



# 2025-2026 Open Enrollment Presentation

Active Employees: July 9-16 | Retirees: July 14-18

# AGENDA

- Open Enrollment Highlights
  - Medical and Prescription Drug
  - Dental
  - Vision
  - Resources
- 

## Benefits for Active EES Only

- Flexible Spending Accounts (FSAs) and Transportation Benefit
- Additional Benefits
- Checklist



# OPEN ENROLLMENT HIGHLIGHTS

# QUALIFYING LIFE EVENTS

- After you make your elections, the only time you can make changes to your benefit program during the plan year is when you experience a special enrollment situation, known as Qualifying Life Event (QLE)
  - Benefit changes requested due to a “change of mind” cannot be allowed until next Open Enrollment
- You are responsible for notifying Human Resources of any IRS approved life events such as:
  - Marriage or divorce
  - Birth, adoption or placement for adoption of an eligible child
  - Loss of spouse’s job or change in work status where coverage is maintained through the spouse’s plan
  - A significant change in your or your spouse’s health coverage attributable to your spouse’s employment
  - Death of a spouse or dependent
  - Loss of dependent status
  - Becoming eligible for Medicare during the year
  - Gain or loss of eligibility for Medicaid, a state Children’s Health Insurance Program (CHIP) or a premium assistance subsidy under either of these programs (60-day election period)
  - Receiving a Qualified Medical Child Support Order
- Please make sure you notify Human Resources within 30 calendar days of the event

# DEPENDENT ELIGIBILITY

- Your spouse or domestic partner (same-sex)
  - **ACTIVE EMPLOYEES ONLY:** Please note that health care expenses for domestic partners are not reimbursable under the Health Care Flexible Spending Account
- Child(ren)
  - **Medical/Prescription Drug/Dental/Vision/Voluntary Life:** Your child(ren), or child(ren) of a domestic partner, who are under the age of 26, regardless of marital or student status
    - **ACTIVE EMPLOYEES ONLY:**
      - **Flexible Spending Accounts:** Your tax dependents under the age of 26
  - Your child(ren) over age 26 who are mentally or physically disabled and dependent upon you for support (proof of condition and dependency must be submitted)
  - Your child(ren) who are covered by a Qualified Medical Child Support Order (QMCSO)

# OPEN ENROLLMENT HIGHLIGHTS

## FOR BOTH ACTIVE EMPLOYEES & RETIREES

- Plan Year is defined as August 1<sup>st</sup>–July 31<sup>st</sup>
- **Active Enrollment:** You must actively elect your benefits for this plan year via method prescribed for each population

## FOR RETIREES

- Open Enrollment is scheduled July 14<sup>th</sup> –18<sup>th</sup>
- Enrollment will be completed via Enrollment Form

## FOR ACTIVE EMPLOYEES

- Open Enrollment is scheduled July 9<sup>th</sup>– July 16<sup>th</sup>
- **Those already enrolled in Voluntary LTD:** you can change your elimination period by 1 increment or increase your benefit up to \$300 without completing a health questionnaire
- Enrollment will be completed via UKG

# OPEN ENROLLMENT HIGHLIGHTS

## ■ Medical and Rx

- Continue to be offered by Independence Blue Cross (IBC) with no changes to plan designs or contribution amounts!
- Several new IBC member programs are available at no cost

## ■ Dental

- MetLife will continue to be the carrier with no changes to plan design:
  - Orthodontia coverage for adult and child(ren); implants covered 80% after deductible
- College Tuition benefit is available and stackable with IBC's benefit
- If you are enrolled in medical, you are automatically enrolled in dental at no cost

## ■ Vision

- Continue to offered by Vision Benefits of America (VBA)
- Now new enhanced plan option – two plans to pick from!

