

Nebraska Medicine and UNMC
Dually-Employed Providers

BENEFIT PLAN SUMMARY 2026

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 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.
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	Monthly	Monthly
Wellness	Health Improvement Solutions <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 EmpirRx mail service with no annual deductible (not for QHDHP). • Routine colonoscopy paid at 100% after the age of 45 once every 10 years with a PPO provider. • \$0 copay for flu shots administered at an in-network pharmacy and submitted to the prescription drug program. 	Empower Your Well-being 360 <ul style="list-style-type: none"> • Complete Total Health survey upon new hire. • Complete Total Health survey and meet wellbeing point requirements prior to each annual enrollment period. • 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. • Prizes available in the Rewards mall by earning wellbeing points in a wide array of activities.
Continuing Medical Education	Varies by department	Not available
Sick Leave	1,040 hours earned per year	Not available

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Medical Plan See additional document for further plan comparison.	Blue Cross Blue Shield of Nebraska <ul style="list-style-type: none"> BCBS Network plus Enhanced Provider Network Deductible/coinsurance/out-of-pocket max No copays Preventive care allowance/HRA Four plan options: <ul style="list-style-type: none"> PPO Low: \$1,650 single deductible/\$4,250 stop loss PPO Basic: \$550 single deductible/\$2,250 stop loss PPO High: \$400 single deductible/\$1,900 stop loss High deductible: \$3,400 single/\$6,800 family deductible; \$4,200 single/\$8,500 family 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 100% ACA preventive care Three plan options: <ul style="list-style-type: none"> Advantage: \$3,400 single deductible for Tier1/\$5,000 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3 Value: \$4,000 single deductible for Tier 1/\$6,650 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3 PPO: \$1,200 single deductible for Tier 1/\$4,000 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3
Health Savings Account (HSA)	Fidelity <ul style="list-style-type: none"> Must be enrolled in the high-deductible medical plan Pre-tax payroll contributions 2026 IRS contribution limits: <ul style="list-style-type: none"> Single: \$4,400 Family: \$8,750 Catch-up if age 55+: \$1,000 	Optum Bank <ul style="list-style-type: none"> Must be enrolled in the Advantage or Value medical plan Pre-tax payroll contributions Employer funding upon completing Well-being 360 program requirements upon hire and annual enrollment 2026 IRS contribution limits: <ul style="list-style-type: none"> Single: \$4,400 Family: \$8,750 Catch-up if age 55+: \$1,000

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Dental	<p>Blue Cross Blue Shield of Nebraska</p> <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 PPO deductible and 50% coinsurance; \$2,000 lifetime allowed. 	Not available
Vision	<p>EyeMed Vision Care</p> <ul style="list-style-type: none"> Routine eye exam: \$10 Frame or contact lens allowance: \$150 frames and \$130 contact lenses annually 	Not available
Flexible Spending Accounts	<p>Wage Works</p> <ul style="list-style-type: none"> Health care: \$3,400 max Dependent care: \$7,500 max 	Not available
Supplemental Long-Term Disability (LTD) (Employee Paid Only; no employer-paid options at UNMC or Nebraska Medicine.)	Not available	<p>Reliance Standard</p> <ul style="list-style-type: none"> Mandatory enrollment Full-time contract physicians Benefit: 60% basic monthly earnings, including UNMC, Nebraska Medicine/UNMCP and VA salary Elimination period: 180 days Own occupation, includes medical specialty and subspecialty
Basic Life Insurance (Employer Paid; no employer paid AD&D available.)	<p>Assurity Life Insurance Company</p> <ul style="list-style-type: none"> 1x annual salary Maximum: \$120,000 	Not available

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Supplemental Life Insurance (Employee Paid)	<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
Supplemental AD&D Insurance (Employee Paid)	<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 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
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. 	Not available

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Voluntary Benefits (Employee Paid)	UNMC	Nebraska Medicine
MetLife Legal Plan	Not available	<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 Workday.
MetLife Auto, Home and Pet Coverage	Not available	<ul style="list-style-type: none"> Group coverage available with payroll deduction. Enroll directly through MetLife or Farmers Insurance; additional information in MyHR.
Guardian Individual Disability Insurance (IDI)	Not available	<ul style="list-style-type: none"> Disability coverage to supplement the group long-term disability plan . Enroll during the special enrollment period in the fall.
Accident, Critical Illness and Hospital Indemnity	Not available	<ul style="list-style-type: none"> Accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from covered accidents. Critical Illness insurance pays a cash benefit upon diagnosis of a covered illness or condition. Hospital Indemnity insurance helps alleviate some financial burdens of a hospital stay. Enroll through Workday.
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 Juneteenth Columbus Day Veteran's Day 	