



## **What Happens Next**

**Welcome to NHW's incentivized Wellness Program. Before your benefits effective date you should receive the following:**

**ECMD - Wellness Portal** Enhanced Care MD administers the wellness program.

You will receive an email from ECMD to log onto your wellness portal.  
The email comes from [support@enhancedcaremd.com](mailto:support@enhancedcaremd.com)

Here is a brief video on the Wellness Portal  
[Introduction To Your Wellness Health Dashboard Video](#)

**Transamerica** - is your Supplemental Insurance carrier.

You received at time of enrollment.

- How to sign into your online portal
- How to file a claim.
- If you need to file a claim, please reach out to your broker or NHW and we'll help guide you through the process.

## **Triada**

Triada is the GAP Plan provider. If you selected the GAP plan you will receive the following,

1. Email with login instructions from [no-reply-tpa@benefitportal.com](mailto:no-reply-tpa@benefitportal.com) within 2 weeks of your policy's effective date.
2. Triada GAP Card should arrive within 2 weeks at your house.
3. You were provided a Triada flyer on what to expect next.

## **New Benefits**

New Benefits is the provider for your NHW Essential Plans.

1. Dental
2. Vision
3. Health Advocate
4. MRI, CT Scans, Lab Testing etc.

You will receive an email from [mybenefitsworks@mybenefitswork.com](mailto:mybenefitsworks@mybenefitswork.com)

Within 2 weeks of your effective date, you will receive your printed membership kit and cards in the mail.  
You can also download the My Benefits Work App from the App Store  
You can also visit [www.mybenefitswork.com](http://www.mybenefitswork.com) to log into the portal.

## **Changes on your Paycheck:**



This program is designed so your take-home pay is not impacted, but you will see changes to your paycheck detailed below:

Before:		After:	
WEEKLY GROSS:	\$600.00	WEEKLY GROSS:	\$600.00
PRE-TAX:	-	PRE-TAX:	-
N/A:	(\$0.00)	<b>SIMERP:</b>	(\$184.62)
Total Weekly:	(\$0.00)	Total Weekly:	(\$184.62)
Taxable Income:	\$ 600.00	Taxable Income:	\$ 415.38
TAXES:	-	TAXES:	-
Federal Income	(\$39.21)	Federal Income	(\$17.40)
State Income	(\$22.79)	State Income	(\$11.88)
Social Security	(\$37.20)	Social Security	(\$25.75)
Medicare	(\$8.70)	Medicare	(\$6.02)
Total Weekly:	(\$107.90)	Total Weekly:	(\$61.05)
POST-TAX:	+ / -	POST-TAX:	+ / -
N/A	\$0.00	<b>WEL 125</b>	\$184.62
N/A	\$0.00	<b>WELSV</b>	(\$18.46)
N/A	\$0.00	<b>SUPINS</b>	(\$28.39)
TAKE HOME PAY:	\$492.10	TAKE HOME PAY:	\$492.10

  

TAX Savings	
Federal Income	\$21.81
State Income	\$10.91
Social Security	\$11.45
Medicare	\$2.68
Total Weekly:	\$46.85

**SIMERP:** Weekly credit to Pre-tax income

**WEL125:** Weekly Debit from Taxable Income (This debit and credit saves tax dollars)

**WELSV:** Wellness Program Fee (Paid by tax savings)

**SUPINS:** Benefit Plans (Paid by tax savings)