## ■ Medicare Help Team

- Continue to be offered by HTA Financial Services

# OPEN ENROLLMENT HIGHLIGHTS

## ■ Flexible Spending Accounts

- Continue to be offered by Wex

### ■ Health Care FSA

- Maximum contribution is \$3,050
- 8/1/2024 – 7/31/2025: Carry over \$660 to next plan year (can carry over \$640 from 2024-2025 PY to 2025-2026 plan year)
- Amounts over carryover would be forfeited

### ■ Dependent Care FSA

- Annual maximum is \$5,000
- Any unspent funds would be forfeited at the end of the plan year

## ■ Transportation Benefit

- Continue to be offered by Wex
- Monthly maximum is \$325
- Please elect \$0 contribution to maintain access of your previous commuter balance to ensure your current elections will rollover

## ■ Voluntary Pet Insurance

- Continue to be offered through Nationwide and 100% employee paid



# OPEN ENROLLMENT HIGHLIGHTS

## ■ Life and Accidental Death and Dismemberment (AD&D)

- Please remember to update your beneficiary
- Active PHDC employees who are former PRA Employees: Continue to be offered by The Standard with no plan designs or contribution changes
  - Basic Life and AD&D: 1x annual earning to maximum of \$100,000; 100% employer paid
  - Voluntary Life and AD&D: 100% employee paid
- Active PHDC employees who are enrolled in the City pensions: Continue to be offered by Securian
  - Basic Life and AD&D: \$20,000; 100% employer paid
  - Voluntary Life and AD&D: 100% employee paid

## ■ Voluntary Long Term Disability (LTD)

- Continue to be offered by The Standard with no plan design changes and 100% employee paid
  - Can change elimination period by 1 increment or increase benefit up to \$300 without completing a health questionnaire
- If you move to a new age band, your cost may increase for Voluntary Life/AD&D and/or Voluntary LTD



**MEDICAL & RX**

# MEDICAL & RX HIGHLIGHTS

- Independence Blue Cross (IBC) will remain the carrier with no changes to plan designs
  - Keystone POS 1B: **does** requires PCP designation and referrals
    - Need to have **assigned PCP** or claims will be denied
    - Utilizes a local network, 'Keystone POS' (Philadelphia area and contiguous counties)
  - Personal Choice PPO 1B: **does not** require PCP designation and referrals
    - Utilizes a National network through IBC
- Preventive care covered at 100%
- In- and out-of-network coverage
  - Can be balanced billed if you utilize out of network coverage
- Generic substitution unless “Dispense As Written” is listed on script
- Mail Order: available for maintenance medication
  - 90-day supply for the cost of (2) 30-day supply
  - Ask your doctor to fill script for 90 days plus refills and to submit script to Optum

# MEDICAL & RX PLAN

In-Network Medical Benefits	Keystone POS 1B	Personal Choice PPO 1B
	(You Pay)	( You Pay)
PCP Designation & Referrals Required?	Yes	No
Annual Deductible (Individual/Family)	None / None	None / None
Out-of-Pocket Maximum Benefit (Individual/Family)	\$7,150 / \$14,300	\$7,150 / \$14,300
Preventive Care	\$0 Copay	\$0 Copay
Office Visit (PCP/Specialist)	\$15 / \$30 Copay	\$10 / \$20 Copay
Virtual Care	\$15 Copay	\$10 Copay
Urgent Care	\$87 Copay	\$87 Copay
Emergency Room (Copay Not Waived If Admitted)	\$125 Copay	\$125 Copay
Lab Services	\$0 Copay	\$0 Copay
Diagnostic X-Ray Services	\$30 Copay	\$20 Copay
Imaging Services (e.g. CT, PET Scans, and MRIs)	\$60 Copay	\$40 Copay
Hospital Inpatient	\$100 Per Day Up To \$500 Max Per Admission	\$50 Per Day Up To \$150 Max Per Admission
Outpatient Surgery	\$50 Copay	\$0 Copay
<b>Prescription Drug Benefits</b>		
<b>Retail (30-day supply)</b>		
Generic	\$10 Copay	\$10 Copay
Brand	\$20 Copay	\$20 Copay
Non-Formulary	\$35 Copay	\$35 Copay
<b>Mail Order (90-day supply)</b>		
Generic	\$20 Copay	\$20 Copay
Brand	\$40 Copay	\$40 Copay
Non-Formulary	\$70 Copay	\$70 Copay

