

2024 New PHP Benefits Overview

Agenda

1. Current OTC Benefit Recap— Nations Benefits
2. **2024** Utility Benefit – Nations Benefits
3. **2024** Gym/Fitness Reimbursement Benefit
4. New for 2024
5. Things to Remember
6. Member Communications
7. Questions
8. Appendices

OTC Benefit Recap

- Nations Benefits OTC Card Benefit package introduced in 2023 will remain the same for 2024
 - Over the Counter: Nonprescription health and wellness items
 - Food Items: Grocery items
 - Prepared Meals: Refrigerated meal packages
 - Fresh Produce or Vegetable Box: Variety of fruit and vegetable boxes

- Community Members only: Members in ICF, IRA, or Family Care are exempt.

- \$150 per month, no rollover

- Available: Online, Phone, Mail Order, Retail

NEW: Utility Benefit

- Community Members only
- \$50 per month in a separate purse using the same OTC Card
- Can be used to help pay for: **Cable, Telephone, Internet, Water, Gas, Oil, and Electric bills**
- Utility providers must take Benefits Mastercard Prepaid Card
- Utility bills must be for the member's primary residence
- Can be rolled over into next month
- Must be used by December 31, 2024
- Benefit accrual begins during the month of enrollment
- Cannot be combined with OTC/Food Benefit

➤ Participating Utility Providers:

- | | | |
|--------------|---------------|----------|
| ➤ Verizon | Spectrum | T Mobile |
| ➤ Con Edison | National Grid | AT&T |
| ➤ Optimum | | |

➤ What is not covered:

- | | | |
|----------------|----------------------------|--------------------|
| ➤ Housekeeping | Landscaping | Streaming Services |
| ➤ Pay per View | Utilities included in Rent | Trash Collection |

NEW Gym/Fitness Benefit

- PHP sponsored benefit available to all members
- Reimbursement for gym membership or fitness classes online or in person
- Must make a **minimum** of 26 visits/classes to qualify
- Annual **maximum** reimbursable allowance is \$400 for 2024
- Must complete a Gym reimbursement form and include proof of payment and attendance
- Member must be actively enrolled in PHP
- Transportation is not provided to Gym or Fitness Facility

NEW: Gym/Fitness Benefit- Continued

- What activities/fees are reimbursable?
 - Standard and Adaptive Gym Membership fees, Aerobics, Pilates, Swimming, Boot Camps, Yoga, Zumba, Dance, etc.

- What is not included?
 - Fitness supplies, fitness clothing, social and country club memberships, food items, organized sports fees, fundraising clubs, multiple visits on the same day, Classes or Rehab sessions that are already part of your benefit do not count as a gym/fitness class visit

- Reimbursement
 - Reimbursement will be made by check payable to the member within 60 days of approval.

Member Communication

- Current members were mailed an ANOC (Annual Notice of Change), SOB (Summary of Benefits), and Handbook that included information on these new benefits.
- Gym/Fitness Benefit flyer and Gym reimbursement form have both been approved and will be mailed to **all members in early January**
- Nations Benefit flyer including information about the OTC and Utility benefits is pending approval, once approved flyer will be mailed to **community members in early January**
- Both Gym and Utility benefit FAQs have been approved
- All Flyers, Forms, and FAQs will be posted to the applicable SharePoint sites and the PHP Website

New for 2024-Nations Benefits

Rebrand of Member Portal

The name of the Portal is changing from MyBenefits Portal to **Benefits Pro** Portal

Enhancement and Rebrand of Mobile App

The new mobile app will include an improved shopping experience

Call Center Hours of Operations Change

NationsBenefits has changed its Customer Service hours from 24/7 to 8:00 am to 8:00 pm EST

Newly approved OTC items

There are approx., 21 new OTC items available for 2024

Sales Tax

Sales Tax on all OTC, Food, and Prepared Meals orders made directly from Nations Benefits.

