



# OPEN ENROLLMENT MEMO

Presented By  
Diversified Human Solutions  
Matthew Tae  
30 South 15 ST FL 15  
Philadelphia , PA 19102

**NMM Operations LLC**  
**Benefits Information & Online Enrollment Available <https://quickonboarding.com/nmm>**

*Please take the time to read this as these are your benefits decision for the year, and cannot be changed unless you have a life event (i.e. marriage, babies, spouse gets other coverage, etc). If you do not act now, you will be waiving certain election and enrollment rights. You must complete an enrollment form to be covered. This can also be done online via the above link. If you are already enrolled and do nothing, you will keep the same benefits with any applicable price adjustments.* Below is a summary of your benefits and does not entail the entirety of your policy. Please refer to the policy for specifics. In other words, double check your specific situation before relying on the general information provided here. Feel free to use the “Schedule a Benefits Discussion” button on the website to go over particulars.

NMM Operations LLC (NMM) will keep the same Independence Blue Cross plans as last year and ADD one additional option, the PPO Silver Secure plan. The premiums actually DECREASED by 1%, however, you are one year older so your rate will increase because of that. But overall, the total amount should not be much. You can find the prices / your new payroll deduction for each of the plans here: <https://quickonboarding.com/nmm>

NMM will continue contributing 50% of your health insurance premiums, of the **non-smoker** rate of the PPO Silver CLASSIC plan. That fixed dollar amount is NMM’s contribution towards your health insurance. You can enroll dependents, but the company will not contribute towards premiums for dependents.

The portion of any health insurance premiums you pay will be above the line PRETAX! Which means that you don’t have to pay any taxes on that money... no federal, state, local, FICA! If you go to this website <https://quickonboarding.com/nmm> you can make your benefit election, see the rates, and see the benefit summary for each plan available. Below is a summary of the 3 plan options:

1. PPO Silver SECURE: Doctors, RX, lab work, AND outpatient surgery is covered before the deductible. Everything else is AFTER the deductible. Most of the costs AFTER the deductible are a fixed copay amount, which might be helpful for planning. The deductible for this plan is the highest of the 3 options, however it also has the lowest premiums.
2. PPO Silver CLASSIC: This is the same plan as last year (except a few copays / deductible / out of pocket max have increased slightly). Doctors, RX, and lab work is covered before the deductible, but almost everything else requires the deductible to be met before coverage starts.
3. PPO Gold: Lower copays for most procedures and a \$2500 deductible that applies to hospitals, outpatient surgeries, and durable medical equipment. Overall, more services are pre-deductible than the PPO silver.

The “PPO” plans are national plans, so you can go to ANY blue cross provider, and it’ll be in network. You also don’t need referrals to see specialists.

You will be getting a new ID card. If you do not get your ID card by January 1, you can log into [www.ibxpress.com](http://www.ibxpress.com) to print a temporary health insurance ID card if you need one immediately for RX, a doctor’s appointment, etc.

**BLUE CROSS EXTRAS / Cash Back**

Please go to <https://quickonboarding.com/nmm> for more information about all these benefits

- Free virtual doctor visits with Blue Cross through MD Live via phone or mobile app. I’ve used this feature and it’s excellent for one-time routine things.
- \$150 gift card for getting an annual physical, flu shot, and profile registration with Blue Cross (You can still do this for 2022)! This benefit / feature increases to \$300 for 2023!

- \$150 Fitness Center Reimbursement: You should request an attendance list from your gym once you've reached 120 visits (they can print it out). Then complete the forms.
- GradFin student loan advisory services: free consultations to reduce student debt
- College Tuition Benefit: Worth checking out if you have kids. It can cover a portion of their tuition.

### **Dental Insurance**

The dental coverage through Guardian is not changing, and the rates are also unchanged. This is voluntary coverage so you will be paying the full cost of the insurance. Also, there is a 12 month waiting period for "Major" services (also called "Type III" services) so those will not be covered during the first year when you initially sign up. Please visit <http://quickonboarding.com/nmm> for more details. If you get 2 cleanings per year and pay out of pocket for them, you should enroll into the dental coverage because this insurance will probably cover those cleanings for less than you currently pay, AND will provide coverage if you need anything beyond cleanings. Keep in mind you pay for premiums PRE-TAX. Please note "Annual Max" on the benefit summary means the maximum that the dental insurance will pay in one year. Anything beyond \$1500 in total cumulative annual costs... the insurance will not cover.

### **Vision Insurance**

Vision insurance is included with your health insurance:  
<https://www.ibx.com/htdocs/custom/welcome/vision.html?tracking=welcomevision>

### **Health Insurance IF YOU HAVE KIDS**

PA's CHIP program provides excellent insurance to kids under 18 years old. In the past, to be eligible for PA's CHIP, a child had to be uninsured for 6 months. This requirement has been eliminated! CHIP is excellent insurance. If you have children enrolled in the health plan, I recommend you look into the cost of moving the kids into the CHIP program instead. More information can be found here: <https://diversifiedhumansolutions.com/chip/>

### **Other Insurance**

Contact me if you're interested in any other insurance like disability or life insurance.

Please feel free to contact me if you have any other questions!

Matthew Tae  
[tae@diversifiedhumansolutions.com](mailto:tae@diversifiedhumansolutions.com)  
(phone): 267-948-7290  
(cell): 484-894-6224  
30 South 15 ST FL 15  
Philadelphia PA 19102  
Designations: EA, IAR, AIF, SPHR