Plan does have out-of-network benefit, which are listed in the benefit guidebook

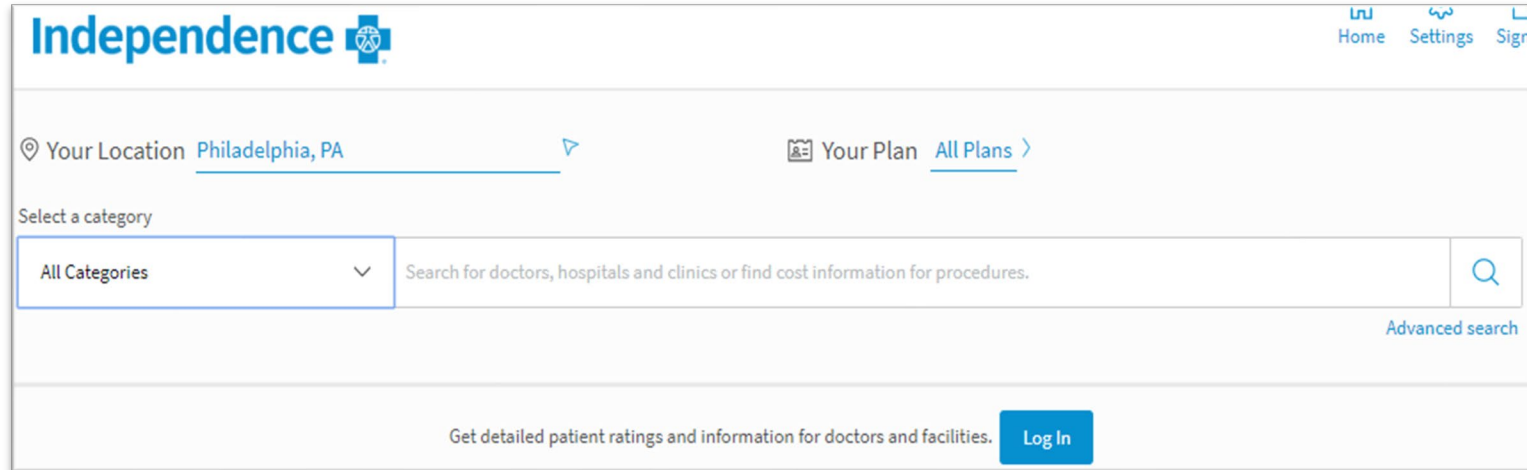
# MEDICAL & RX COST

	Keystone POS 1B	Personal Choice PPO 1B
	Bi-weekly Cost	Bi-weekly Cost
Employee	\$10.98	\$19.98
Employee + Spouse/Partner	\$25.27	\$45.96
Employee + Child	\$19.58	\$35.62
Employee + Children	\$19.58	\$35.62
Family	\$32.22	\$58.61

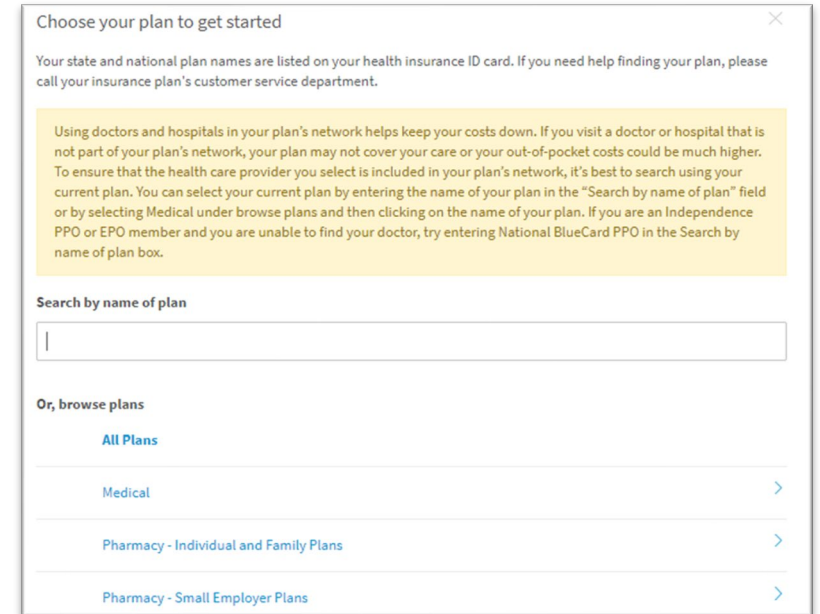
- Eligible employees and retirees will contribute 3% towards the cost of the Keystone POS 1B plan, and 5% towards the cost of the Personal Choice PPO Plus 1B plan
- Pre-Tax contributions will be deducted from employees' bi-weekly paychecks

