



## Enrollment Period: Feb 4<sup>th</sup> – March 5<sup>th</sup>

### Welcome To North Wind

You will be provided access to your benefits enrollment profile upon your first day of employment with North Wind. You have 30 days from your start date to enroll in benefits. After this time frame, you cannot change your benefit elections until Open Enrollment, unless you experience an eligible life event, like a change in your marital status, a new baby or child in the family, or the loss of other healthcare coverage. The next Open Enrollment period will begin mid-November 2024.

### Medical

North Wind employees have access to the widest selection of medical insurance plans in the country through the Federal Employee Health Benefit Plan (FEHB). North Wind pays 75% of the overall premium. It's important to note that the premium rates listed on the public FEHB website do not apply to North Wind, as North Wind is on average paying more towards coverage. Please refer to the Employee Benefits Overview to view 2024 Nationwide premiums and the separate link for local Regional premiums.

Health insurance becomes effective the 1<sup>st</sup> day of the following pay period after you have completed your enrollment and submitted any required dependent documentation. Refer to the separate attachment for required dependent documentation that will be required when you enroll.

### Enrollment Deadlines

	If you elect medical insurance <u>and</u> submit your required dependent documentation:	Medical coverage is effective:	Your 1st premium deduction will be:
<b>Option 1</b>	By February 9 <sup>th</sup>	February 10 <sup>th</sup>	March 1 <sup>st</sup> – First bi-weekly premium plus 20 days prorated for February
<b>Option 2</b>	Between February 10 <sup>th</sup> and February 23 <sup>rd</sup>	February 24 <sup>th</sup>	March 1 <sup>st</sup> - First bi-weekly premium plus 6 days prorated for February
<b>Option 3</b>	After February 23 <sup>rd</sup> but <u>no later than</u> March 5 <sup>th</sup>	March 9 <sup>th</sup> (*this may result in a gap in coverage from previous plan)	March 15 <sup>th</sup> – Prorated premium March 29 <sup>th</sup> – First bi-weekly premium

\*You are encouraged to coordinate the end of your Chickasaw medical benefits and the beginning of your North Wind medical benefits to minimize duplicate coverage and premium impacts.

If you fail to elect medical insurance and/or submit any required documentation by March 5<sup>th</sup>, you may have an additional 30 days to elect but you will need to contact [HR-Benefits@northwindgrp.com](mailto:HR-Benefits@northwindgrp.com) to request this.

### Resources To Help Pick the Right Health Insurance Plan

The list of resources below can help you pick the right plan for your needs. These are found on OPM's website at [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms).

- Compare Health Plans, a tool that allows comparison of benefits of up to four plans in one view. [www.opm.gov/fehbcompare](http://www.opm.gov/fehbcompare) (Select "Tribal Employee" under Enrollee Type section)
- Information on plan quality
  - Satisfaction ratings of customers enrolled in each plan [www.opm.gov/fehbcompare](http://www.opm.gov/fehbcompare)
  - Plan effectiveness of patient care measures [www.opm.gov/insure/health/planinfo/quality/hedis.aspx](http://www.opm.gov/insure/health/planinfo/quality/hedis.aspx)
- View Plan brochures at <https://www.opm.gov/healthcare-insurance/tribal-employers/plan-information/plans/>. Pick your state to view all available plans.

### Receiving Health Insurance Cards

It can take up to four weeks to receive your insurance card by mail. If you need a temporary card:

- And you elected a BCBS plan, visit [fepblue.gov](http://fepblue.gov) or call 1-800-411-BLUE
- And you elected another plan, call the elected insurance's Customer Service for help on getting a temporary card. To find the insurance carrier's number, click on the link to the plan at: <https://www.opm.gov/healthcare-insurance/tribal-employers/plan-information/plans/>

\*\*\*Please wait two weeks after enrollment to request a temporary card. If you need a temporary card sooner, please contact [HR-Benefits@northwindgrp.com](mailto:HR-Benefits@northwindgrp.com) for assistance.\*\*\*

---

## Dental and Vision Insurance

If you elect Dental and/or Vision insurance any time prior to March 5, 2024, your coverage will be effective March 1, 2024. There are two levels of dental insurance coverage: a Low PPO and a High PPO. Below is the summary of coverages and rates.

