

BENEFIT PLAN SUMMARY 2022

Benefit Plan	UNMC	Nebraska Medicine
Pay Schedule	Monthly; Last working day of the month	Monthly; Last working day of the month
Benefits Enrollment and Information	Firefly https://firefly.nebraska.edu www.nebraska.edu/benefits 402.559.4340 benefits@unmc.edu	WorkDay appstore.nebraskamed.com MyHR / MyBenefits 402.552.6947
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. IRS-approved life events are the first of month following.
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 	<ul style="list-style-type: none"> Monthly
Wellness	Wellstream <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 preventative care allowance on medical plan \$0 copay for generic Rx drugs through CVS Caremark mail service with no annual deductible (not for QHDHP) Routine colonoscopy paid at 100% after the age of 50 once every 10 years with a PPO provider 	Empower Your Wellbeing <ul style="list-style-type: none"> Complete wellbeing survey upon new hire Complete wellbeing survey and health screening at each annual enrollment period Receive personal health report Employer funding to health reimbursement account or health savings account upon new hire for employee (and spouse, if applicable) completion of wellbeing survey. Pro-rated funding based on hire date
Continuing Medical Education	<ul style="list-style-type: none"> Varies by Department 	Not available
Sick Leave	1040 hours earned per year	Not available

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<p>Medical Plan</p> <p>See additional document for further plan comparison.</p>	<p>UMR</p> <ul style="list-style-type: none"> • UMR Network plus Enhanced Provider Network • Deductible/Coinsurance/Out-of-Pocket Max • No copays • Preventative care allowance/HRA • Four plan options: <ul style="list-style-type: none"> ▪ Low: \$1,550 single PPO deductible/\$4,050 stoploss ▪ Basic: \$450 single PPO deductible/\$2050 stoploss ▪ High: \$300 single PPO deductible/\$1,700 stoploss ▪ High deductible: \$2,800 single PPO/\$3,700 stoploss 	<p>UMR</p> <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 Preventative care • Three plan options: <ul style="list-style-type: none"> ▪ Basic: \$2000 single deductible/\$5000 out-of-pocket max ▪ Advantage: \$2,800 single deductible/\$6,650 out-of-pocket max ▪ Value: \$4,000 single deductible/\$6,650 out-of-pocket max
<p>Health Savings Account (HSA)</p>	<p>Fidelity</p> <ul style="list-style-type: none"> • Must be enrolled in the high deductible medical plan • Pre-tax payroll contributions • 2022 IRS Contribution Limits: <ul style="list-style-type: none"> ▪ Single: \$3,650 ▪ Family: \$7,300 ▪ Catch-up if age 55+: \$1,000 	<p>Optum Bank</p> <ul style="list-style-type: none"> • Must be enrolled in the Advantage or Value medical plan • Pre-tax payroll contributions • Employer funding upon completing Empower Your Wellbeing program requirements upon hire and annual enrollment • 2022 IRS Contribution Limits: <ul style="list-style-type: none"> ▪ Single: \$3,650 ▪ Family: \$7,300 ▪ Catch-up if age 55+: \$1,000

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Dental	Ameritas <ul style="list-style-type: none"> Preventative 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: \$150 annually 	Not available; offered through UNMC.
Flexible Spending Accounts	Wage Works <ul style="list-style-type: none"> Health care: \$2,850 max Dependent care: \$5,000 max 	Not available, offered through UNMC.
Supplemental Long Term Disability (LTD) (Employee Paid Only; no employer paid options at UNMC or NM.)	Coverage through Nebraska Medicine	Reliance Standard <ul style="list-style-type: none"> Mandatory enrollment Full-time contract physicians Benefit: 60% basic monthly earnings, includes UNMC, NM/UNMCP & VA salary Elimination period: 180 days Own occupation, includes medical specialty and sub-specialty
Basic Life Insurance (Employer Paid) No employer paid AD&D available.	Assurity Life Insurance Company <ul style="list-style-type: none"> One times annual salary Maximum: \$120,000 	Not available

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<p>Supplemental Life Insurance (Employee Paid)</p> <p>Guaranteed issue applies to new employee enrollment.</p>	<p>Assurity Life Insurance Company</p> <p>Employee</p> <ul style="list-style-type: none"> Coverage levels up to \$500,000 Guaranteed issue: \$250,000 <p>Spouse if not legally disabled</p> <ul style="list-style-type: none"> Coverage levels up to \$50,000 Guaranteed issue: \$20,000 <p>Child(ren) if not legally disabled</p> <ul style="list-style-type: none"> \$5,000 or \$10,000 Guaranteed issue for both amounts 	<p>Reliance Standard</p> <p>Employee</p> <ul style="list-style-type: none"> Increments of \$10,000 Guaranteed issue: \$550,000 Maximum: \$1,000,000 <p>Spouse</p> <ul style="list-style-type: none"> Increments of \$10,000 Guaranteed issue: \$50,000 Maximum: \$350,000 or employee election, whichever is less <p>Child(ren)</p> <ul style="list-style-type: none"> \$10,000
<p>Supplemental AD&D Insurance (Employee Paid)</p>	<p>Assurity Life Insurance Company</p> <p>Employee</p> <ul style="list-style-type: none"> Increments of \$25,000 Maximum of \$250,000 <p>Spouse</p> <ul style="list-style-type: none"> 50% of employee coverage <p>Child(ren)</p> <ul style="list-style-type: none"> 10% of employee coverage 	<p>Reliance Standard</p> <p>Employee</p> <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 <p>Spouse</p> <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 <p>Child(ren)</p> <ul style="list-style-type: none"> \$10,000 Must elect \$10,000 in Voluntary Child(ren) Life

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Voluntary Benefits (Employee Paid)	UNMC	Nebraska Medicine
Long Term Care (LTC) - Genworth (Employee Paid)	<p>Genworth</p> <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 For more information, or to enroll, go to Genworth.com/Nebraska 	<ul style="list-style-type: none"> Not available, only offered through UNMC
MetLife Legal Plan	<ul style="list-style-type: none"> Not available, only offered through Nebraska Medicine 	<ul style="list-style-type: none"> Legal services available through an attorney network for no additional cost above monthly premiums Optional Identity Theft Protection Enroll through New Hire Enrollment in WorkDay; information available in MyHR
MetLife Auto, Home and Pet Coverage	<ul style="list-style-type: none"> Not available, only offered through Nebraska Medicine 	<ul style="list-style-type: none"> Group coverage available with payroll deduction Enroll directly through MetLife; additional information in MyHR
Guardian Individual Disability Insurance (IDI)	<ul style="list-style-type: none"> Not available, only offered through Nebraska Medicine 	<ul style="list-style-type: none"> Disability coverage to supplement the group long term disability plan Enroll during special enrollment period in the Fall
Vacation/Holidays	UNMC	Nebraska Medicine
Vacation	16 hours accrued per month. Maximum accrual is 280 hours.	Not available
Traditional Holidays	<ul style="list-style-type: none"> New Year's Day Memorial Day Independence Day Labor Day Thanksgiving Day Day after Thanksgiving Christmas Day 	Not available
Floating/Banked Holidays*	<ul style="list-style-type: none"> * Martin Luther King, Jr Day * President's Day * Arbor Day * Columbus Day * Veteran's Day 	