# FIND A PROVIDER

- In your internet browser, go to [www.ibx.com/providerfinder](http://www.ibx.com/providerfinder)
- Click on “All Plans” link and select your plan:
  - “Keystone HMO/POS/Direct POS” for Keystone POS 1B
  - “Personal Choice PPO” for Personal Choice PPO 1B
- You can search based on zip code and category:
  - Doctor name, specialty type, place name, and place type
- You can also call 1-800-ASK-BLUE



The screenshot shows the Independence provider finder website. At the top left is the Independence logo. On the top right are links for Home, Settings, and Sign In. Below the logo, there are two dropdown menus: "Your Location" set to "Philadelphia, PA" and "Your Plan" set to "All Plans". Below these is a "Select a category" dropdown menu currently showing "All Categories". To the right of this is a search bar with the placeholder text "Search for doctors, hospitals and clinics or find cost information for procedures." and a magnifying glass icon. Below the search bar is a link for "Advanced search". At the bottom of the page, there is a text prompt "Get detailed patient ratings and information for doctors and facilities." and a blue "Log In" button.



The screenshot shows a dialog box titled "Choose your plan to get started". It contains a message: "Your state and national plan names are listed on your health insurance ID card. If you need help finding your plan, please call your insurance plan's customer service department." Below this is a yellow box with text: "Using doctors and hospitals in your plan's network helps keep your costs down. If you visit a doctor or hospital that is not part of your plan's network, your plan may not cover your care or your out-of-pocket costs could be much higher. To ensure that the health care provider you select is included in your plan's network, it's best to search using your current plan. You can select your current plan by entering the name of your plan in the 'Search by name of plan' field or by selecting Medical under browse plans and then clicking on the name of your plan. If you are an Independence PPO or EPO member and you are unable to find your doctor, try entering National BlueCard PPO in the Search by name of plan box." Below the yellow box is a search bar labeled "Search by name of plan". Below the search bar is a section titled "Or, browse plans" with a list of options: "All Plans", "Medical", "Pharmacy - Individual and Family Plans", and "Pharmacy - Small Employer Plans". Each option has a right-pointing arrow.

# TELADOC HEALTH

If enrolled in Medical plan, you have access to the following services through **Teladoc Health:**

- **Virtual Care**: 24/7 access to board certified and licensed doctors by phone, video chat, or mobile app without leaving home or work
  - Providers can treat and prescribe medication (if needed) for common, non-emergent medical issues such as:
    - General: Sinus Pain, Pink Eye, Earaches, Sore Throat, Flu, and provides pediatric services
    - Tele-behavioral: Anxiety, Depression, Panic Disorders
    - Tele-dermatology: 3,000 Skin, Hair, and Nail conditions
- **Livongo**:
  - Diabetes: manage your condition with a smart blood glucose meter, tracking app, and access to coaching support
  - Hypertension: manage your heart health with a smart blood pressure monitor, one-on-one coaching support, step-by-step action plan, and tips on nutrition and activity
- **MyStrength Plus**: digital program with tools and dedicated support for stress, depression, anxiety, sleep, chronic pain, substance abuse, and more



# ADDITIONAL PROGRAMS

- **Baby Beginnings:** Maternity management program designed for expecting members to manage health before, during, and after baby is born
- **College Tuition Benefit:** offers employees the opportunity to earn tuition credits each year to be used to pay for full time, undergraduate education at over 375 private colleges and universities; program is portable if the employee is no longer enrolled
- **GradFin Program:** provides members free, personalized solutions to accelerate their student loan debt payoff process
- **Utopia WellCare:** schedule up to 6 virtual one-on-one visits a year with a participating registered dietitian at no cost; use functional nutrition method to treat conditions such as mood regulation, stress, gastrointestinal disorders, autoimmunity, cardiovascular issues, body composition, and more
- **WondrHealth:** free 52-week digital program to develop a healthier relationship with food and build skills to make smarter decisions, to help you lose weight, sleep better, gain energy, and reduce and reverse chronic disease
- **Member Discounts:** deals on gyms, fitness apparel, tickets, attractions, and more





