

# BENEFIT PLAN SUMMARY 2020

Benefit Plan	UNMC	Nebraska Medicine
<b>Pay Schedule</b>	Monthly; Last working day of the month	Monthly; Last working day of the month
<b>Eligibility</b>	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.
<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>	<ul style="list-style-type: none"> <li>• Monthly</li> <li>• NuCredit of \$63.00 (1.0 FTE) applied towards paycheck</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly</li> </ul>
<b>Wellness</b>	<p><b>Wellstream</b></p> <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 preventative care allowance on medical plan</li> <li>• \$0 copay for generic Rx drugs through CVS Caremark mail service with no annual deductible (not for QHDHP)</li> <li>• Routine colonoscopy paid at 100% after the age of 50 once every 10 years with a PPO provider</li> </ul>	<p><b>Empower Your Wellbeing</b></p> <ul style="list-style-type: none"> <li>• Complete wellbeing survey upon new hire</li> <li>• Complete wellbeing survey and health screening at each annual enrollment period</li> <li>• Receive personal health report</li> <li>• 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</li> </ul>

# BENEFIT PLAN SUMMARY 2020

Benefit Plan	UNMC	Nebraska Medicine
<p><b>Medical Plan</b></p> <p>See additional document for further plan comparison.</p>	<p><b>UMR</b></p> <ul style="list-style-type: none"> <li>• UMR Network plus Enhanced Provider Network</li> <li>• Deductible/Coinsurance/Out-of-Pocket Max</li> <li>• No copays</li> <li>• Preventative care allowance/HRA</li> <li>• Four plan options:                             <ul style="list-style-type: none"> <li>▪ Low: \$1,550 single PPO deductible/\$4,050 stop loss</li> <li>▪ Basic: \$450 single PPO deductible/\$2050 stop loss</li> <li>▪ High: \$300 single PPO deductible/\$1,700 stop loss</li> <li>▪ High deductible: \$2,800 single PPO/\$3,700 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>• No copays</li> <li>• 100% ACA Preventative care</li> <li>• Three plan options:                             <ul style="list-style-type: none"> <li>▪ Basic: \$2000 single deductible/\$5000 out-of-pocket max</li> <li>▪ Advantage: \$2,800 single deductible/\$6,650 out-of-pocket max</li> <li>▪ Value: \$4,000 single deductible/\$6,650 out-of-pocket max</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>• 2020 IRS Contribution Limits:                             <ul style="list-style-type: none"> <li>▪ Single: \$3,350</li> <li>▪ Family: \$7,100</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>• 2020 IRS Contribution Limits:                             <ul style="list-style-type: none"> <li>▪ Single: \$3,350</li> <li>▪ Family: \$7,100</li> <li>▪ Catch-up if age 55+: \$1,000</li> </ul> </li> </ul>

# BENEFIT PLAN SUMMARY 2020

Benefit Plan	UNMC	Nebraska Medicine
<b>Dental</b>	<b>Ameritas</b> <ul style="list-style-type: none"> <li>Preventative 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: \$40.00 PPO deductible and 50% coinsurance; \$2,000 lifetime allowed</li> </ul>	Not available; offered through UNMC.
<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 annually</li> </ul>	Not available; offered through UNMC.
<b>Flexible Spending Accounts</b>	<b>Wage Works</b> <ul style="list-style-type: none"> <li>Health care: \$2,750 max</li> <li>Dependent care: \$5,000 max</li> </ul>	Not available, offered through UNMC.
<b>Supplemental Long Term Disability (LTD)</b>  (Employee Paid Only; no employer paid options at UNMC or NM.)	<ul style="list-style-type: none"> <li>Four Options</li> <li>Benefit: 50% or 66 2/3% basic monthly earnings</li> <li>Elimination period: 90 or 180 days</li> <li>Only UNMC pay considered</li> </ul>	<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, includes UNMC, NM/UNMCP &amp; VA salary</li> <li>Elimination period: 180 days</li> <li>Own occupation, includes medical specialty</li> </ul>
<b>Long-term Care (LTC)</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> </ul>	Not available, offered through UNMC.

# BENEFIT PLAN SUMMARY 2020

Benefit Plan	UNMC	Nebraska Medicine
<b>Basic Life Insurance</b> (Employer Paid) No employer paid AD&D available.	<b>Assurity</b> <ul style="list-style-type: none"> <li>• One times annual salary</li> <li>• Maximum: \$120,000</li> </ul>	Not available
<b>Supplemental Life Insurance</b> (Employee Paid)  Guaranteed issue applies to new employee enrollment.	<b>Assurity</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</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 in order 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>