

Nebraska Medicine and UNMC  
Dually-Employed Providers

# BENEFIT PLAN SUMMARY 2025

Benefit Plan	UNMC	Nebraska Medicine
<b>Pay Schedule</b>	Monthly; last working day of the month	Monthly; last working day of the month
<b>Benefits Enrollment and Information</b>	<b>Firefly</b> https://firefly.nebraska.edu www.nebraska.edu/benefits 402.559.4340   benefits@unmc.edu	<b>WorkDay</b> appstore.nebraskamed.com MyHR / MyBenefits 402.552.6947
<b>Eligibility</b>	First of the month following unless hire is the first day or first working day of the month. IRS-approved life events are the first of the 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 the month following
<b>Dependent Eligibility</b>	<ul style="list-style-type: none"> <li>Spouse or adult designee</li> <li>Child(ren) or adult designee children to age 26</li> <li>Verification/documentation required</li> </ul>	<ul style="list-style-type: none"> <li>Spouse</li> <li>Child(ren) to age 26</li> <li>Verification/documentation required</li> </ul>
<b>Enrollment Period</b>	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
<b>Premiums</b>	Monthly	Monthly
<b>Wellness</b>	<b>Health Improvement Solutions</b> <ul style="list-style-type: none"> <li>Health-risk assessment (questionnaire only) upon new hire and each annual enrollment period</li> <li>Receive personal health report</li> <li>No health outcome requirements</li> <li>Increased preventive care allowance on medical plan</li> <li>\$0 copay for generic Rx drugs through EmpirRx mail service with no annual deductible (not for QHDHP)</li> <li>Routine colonoscopy paid at 100% after the age of 45 once every 10 years with a PPO provider</li> </ul>	<b>Empower Your Well-being 360</b> <ul style="list-style-type: none"> <li>Complete Total Health survey upon new hire</li> <li>Complete Total Health survey and meet wellbeing point requirements prior to each annual enrollment period</li> <li>Employer funding to health savings account or a premium discount upon new hire for employee (and spouse, if applicable) completion of Total Health survey. Pro-rated funding based on hire date</li> <li>Prizes available in the Rewards mail by earning wellbeing points in a wide array of activities</li> </ul>
<b>Continuing Medical Education</b>	Varies by department	Not available
<b>Sick Leave</b>	1,040 hours earned per year	Not available

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<p><b>Medical Plan</b></p> <p>See additional document for further plan comparison.</p>	<p><b>Blue Cross Blue Shield of Nebraska</b></p> <ul style="list-style-type: none"> <li>• BCBS Network plus Enhanced Provider Network</li> <li>• Deductible/coinsurance/out-of-pocket max</li> <li>• No copays</li> <li>• Preventive care allowance/HRA</li> <li>• Four plan options:               <ul style="list-style-type: none"> <li>▪ PPO Low: \$1,550 single deductible/\$4,050 stop loss</li> <li>▪ PPO Basic: \$450 single deductible/\$2,050 stop loss</li> <li>▪ PPO High: \$300 single deductible/\$1,700 stop loss</li> <li>▪ High deductible: \$3,300 single/\$6,600 family deductible; \$4,100 single/\$7,300 family stop loss</li> </ul> </li> </ul>	<p><b>UMR</b></p> <ul style="list-style-type: none"> <li>• Nebraska Medicine Provider Network plus restricted United Healthcare Choice Plus Network</li> <li>• Deductible/coinsurance/out-of-pocket max</li> <li>• 100% ACA preventive care</li> <li>• Three plan options:               <ul style="list-style-type: none"> <li>▪ Advantage: \$3,300 single deductible for Tier 1/\$5,000 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3</li> <li>▪ Value: \$4,000 single deductible for Tier 1/\$6,650 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3</li> <li>▪ PPO: \$1,200 single deductible for Tier 1/\$4,000 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3</li> </ul> </li> </ul>
<p><b>Health Savings Account (HSA)</b></p>	<p><b>Fidelity</b></p> <ul style="list-style-type: none"> <li>• Must be enrolled in the high-deductible medical plan</li> <li>• Pre-tax payroll contributions</li> <li>• 2025 IRS contribution limits:               <ul style="list-style-type: none"> <li>▪ Single: \$4,300</li> <li>▪ Family: \$8,550</li> <li>▪ Catch-up if age 55+ : \$1,000</li> </ul> </li> </ul>	<p><b>Optum Bank</b></p> <ul style="list-style-type: none"> <li>• Must be enrolled in the Advantage or Value medical plan</li> <li>• Pre-tax payroll contributions</li> <li>• Employer funding upon completing Empower Your Wellbeing program requirements upon hire and annual enrollment</li> <li>• 2025 IRS contribution limits:               <ul style="list-style-type: none"> <li>▪ Single: \$4,300</li> <li>▪ Family: \$8,550</li> <li>▪ Catch-up if age 55+: \$1,000</li> </ul> </li> </ul>

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<b>Dental</b>	<b>Blue Cross Blue Shield of Nebraska</b> <ul style="list-style-type: none"> <li>Preventive Care: No deductible; 15% PPO coinsurance</li> <li>Restorative Services: \$35 single PPO deductible; 15% PPO coinsurance</li> <li>Major Services: \$35 PPO deductible; 50% coinsurance</li> <li>Combined annual maximum: \$1,500</li> <li>Orthodontia: \$40 PPO deductible and 50% coinsurance; \$2,000 lifetime allowed</li> </ul>	Not available
<b>Vision</b>	<b>EyeMed Vision Care</b> <ul style="list-style-type: none"> <li>Routine eye exam: \$10</li> <li>Frame <b>or</b> contact lens allowance: \$150 frames and \$130 contact lenses annually</li> </ul>	Not available
<b>Flexible Spending Accounts</b>	<b>Wage Works</b> <ul style="list-style-type: none"> <li>Health care: \$3,300 max</li> <li>Dependent care: \$5,000 max</li> </ul>	Not available
<b>Supplemental Long-Term Disability (LTD)</b>  (Employee Paid Only; no employer-paid options at UNMC or Nebraska Medicine.)	Not available	<b>Reliance Standard</b> <ul style="list-style-type: none"> <li>Mandatory enrollment</li> <li>Full-time contract physicians</li> <li>Benefit: 60% basic monthly earnings, including UNMC, Nebraska Medicine/ UNMCP and VA salary</li> <li>Elimination period: 180 days</li> <li>Own occupation, includes medical specialty and subspecialty</li> </ul>
<b>Basic Life Insurance</b>  (Employer Paid; no employer paid AD&D available.)	<b>Assurity Life Insurance Company</b> <ul style="list-style-type: none"> <li>1x annual salary</li> <li>Maximum: \$120,000</li> </ul>	Not available

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

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