**DENTAL**

# DENTAL HIGHLIGHTS

- MetLife will remain the dental carrier with no plan changes:
  - Orthodontia coverage for both adults and child(ren)
  - Implants covered at 80% after deductible
  - Out of network claims are reimbursed at a higher amount
- In-and out-of-network coverage
  - To find a provider, visit [www.metlife.com](http://www.metlife.com) and select “PDP Plus” as the network option
- No primary dental provider (PDP) designation or referrals
- Request pre-treatment estimate
  - Get an estimate for complex procedures (crowns, bridges, dentures, periodontal work, etc.) to understand what and how much is covered
- College Tuition Benefit: earn reward points to help offset financial burden at SAGE Scholars college; stackable with IBC’s program

# DENTAL PLAN

	In-Network	Out-of-Network
Calendar Year Deductible	\$25 Per Individual	\$25 Per Individual
<b>Preventive Services</b> (Exams, cleanings, x-rays, sealants)	100%	100% Of Plan's Allowed Charges
<b>Basic Services</b> (Root canals, gum treatment, oral surgery, fillings, denture repair & relining)	100% After Deductible	100% Of Plan's Allowed Charges After Deductible
<b>Major Services</b> (Crowns, inlays, onlays, cast restorations)	80% After Deductible	80% Of Plan's Allowed Charges After Deductible
<b>Implants</b>	80% After Deductible	80% Of Plan's Allowed Charges After Deductible
<b>Orthodontia</b> (Adult and Children)	80%	80% Of Plan's Allowed Charges
Calendar Year Maximum	\$2,000 Per Individual	
Orthodontia Lifetime Maximum	\$2,000 Per Individual	

- If you are enrolled in Medical, you are automatically enrolled in Dental at no employee cost



**VISION**

# VISION HIGHLIGHTS

- Vision Benefits of America (VBA) will remain the carrier
- 2 Vision Plans to Pick from
  - Both plans offer an eye exam, lenses, or contacts every 12 months
  - The buy-up plan offers annual frames, anti-reflective coatings, poly carbonate lenses, and progressive lenses at no additional cost. It also has a higher reimbursement for frames and contacts.
  - Large network include retail chains such as Costco, JC Penney Optical, Pearle Vision, Sears Optical, Target Optical, and Visionworks
  - To locate a provider, go to [www.vbaplans.com](http://www.vbaplans.com) and click “Find a Doctor”
    - Providers that accept claims electronically are listed on the website in **BOLD**
- In- and out-of-network coverage
  - No claim forms needed if using an in-network provider
    - If provider uses VBA e-claim system, tell the provider to file claim electronically
    - If provider does not use VBA e-claim system, you will need to call VBA to submit a claim form, which will need to be taken to provider
  - Out-of-network usage will also require a claim form submission

# VISION PLAN

	Base Plan		Buy-Up Plan	
	In-Network	Out-of- Network	In-Network	Out-of- Network
<b>Frequency</b> Exams Lenses/Contact Lenses Frames	12 Months 12 Months 24 Months		12 Months 12 Months <b>12 Months</b>	
<b>Eye Exams</b>	\$0 Copay	Up To \$40	\$0 Copay	Up To \$40
<b>Standard Lenses</b> Single Vision Bifocal Trifocal Progressive Lenticular	\$0 Copay \$0 Copay \$0 Copay \$45 - \$175 Allowance \$0 Copay	Up To \$40 Up To \$60 Up To \$80 Up To \$80 Up To \$120	\$0 Copay \$0 Copay \$0 Copay <b>\$0 Copay</b> \$0 Copay	Up To \$40 Up To \$60 Up To \$80 Up To \$80 Up To \$120
<b>Frames</b>	Up to \$150 Allowance	Up To \$50	<b>Up to \$180 Allowance</b>	Up To \$50
<b>Contact Lens (In Lieu Of Glasses)</b> Elective Medically Necessary	Up to \$110 Allowance \$0 Copay	Up To \$110 Up To \$320	<b>Up to \$150 Allowance</b> \$0 Copay	Up To \$110 Up To \$320
<b>Lens Options</b> Polycarbonate Scratch Coating Anti-Reflective Coating	\$0 Children under 19 \$0 Copay Extra Cost	Not Covered Not Covered Not Covered	<b>\$0 for all ages</b> \$0 Copay <b>\$0</b>	Not Covered Not Covered Not Covered