	Low PPO		High PPO	
	In-Network	Out-of Network	In-Network	Out-of Network
Calendar Year Deductible	\$0/Individual \$0/Family		\$50/Individual \$150/Family	
Calendar Year Dental Benefits Maximum	\$500/Individual		\$2,000/Individual	
Class I: Diagnostic & Preventive Services	Plan pays 100%		Plan pays 100%	
Class II: Basic Services	Plan pays 25% (limited services)		Plan pays 80% after deductible	
Class III: Major Services	Not covered		Plan pays 50% after deductible	
Orthodontia Adults/Dependent Children (to age 26)	Not covered		Plan pays 50%	
Lifetime Orthodontia Plan Maximum	Not covered		\$2,000/Individual	

## Dental Rates

Your Premium per paycheck	Low PPO		High PPO	
	26 pay periods	52 pay periods	26 pay periods	52 pay periods
Employee Only	\$3.90	\$1.95	\$7.24	\$3.62
Employee + Spouse	\$7.79	\$3.90	\$14.27	\$7.14
Employee + Child(ren)	\$8.25	\$4.12	\$15.95	\$7.98
Employee + Family	\$12.77	\$6.39	\$26.81	\$13.40

It can take up to 2 weeks from your time of election to receive your dental insurance card in the mail from Delta Dental of Idaho. You can also visit [deltadentalid.com](http://deltadentalid.com) or call 1-800-356-7586 for dental cards and information. However, please allow at least one week after enrollment to contact Delta Dental about your insurance card. Please note that the insurance carrier is Delta Dental of Idaho regardless of the state you live in. Below is the summary of the VSP Vision coverage and rates.

	VSP Vision	
	In-Network	Out-of-Network
Examination (every 12 months)	\$10 copay	\$45 allowance
Materials - Either Glasses or Contacts (every 12 months for lenses or contacts and 24 for frames)	Frames: \$200 (after \$20 copay) Contacts: \$200	Frames: Up to \$70 Contacts: Elective up to \$105
Single vision	\$20 copay	\$30 allowance
Bifocal	\$20 copay	\$50 allowance
Trifocal	\$20 copay	\$65 allowance

Your Premium per paycheck	26 pay periods	52 pay periods
Employee Only	\$1.31	\$0.66
Employee + Spouse	\$2.63	\$1.32
Employee + Child(ren)	\$2.81	\$1.41
Employee + Family	\$4.50	\$2.25

VSP does not mail out cards, as the provider only needs your name and SSN to look you up your coverage. However, you can visit [vsp.com](http://vsp.com) or call 1-800-877-7195 to set up an account to view coverage details and insurance cards. Please allow at least 1 week after enrollment to contact VSP.

## 401k Enrollment

- You will receive an email (within 3 weeks of your hire date) to your [northwindgrp.com](mailto:northwindgrp.com) email account from Fidelity with enrollment information.
- All newly hired employees are automatically enrolled with a 4% deferral rate. If you wish to change your deferral rate, please visit [401k.com](http://401k.com) or call a Fidelity Representative at 1-800-835-5097. If no changes are made, the automatic 4% contributions will be taken out of your paycheck about 30 days after hire date. Employees can change their deferral rate at any point of employment. You will not have access to your Fidelity account until you receive an email from Fidelity notifying you of your enrollment.

- After receiving the email from Fidelity notifying you of your enrollment, you can call a Fidelity Representative at 1-800-835-5097 for assistance.
- If you do not want to participate in the Fidelity 401k plan, you will need to log in to your Fidelity account or contact a Fidelity Representative and change your contribution rate to 0%.
- Changes in contribution rates can take up to 2 pay cycles for Fidelity to communicate your contribution change to North Wind.
- North Wind matches dollar for dollar of the first 4% of earnings you contribute to the plan after you have been with the company for one year and completed 1,000 hours of service. The Employer match is made quarterly and will show up in your Fidelity account.

#### Designating Beneficiaries for your 401k

- The beneficiaries you designate will receive payment of benefits provided under the plan in the event of your death. Naming your beneficiaries now will help ensure that your plan assets will be distributed according to your direction. To complete this, please choose one of the following methods:
- Log on to NetBenefits at [www.netbenefits.com/oppd](http://www.netbenefits.com/oppd) . After you log in, click “Profile,” then “Beneficiaries”
- Text **CARE** to 343898 and receive a link to take you directly to the beneficiary page on NetBenefits
- Call Fidelity at 800-343-0860

---

### Ancillary Benefits

Other ancillary benefits, such as life insurance, will be effective on March 1, 2024. Please see the Benefits Overview for additional information.