

BENEFIT PLAN SUMMARY 2021

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

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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 stop loss ▪ Basic: \$450 single PPO deductible/\$2050 stop loss ▪ High: \$300 single PPO deductible/\$1,700 stop loss ▪ High deductible: \$2,800 single PPO/\$3,700 stop loss 	<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 • 2021 IRS Contribution Limits: <ul style="list-style-type: none"> ▪ Single: \$3,600 ▪ Family: \$7,200 ▪ 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 • 2021 IRS Contribution Limits: <ul style="list-style-type: none"> ▪ Single: \$3,600 ▪ Family: \$7,200 ▪ 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: \$2,750 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.)	Unum <ul style="list-style-type: none"> Four Options Benefit: 50% or 66 2/3% basic monthly earnings Elimination period: 90 or 180 days Only UNMC pay considered 	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)	Genworth <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; additional 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