# VISION COST

Bi-Weekly Employee Deduction		
	Base Plan	Buy-Up Plan
Employee	\$2.61	\$5.29
Employee + Spouse/Partner	\$4.79	\$10.11
Employee + Child	\$4.79	\$10.11
Employee + Children	\$6.54	\$13.83
Family	\$6.54	\$13.83



# ADDITIONAL BENEFITS



# INSURCHOICE

- Savings on products, experiences, and insurance coverages. Select the products that meet YOUR needs, such as:
  - Auto insurance
  - Travel deals
  - Pet insurance
  - Travel protection
  - Home warranty
  - Discounted gift cards, and more!
- Visit [https://digital.nfp.com/pc/PHDC\\_IC\\_MP/](https://digital.nfp.com/pc/PHDC_IC_MP/) for more info (link in guidebook as well)



# RETIREE CHECKLIST & RESOURCES

# ID CARDS

- **Medical:**

- Access digital ID Card via the IBC portal, or call member services to request a new physical card

- **Dental:**

- No ID cards issued or required; can access the benefit by providing your subscriber name, SSN, and DOB to in-network dental provider or registering online to print a temporary ID card

- **Vision:**

- No ID cards issued or required; can access benefit by providing SSN when scheduling appointment with in-network vision provider

# MEDICARE HELP TEAM

- Available to employees and family members nearing age 65 and/or retirement at no cost
- Get access to Medicare education, guidance, and assistance through HTA Financial Services
- Licensed experts can help you transition to Medicare, acquire appropriate coverage to meet your needs, and provide ongoing support
  - Start with one-on-one phone counseling session, where they will prepare and answer questions for all aspects of retirement healthcare
  - Provide you with a “roadmap” with step-by-step action items leading up to retirement
  - Educate you on the Medicare Onboarding process, products offered, and assist enrollment completion
- Unlimited phone support for any future questions or assistance

# NFP BENEFIT SUPPORT TEAM

- NFP Benefit Support Team is available for you and your enrolled dependents to assist with general benefit questions and escalated claim resolutions
- Email: [BenefitsSupportTeamCSMidAtlantic@nfp.com](mailto:BenefitsSupportTeamCSMidAtlantic@nfp.com)
- Phone: 1-855-287-2202
  - Monday – Friday, 8:00am – 5:00pm, EST
  - If a voice message is left, a representative will return your call within 24-48 hours on weekdays
- Have the following information ready when calling or emailing:
  - Copy of your Explanation of Benefits (EOB)
  - Member ID Number
  - Claim Date of Service
  - Provider Name



**THANK YOU**

**PHDC RETIREES!**



# **FLEXIBLE SPENDING ACCOUNTS & TRANSPORTATION BENEFIT**

# HEALTH CARE FSA HIGHLIGHTS

- Continue to be offered and administered by Wex
- Benefit runs August 1st to July 31st
- Set aside a portion of your pre-tax earnings up to \$3,050 to pay for qualified health care purchase (copays, dental costs not covered by insurance, vision costs not covered by insurance)
- Allowed to roll over up to \$660 at the end of the current plan year (8/1/2024 – 7/31/2025) for the new plan year (8/1/2025 – 7/31/2026)
  - Any funds in excess of \$640 that have not had expenses incurred for by 7/31/2024 and were not submitted for reimbursement by 9/30/2025 will be forfeited
- Please remember to keep receipts for substantiation



# DEPENDENT CARE FSA HIGHLIGHTS

- Continue to be offered and administered by Wex
- Benefit runs August 1st to July 31st
- Set aside a portion of your pre-tax earnings up to \$5,000 (\$2,500 if married and filing separately) to pay for eligible dependent expenses so that you and your spouse can work
  - Your child(ren), under the age of 13, for whom you are entitled to a personal exemption on your federal income tax return
  - Your spouse or other dependent, including parents, who are physically or mentally incapable of self-care
- Any funds remaining in the account that have not had expenses incurred by 7/31/2025 were not submitted for reimbursement by 9/30/2025 will be forfeited