Things to Remember

Card Replacement Timing- Since a new OTC card takes approx. 10 business days to be received; if a new card is requested after the 15th of the month, we recommend that an order be placed directly so as not to lose any remaining monthly balance waiting on the card

No PIN required: For retail purchases, a PIN is not required. The OTC card should be used as a Credit Card

Retail Search functionally: Based on the participating retailer shown on the portal it appears that the retail locations are limited. However, members can use their OTC card at Keyfood, Stop & Shop, and some of the larger grocery retailers.

Online shopping: Online shopping can only be done directly through Nations. Amazon.com, Walmart.com, etc. are not participating retailers

Questions



Appendix A- Utility FAQs

Q. Who is eligible for this benefit?

A. Actively enrolled community members are eligible to participate in this utility benefit. Members who reside in an IRA, ICF, or family care are not eligible to participate.

Q. How do I pay for utilities?

A. Before paying with your OTC card, you should contact your utility company. Utility companies may process card payments differently.

- When speaking with a utility company representative, you should let them know you are using a **Benefits Mastercard® Prepaid Card** that has a limited balance available. Some companies may require you to split your payment, first authorizing a transaction up to your allowance amount, and then authorizing a second transaction for the remaining balance.
- You may also use your **Benefits Mastercard® Prepaid Card** to help pay down your balance in advance of your payment due date.
- Some utility companies may charge a transaction fee and if so, they may ask you to pay this transaction fee with another form of payment or you may be able to use your **Benefits Mastercard® Prepaid Card**.
- Please contact your utility company representative to see if you can set up automatic payments with your **Benefits Mastercard® Prepaid Card**.

Q. What is my Utility Benefit and what utilities can this benefit be used for?

A. PHP is providing you with \$50 per month in a separate purse on your current OTC card which can be used to help pay for utilities. Your monthly benefits can roll over from month to month and must be used by December 31, 2024. The maximum annual allowance is \$600 which will be based on the month of your enrollment.

Example 1: If you enroll on April 1, 2024, you begin to receive \$50 in your utility purse which can be used during April or rolled over into May.

Example 2: If you are already enrolled in PHP on or before January 2024, you will receive \$50 in your utility purse which can be used during January or rolled over into February 2024.

Appendix A- Utility FAQs- Continued

Q. What utility companies participate in this program?

A. Some utility companies that may participate in this program are Verizon, AT&T, Spectrum, T Mobile, Optimum, Con Edison, National Grid, etc. Please contact your utility company to ensure that payment can be made using your Benefits Mastercard® Prepaid Card.

Q. What utilities are excluded from this benefit?

A. Housekeeping, landscaping, pay-per-view, streaming services, trash collection, etc.

Q. What day of the month is the utility benefit available in my account?

A. Your funds will be available in your account on the first day of each month.

Q. Can I roll over my utility benefit into 2025?

A. No, this utility purse is for the calendar year 2024. Although you can roll over your benefit from month to month, it must be used by December 31, 2024.

Q. Can I use the utility benefit to add to my OTC Benefit?

A. No, the utility benefit allowance will be in a separate purse from the OTC/Food purse and cannot be combined

Q. Will I get a separate card?

A. No, you will use the same card that you already have for the OTC Benefit.

Q. How do I know what my balance is for the utility benefit?

A. You can contact Nations Benefits directly at 833-639-3378 or via their web portal at PHP.NationsBenefits.com.

Q. Can I use my card to pay utility bills online?

A. Yes, you must contact your utility carrier to ensure that they will take payment from the Benefits Mastercard® Prepaid Card, and you can set up payment directly with the utility company.

Q. Can I use this benefit for a utility bill that is located at another location other than my primary residence?

A. No, the utility bill must be for your primary place of residence.

Appendix A- Utility FAQs- Continued

Q. Can I use my card to pay for utilities that are under another person's name?

A. Yes, you can use your card to make a payment if the utility bill is in the name of a relative or caretaker. The utility bill does not have to be in your name if it is your primary residence.

Q. Can I use my card to pay for utilities that are included in my rent/housing?

A. No. You cannot use your card to pay for utilities that are already included in your rent/housing.

Q: Can I pay my utility bill at a grocery store, pharmacy, check cashing place, gas station, etc.?

