



2024 OPEN ENROLLMENT MEMO VERSION 1

Presented By
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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 remain with Independence Blue Cross but switch the PPO Gold plan from the “Classic” into the “Preferred 500”. The premium for the PPO Silver Classic will increase slightly (about 2%), however, you are also one year older so your rate will increase around 5-6% because of that. The monthly premiums for the PPO Gold will increase around 15%, however, the plan is changing from the “Classic” to the “Preferred 500” and the benefits are SIGNIFICANTLY better. 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 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.
2. PPO Gold Preferred 500: Lower copays for most procedures and *excellent* hospital & outpatient surgery benefits. This plan will keep costs low in the event of a major health situation. The estimated savings for a hospitalization or outpatient surgery over the PPO Gold Classic is between \$3-5K per incident. Although the premium is higher, the benefits for major procedures are Platinum level.

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 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 Teledoc (replaces MD). Live via phone or mobile app. I’ve used this feature and it’s excellent for one-time routine things / RX refills. The Teledoc services EXPANDS to include behavioral health and dermatology!

- \$300 gift card for getting an annual physical, flu shot, and profile registration with Blue Cross (You can still do this for 2023)! This benefit / feature remains \$300 for 2024.
- \$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: PENDING (awaiting competitive rates from other companies)

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=welcomelvision>

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!

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Designations: EA, IAR, AIF, SPHR