# TRANSPORTATION HIGHLIGHTS

- Continue to be offered and administered by Wex
- Set aside pre-tax funds to pay for your commute to and from work as well as work-related parking expenses
  - Qualified expenses include transit passes, tokens, vouchers, parking passes, and more
- Can elect up to \$325 per month
  - Election can be changed monthly
  - Any unused funds rollover month to month
- Please remember to keep receipts for substantiation



# ADDITIONAL BENEFITS

# LIFE AND AD&D HIGHLIGHTS

- Financial protection for your loved ones in the event of your death
- Benefit
  - **Active PHDC employees who are former PRA employees:** Continue to be offered by The Standard with no plan designs or contribution changes
    - Basic Life and AD&D: 1x annual earning to maximum of \$100,000; 100% employer paid
    - Voluntary Life and AD&D: 100% employee paid
  - **Active PHDC employees who have pension benefits through the City of Philadelphia:** Continue to be offered by Securian
    - Basic Life and AD&D: \$20,000; 100% employer paid
    - Voluntary Life and AD&D: 100% employee paid
- If you are increasing coverage amounts for Voluntary Life/AD&D, you may need to complete a health questionnaire
- If you move to a new age band, your cost may increase for Voluntary Life/AD&D
- Make sure to add or update your beneficiary
  - Beneficiary receives the life insurance benefit should you pass away

# VOLUNTARY LTD HIGHLIGHTS

- Income protection should you experience a non-job related injury or illness that makes you unable to work for a long period of time
- Continue to be offered by The Standard with no plan designs or contribution changes (100% employee paid)
- Benefit
  - You can elect increments of \$100 up to a maximum of 60% of your pre-disability monthly earnings up to a maximum of \$6,000 (whichever is less)
  - You can select from 0 day – 180 days for your elimination period
    - Elimination period refer to when the disability benefit will begin to pay, starting once you are disabled
  - Must meet the definition of disabled by The Standard to start receiving benefit
  - Can last up to Normal Social Security Retirement Age
- For Open Enrollment, you can change elimination period by 1 increment or increase benefit up to \$300 without complete a health questionnaire

