

Medical Benefit Highlights



NSM offers three medical options, administered by UMR using the UnitedHealthcare Choice Plus network. Plans 1 and 2 are High Deductible Health Plans (HDHP). HDHP plans require the annual deductible be met before coinsurance applies. Once the annual out of pocket is met, the plan pays 100%.



With an HDHP, you have the option to open a Health Savings Account (HSA). NSM will match the first \$500 you contribute to your HSA in 2021.



Plan 3 is a traditional PPO. This plan includes co-pays on in network services.

	Plan 1 Base HDHP w HSA	Plan 2 Buy-Up HDHP w HSA	Plan 3 Coplay Plan
<i>In-Network Deductible / Out-of-Pocket Maximums (calendar year)</i>			
Individual	\$3,500 / \$6,350	\$2,800 / \$5,600	\$3,000 / \$6,350
Family	\$7,000 / \$12,700	\$5,600 / \$11,200	\$6,000 / \$12,700
<i>Employee Bi-Weekly Premium Contributions</i>			
Employee Only	\$6.94	\$18.52	\$90.30
Employee + Spouse	\$134.14	\$152.58	\$329.17
Employee + Child(ren)	\$59.11	\$73.78	\$235.19
Employee + Family	\$194.34	\$253.72	\$479.71

Additional Benefits for 2021

- **Prudential 401(k)** - with discretionary employer matching of \$0.25 for every \$1, up to 6%
- **Delta Dental** - 2 Dental Plans available through Delta Dental of TN
- **EyeMed** - Vision plan from EyeMed that covers new frames and lenses annually
- **Principal** - Company paid Life & LTD, Employee supplemental options for additional life & STD
- **Guardian** - 3 Voluntary Plans to cover: Accidents, Critical Illness, and Hospitalizations
- **UMR Flexible Spending Accounts (FSA)** – 3 Pre-tax FSA options include Medical/Healthcare, Limited Purpose, Dependent Care
- **Teladoc** – 24/7 phone & video consults
- **Accolade** – White glove Benefits Advocacy service

Visit www.benefits-direct.com/nsm/ to view all plan details.

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