbursements can be made for costs like hearing aids, prosthetics, and certain out-of-network expenses.

9. Policy Exceptions and Appeals

Employees who miss enrollment deadlines or experience service denials can file a formal appeal within 45 days of the incident. Appeals are reviewed by the **Benefits Review Board**, comprising representatives from HR, Legal, and Finance. Emergency exception cases are resolved within 5 business days.

10. Contacts and Help

- **HR Benefits Helpdesk:** benefits@novatech.com
- **NovaCare+ Portal:** www.novatech.com/novacare
- **24/7 Nurse Line:** 1-800-444-WELL
- **Live Chat Support:** Available via NovaConnect Mobile App