# VOLUNTARY PET INSURANCE

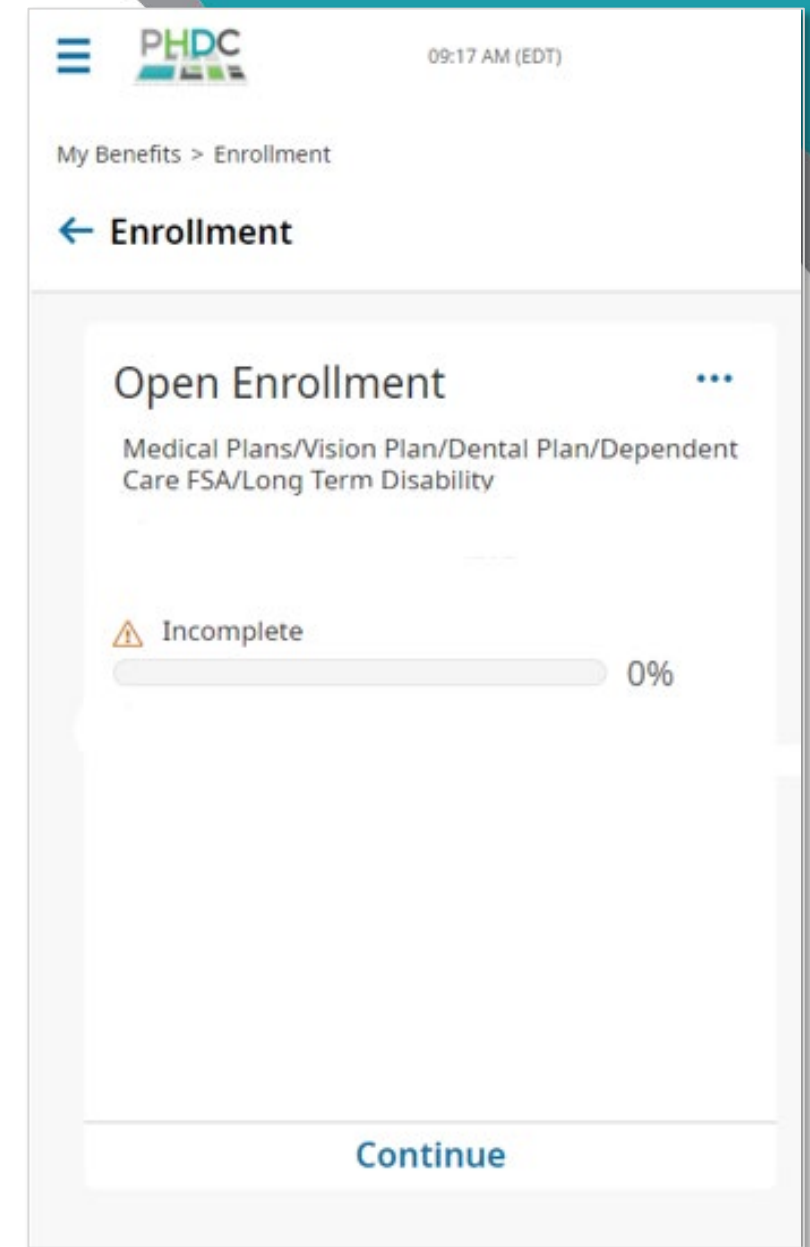
- Continue to be offered by Nationwide
- Get cash back on eligible vet bills after \$250 deductible has been met
  - Use any vets, anywhere (no need for networks or pre-approvals), submit claims and get reimbursed
- Two plans through Nationwide: My Pet Protection and My Pet Protection Plus Wellness
  - Optional wellness coverage that includes spay/neuter, dental cleaning, exams, vaccinations and more
  - Choose between three levels of reimbursement
  - Pre-existing conditions applies (after 6 months of being cured, pet might be covered)
- Additional benefits: pet education newsletter, discounts, online articles, and 24/7 vet helpline
- Same price for pets of all ages and breed
  - Multiple pet discount when enrolling more than one pet



# CHECKLIST & RESOURCES

# HOW TO ENROLL

- Go to your UKG portal
- View Benefits: This link will allow you to view your current benefits
- Start Open Enrollment: During Open Enrollment, this link will allow you to begin the benefit selection process
- Follow the instructions provided at the top of each section to review the available options and select your coverage





# HOW TO ENROLL

Make sure to press “Confirm” to submit the elections and to print a copy of your benefit elections for your records!

✓ Instructions

All Current Benefit Enrollments

✓ Medical Plans

✓ Vision Plan

✓ Dental Plan

✓ Dependent Care FSA

✓ Long Term Disability

Confirm & Submit

Confirm & Submit

Please take a moment to review your selections and their estimated monthly premium.

If you would like to change any of your selections, you may return to the plan selections and do so now.

When you are satisfied with your choices, use the submit button to finalize your selections and submit them for approval.

[Download PDF](#)

Total Plans:	Estimated Monthly Premium
1	\$24.07
Estimated Monthly Taxable Income	
-	

# ID CARDS

- **Medical:**

- Access digital ID Card via the IBC portal, or call member services to request a new physical card

- **Dental:**

- No ID cards issued or required; can access the benefit by providing your subscriber name, SSN, and DOB to in-network dental provider or registering online to print a temporary ID card

- **Vision:**

- No ID cards issued or required; can access benefit by providing SSN when scheduling appointment with in-network vision provider

- **FSA and Transportation Benefit:**

- No new debit card issued unless newly enrolled or card expired

# NFP BENEFIT SUPPORT TEAM

- NFP Benefit Support Team is available for you and your enrolled dependents to assist with general benefit questions and escalated claim resolutions
- Email: [BenefitsSupportTeamCSMidAtlantic@nfp.com](mailto:BenefitsSupportTeamCSMidAtlantic@nfp.com)
- Phone: 1-855-287-2202
  - Monday – Friday, 8:00am – 5:00pm, EST
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- Have the following information ready when calling or emailing:
  - Copy of your Explanation of Benefits (EOB)
  - Member ID Number
  - Claim Date of Service
  - Provider Name



**THANK YOU**  
**PHDC EMPLOYEES!**