

BENEFIT PLAN SUMMARY 2018

Benefit Plan	UNMC	Nebraska Medicine
Pay Schedule	Monthly; Last working day of the month	Monthly; Last working day of the month
Eligibility	First of month following unless hire is first day or first working day of month. IRS approved life events are the first of month following.	First of the month following or coinciding with the date of hire or life event
Dependent Eligibility	<ul style="list-style-type: none"> • Spouse or adult designee • Child(ren) or adult designee children to age 26 • Verification/documentation required 	<ul style="list-style-type: none"> • Spouse • Child(ren) to age 26 • Verification/documentation required
Enrollment Period	31 day election period from date of hire or life event (long-term care is 30 days)	30 day election period from date of hire or life event
Premiums	<ul style="list-style-type: none"> • Monthly • NuCredit of \$63.00 (1.0 FTE) applied towards paycheck 	<ul style="list-style-type: none"> • Monthly
Wellness	<p>Wellstream</p> <ul style="list-style-type: none"> • Health risk assessment (questionnaire only) upon new hire and each annual enrollment period • Receive personal health report • No health outcome requirements • Increased preventive care allowance on medical plan • \$0 copay for generic Rx drugs through CVS Caremark mail service with no annual deductible • Routine colonoscopy paid at 100% after the age of 50 once every 10 years with a PPO provider 	<p>Empower</p> <ul style="list-style-type: none"> • Member health assessment upon new hire • Member health assessment and health screening at each annual enrollment period • Receive personal health report • Employer funding at new hire for employee (and spouse, if applicable) completion of member health assessment. Pro-rated funding based on hire date • Medical plan premium discount earned during annual enrollment, based on participation and health outcomes

BENEFIT PLAN SUMMARY 2018

Benefit Plan	UNMC	Nebraska Medicine
Medical Plan See additional document for further plan comparison.	BlueCross BlueShield of Nebraska <ul style="list-style-type: none"> • BCBS Network • Deductible/Coinsurance/Out-of-Pocket Max • No copays • Preventive care dollar allowance • Three plan options: <ul style="list-style-type: none"> ▪ Low: \$1550 single PPO deductible/\$2500 stop loss ▪ Basic: \$450 single PPO deductible/\$1600 stop loss ▪ High: \$300 single PPO deductible/\$1400 stop loss 	UMR <ul style="list-style-type: none"> • Nebraska Medicine Provider Network plus restricted United Healthcare Choice Plus Network • Deductible/Coinsurance/Out-of-Pocket Max • No copays • 100% ACA preventive care • Three plan options: <ul style="list-style-type: none"> ▪ Basic: \$2000 single deductible/\$5000 out-of-pocket max ▪ Advantage: \$2700 single deductible/\$6650 out-of-pocket max ▪ Value: \$4000 single deductible/\$6650 out-of-pocket max
Dental	BlueCross BlueShield of Nebraska <ul style="list-style-type: none"> • Preventive Care: No deductible; 15% PPO coinsurance • Restorative Services: \$35 single PPO deductible; 15% PPO coinsurance • Major Services: \$35 PPO deductible; 50% coinsurance • Combined annual maximum: \$1,500 • Orthodontia: \$40.00 PPO deductible and 50% coinsurance; \$2,000 lifetime allowed 	Not available; offered through UNMC.
Vision	EyeMed Vision Care <ul style="list-style-type: none"> • Routine eye exam: \$10 • Frame or contact lens allowance: \$130 annually 	Not available; offered through UNMC.
Flexible Spending Accounts	Wage Works <ul style="list-style-type: none"> • Health care: \$2,600 max • Dependent Care: \$5,000 max 	Not available, offered through UNMC.

BENEFIT PLAN SUMMARY 2018

Benefit Plan	UNMC	Nebraska Medicine
Supplemental Long Term Disability (LTD) (Employee Paid Only; no employer paid options at UNMC or NM.)	<ul style="list-style-type: none"> • Four Options • Benefit: 50% or 66 2/3% basic monthly earnings • Elimination period: 90 or 180 days • Only UNMC pay considered 	Reliance Standard <ul style="list-style-type: none"> • Mandatory enrollment • Full-Time contract physicians • Benefit: 60% basic monthly earnings, includes UNMC, UNMCP & VA salary • Elimination Period: 180 days • Own Occupation, includes medical specialty
Long Term Care (LTC) (Employee Paid)	Genworth <ul style="list-style-type: none"> • Options to cover employee, spouse or adult designee, adult children, parents, grandparents and siblings through direct billing with Genworth 	Not available, offered through UNMC.
Basic Life Insurance (Employer Paid) No employer paid AD&D available.	Assurity <ul style="list-style-type: none"> • One times annual salary • Maximum: \$120,000 	Not available
Supplemental Life Insurance (Employee Paid) Guaranteed issue applies to new employee enrollment.	Assurity Employee <ul style="list-style-type: none"> • Coverage levels up to \$500,000 • Guaranteed issue: \$50,000 Spouse if not legally disabled • Coverage levels up to \$50,000 • Guaranteed issue: \$10,000 Child(ren) if not legally disabled <ul style="list-style-type: none"> • \$5,000 or \$10,000 • Guaranteed issue for both amounts 	Reliance Standard Employee <ul style="list-style-type: none"> • Increments of \$10,000 • Guaranteed issue: \$550,000 • Maximum: \$1,000,000 Spouse <ul style="list-style-type: none"> • Increments of \$10,000 • Guaranteed issue: \$50,000 • Maximum: \$350,000 or employee election, whichever is less Child(ren) <ul style="list-style-type: none"> • \$10,000

BENEFIT PLAN SUMMARY 2018

Benefit Plan	UNMC	Nebraska Medicine
Supplemental AD&D Insurance (Employee Paid)	Assurity Employee <ul style="list-style-type: none"> • Increments of \$25,000 • Maximum of \$250,000 Spouse • 50% of employee coverage Child(ren) <ul style="list-style-type: none"> • 10% of employee coverage 	Reliance Standard Employee <ul style="list-style-type: none"> • Increments of \$10,000 • Maximum: \$1,000,000 • Must elect at least \$10,000 in Voluntary Employee Life in order to elect AD&D Spouse <ul style="list-style-type: none"> • Increments of \$10,000 • Maximum: \$350,000 or employee election, whichever is less • Must elect at least \$10,000 in Voluntary Spouse Life to elect AD&D Child(ren) <ul style="list-style-type: none"> • \$10,000 • Must elect \$10,000 in Voluntary Child(ren) Life