A. You can only pay utility bills directly to the participating utility company.

Q. What if my utility companies do not accept the Utility Benefit Card?

A. Please reach out to Nations Benefits customer service at 833-639-3378

Q. What do I do if I lose my card?

A. Please contact Nations Benefits at 833-639-3378 or via their web portal at PHP.NationsBenefits.com.

Q. Can I convert my utility allowance into cash?

A. No, this benefit allowance must be used to pay utilities using the Benefits Mastercard® Prepaid Card only.

Important Points to Remember

- Please ensure that your OTC is **activated** before using your utility allowance.
- Inform the **utility company representative** that your Benefits Mastercard® Prepaid Card must be entered as **“credit”**

Appendix B- Gym/Fitness FAQs

1. What gyms can I go to? To receive this benefit, you can attend any gym or fitness facility (online or in person) within the PHP service area as long they can provide proof of attendance such as a printout from the fitness facility, a signed letter from the facility, or class instructor noting the dates in which you attended or, certificate of attendance from each visit or class attended.

2. Can I use PHP's transportation benefit to get to the gym? No. Transportation will not be provided to any gym, fitness facility, or fitness classes.

3. Can I go to multiple gyms or fitness facilities to meet the minimum visit requirement of 26 visits within a calendar year? Yes, you can attend a combination of any gym or classes online or in person as long as you can obtain proof of attendance from each gym or fitness facility attended. Please feel free to submit more than one completed **Gym Reimbursement Form** if needed.

4. Does this benefit include all services offered by the gym or fitness facility? You can be reimbursed for group fitness classes at a fitness facility if there is a separate class fee in addition to membership fees. However, you will not be reimbursed and will be personally responsible for the cost of any amenity items such as sauna, massages, tanning, personal training, or locker fees.



5. Is there a limit on the number of times I can request reimbursement? No, you can submit reimbursement requests once the visit minimum has been reached as many times as needed as long as you have not exceeded the annual maximum of \$400 per year. However, a completed Gym Reimbursement Form is required for each submission.

6. Can I attend a paid group class and work out at the same gym on the same day? Yes, however, the paid class will count as 1 visit toward the minimum visit requirement. Multiple visits per day will only count as one visit.

7. Do unused allowance amounts roll over? No, unused allowance amounts do not roll over to the next calendar year.

Appendix B- Gym/Fitness FAQs-Continued

8. What types of purchases or services do not qualify for reimbursement? This benefit cannot be used to receive reimbursement for items including but not limited to: • Fitness Supplies (e.g., weights, jump ropes, yoga mats, foam rollers, exercise bikes or peddlers, kettlebells, resistance bands, swimming goggles, bowling balls and fishing rods, etc.). • Social and country club membership fees or dues • Athletic clothing (e.g., knee pads, sneakers, and helmets) • Food items and services (e.g., Protein shakes, liquid supplements, etc.) • Electronic music devices or subscriptions to digital music services • Weight management programs (online or in-person) • Smart fitness devices (like Fitbit, Apple, and Google watches) • Licenses/certifications for hunting, fishing, firearms, etc. • Organized sports fees (e.g., Basketball, Tennis, Football, Golf, Bowling, Pickleball, Softball, Baseball etc.) • Walking, running, or fundraising clubs. • Classes or rehab sessions that are already part of your benefit do not count as a gym/fitness class visit.

9. What if I complete more than 26 visits/sessions/classes in a calendar year? The amount reimbursed shall not exceed the cost of \$400 even if more than 26 visits/classes were completed in a calendar year.

10. When can I expect my reimbursement? You can expect reimbursement within 60 calendar days of approval. All gym reimbursements will be made by check payable to you and will be mailed to your residence. If there is any reason why your reimbursement cannot be processed, you will be notified in writing.

11. Who should I call if I have questions about reimbursement? If you have any questions about your gym reimbursement benefit, please contact your Care Manager or call PHP Participant Services at 1-855-747-5483.