

# Nebraska Medicine and UNMC

## Dually-Employed Providers

# BENEFIT PLAN SUMMARY 2026

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> <a href="https://firefly.nebraska.edu">https://firefly.nebraska.edu</a> <a href="http://www.nebraska.edu/benefits">www.nebraska.edu/benefits</a> 402.559.4340   <a href="mailto:benefits@unmc.edu">benefits@unmc.edu</a>	<b>WorkDay</b> <a href="http://appstore.nebraskamed.com">appstore.nebraskamed.com</a> 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> <li>• \$0 copay for flu shots administered at an in-network pharmacy and submitted to the prescription drug program.</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 mall 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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<b>Medical Plan</b> See additional document for further plan comparison.	<b>Blue Cross Blue Shield of Nebraska</b> <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: \$1,650 single deductible/\$4,250 stop loss</li> <li>PPO Basic: \$550 single deductible/\$2,250 stop loss</li> <li>PPO High: \$400 single deductible/\$1,900 stop loss</li> <li>High deductible: \$3,400 single/\$6,800 family deductible; \$4,200 single/\$8,500 family stop loss</li> </ul> </li> </ul>	<b>UMR</b> <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: \$3,400 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>
<b>Health Savings Account (HSA)</b>	<b>Fidelity</b> <ul style="list-style-type: none"> <li>Must be enrolled in the high-deductible medical plan</li> <li>Pre-tax payroll contributions</li> <li>2026 IRS contribution limits:               <ul style="list-style-type: none"> <li>Single: \$4,400</li> <li>Family: \$8,750</li> <li>Catch-up if age 55+ : \$1,000</li> </ul> </li> </ul>	<b>Optum Bank</b> <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 Well-being 360 program requirements upon hire and annual enrollment</li> <li>2026 IRS contribution limits:               <ul style="list-style-type: none"> <li>Single: \$4,400</li> <li>Family: \$8,750</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: \$3,400 max</li> <li>Dependent care: \$7,500 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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<b>Supplemental Life Insurance</b> (Employee Paid)  Guaranteed issue applies to new employee enrollment.	<b>Assurity Life Insurance Company</b>  Employee <ul style="list-style-type: none"> <li>Coverage levels up to \$500,000</li> <li>Guaranteed issue: \$250,000</li> </ul> Spouse, if not legally disabled <ul style="list-style-type: none"> <li>Coverage levels up to \$50,000</li> <li>Guaranteed issue: \$20,000</li> </ul> Child(ren), if not legally disabled <ul style="list-style-type: none"> <li>\$5,000 or \$10,000</li> <li>Guaranteed issue for both amounts</li> </ul>	<b>Reliance Standard</b>  Employee <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> Spouse <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> Child(ren) <ul style="list-style-type: none"> <li>\$10,000</li> </ul>
<b>Supplemental AD&amp;D Insurance</b> (Employee Paid)	<b>Assurity Life Insurance Company</b>  Employee <ul style="list-style-type: none"> <li>Increments of \$25,000</li> <li>Maximum of \$250,000</li> </ul> Spouse <ul style="list-style-type: none"> <li>50% of employee coverage</li> </ul> Child(ren) <ul style="list-style-type: none"> <li>10% of employee coverage</li> </ul>	<b>Reliance Standard</b>  Employee <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> Spouse <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> Child(ren) <ul style="list-style-type: none"> <li>\$10,000</li> <li>Must elect \$10,000 in Voluntary Child(ren) Life</li> </ul>
<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="https://Genworth.com/Nebraska">Genworth.com/Nebraska</a>.</li> </ul>	Not available

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Voluntary Benefits (Employee Paid)	UNMC	Nebraska Medicine
<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 through Workday.</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>
<b>Accident, Critical Illness and Hospital Indemnity</b>	Not available	<ul style="list-style-type: none"> <li>Accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from covered accidents.</li> <li>Critical Illness insurance pays a cash benefit upon diagnosis of a covered illness or condition.</li> <li>Hospital Indemnity insurance helps alleviate some financial burdens of a hospital stay.</li> <li>Enroll through Workday.</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>	