

ATTENTION: NEW BENEFIT AVAILABLE

We are pleased to announce that we are offering a Minimum Essential Coverage Superior Benefit Plan to our employees through Options Plus.

It is important to consider any other benefits you may be entitled to prior to enrolling in this plan. However, please note that in some cases this plan can enhance existing coverage you may have. Please note that this is a Minimal Essential Coverage plan only. The benefits covered are as follows:

- Telehealth visits at a \$0 copay – this is particularly important in our current environment as many simple issues can be resolved, care provided, by telephone via a participating telehealth doctor
- Essential Preventive Benefits (screenings)
- Primary Care and Specialist Visits at a \$15 copay – this benefit covers the visit only
- Urgent Care Visits (covers visit only), Laboratory and x-rays at a \$50 copay
- Generic Prescription Drugs at a \$5 copay
- Discounts for Dental and Vision
- Discounts for Durable Medical Equipment and Hearing Aids
- Discounts for Diabetic Supplies
- Fitness Discounts

The employee contributions towards this program are nominal at only \$20.77 per pay period for employee only coverage. This contribution is deducted on a pre-tax basis so the actual difference in your paycheck will be less, depending on your tax bracket.

It is also important to note that this plan meets the Individual NJ State Mandate for having Minimum Essential Coverage. If you are subject to this mandate this meets the requirement and eliminates any penalty you may incur.

If you choose to enroll in the plan, you must complete the Options Plus MEC Application online through the link or on paper along with the Biweekly Payroll Authorization Form/ Waiver Form. These forms need to be submitted to your Department Head by May 22, 2020. If you decide not to take the plan, you must complete the Biweekly Payroll Authorization Form / Waiver Form only and indicate that you do not wish to enroll. Please make sure to sign the forms as required.

If you have any questions, please reach out to your department heads/managers. Alternately, our benefit consultants from RD Parisi Associates / P. P. Care are ready to answer any questions you may have. With the “stay-at-home” dictates, they are available remotely via cell phone or email. Please reach out to them:

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Sincerely,

Your Gateway Security, Inc. Management Team