

Nebraska Medicine and UNMC
Dually-Employed Providers

BENEFIT PLAN SUMMARY 2024

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 	Empower Your Wellbeing <ul style="list-style-type: none"> Complete Total Health survey upon new hire Complete Total Health survey prior to each annual enrollment period Employer funding to health reimbursement account or health savings account upon new hire for employee (and spouse, if applicable) completion of Total Health survey. Pro-rated funding based on hire date
Continuing Medical Education	Varies by department	Not available
Sick Leave	1,040 hours earned per year	Not available

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<p>Medical Plan</p> <p>See additional document for further plan comparison.</p>	<p>Blue Cross Blue Shield of Nebraska</p> <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: \$1,550 single deductible/\$4,050 stop loss ▪ PPO Basic: \$450 single deductible/\$2,050 stop loss ▪ PPO High: \$300 single deductible/\$1,700 stop loss ▪ High deductible: \$3,200 single/\$6,400 family deductible; \$800 single/\$1,700 family 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 • 100% ACA preventive care • Four plan options: <ul style="list-style-type: none"> ▪ Basic: \$2,500 single deductible/\$5,000 out-of-pocket max ▪ Advantage: \$3,200 single deductible/\$6,650 out-of-pocket max ▪ Value: \$4,000 single deductible/\$6,650 out-of-pocket max ▪ PPO: \$2,000 single deductible for Tier 1/\$3,000 out-of-pocket for Tier 1; coverage available for Tiers 2 and 3
<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 • 2024 IRS contribution limits: <ul style="list-style-type: none"> ▪ Single: \$4,150 ▪ Family: \$8,300 ▪ 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 • 2024 IRS contribution limits: <ul style="list-style-type: none"> ▪ Single: \$4,150 ▪ Family: \$8,300 ▪ Catch-up if age 55+ : \$1,000

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Dental	Blue Cross Blue Shield of Nebraska <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	EyeMed Vision Care <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	Wage Works <ul style="list-style-type: none"> Health care: \$3,200 max Dependent care: \$5,000 max 	Not available
Supplemental Long-Term Disability (LTD) (Employee Paid Only; no employer-paid options at UNMC or Nebraska Medicine.)	Not available	Reliance Standard <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.)	Assurity Life Insurance Company <ul style="list-style-type: none"> 1x 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 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 	Not available
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 directly through MetLife or Farmers Insurance
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
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 	