

**UNIVERSITY OF NEBRASKA
NUFLEX 2025
PRICE TAG SUMMARY
Rates Effective January 1, 2025**

**MONTHLY
100% FTE**

NOTE: Employees who are paid biweekly should divide monthly price tags by two to determine pay period benefit deduction amounts.

MEDICAL INSURANCE				
<u>Option</u>	<u>Employee Only A</u>	<u>Employee and Spouse B</u>	<u>Employee and Child(ren) C</u>	<u>Employee and Family D</u>
1. No Coverage	\$0	\$0	\$0	\$0
2. BCBS Low	\$ 139.00	\$ 177.00	\$ 142.00	\$ 201.00
3. BCBS Basic	234.00	370.00	311.00	473.00
4. BCBS High	350.00	621.00	585.00	818.00
5. BCBS High Deductible	139.00	177.00	154.00	201.00
* Price tags are not applicable if you are a part-time employee or have a spouse employed at the university, in which case, your Campus Benefits Office should be contacted.				
Price tags do not reflect the full cost of dental coverage. They have been reduced by the university's insurance contribution.				

DENTAL INSURANCE				
<u>Option</u>	<u>Employee Only A</u>	<u>Employee and Spouse B</u>	<u>Employee and Child(ren) C</u>	<u>Employee and Family D</u>
1. No Coverage				
2. BCBS	\$17.00	\$25.00	\$26.00	\$40.00
* Price tags are not applicable if you are a part-time employee, in which case, your Campus Benefits Office should be contacted.				
Price tags do not reflect the full cost of dental coverage. They have been reduced by the university's insurance contribution.				

LIFE INSURANCE – VOLUNTARY (TOBACCO/NICOTINE)

Option	Under Age									
	30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
1 No Coverage										
2 \$25,000	\$1.38	\$1.50	\$2.00	\$2.75	\$4.88	\$8.00	\$13.13	\$16.38	\$28.88	
3 50,000	2.75	3.00	4.00	5.50	9.75	16.00	26.25	32.75	57.75	
4 75,000	4.13	4.50	6.00	8.25	14.63	24.00	39.38	49.13	86.63	
5 100,000	5.50	6.00	8.00	11.00	19.50	32.00	52.50	65.50	115.50	
6 150,000	8.25	9.00	12.00	16.50	29.25	48.00	78.75	98.25	173.25	
7 200,000	11.00	12.00	16.00	22.00	39.00	64.00	105.00	131.00	231.00	
8 250,000	13.75	15.00	20.00	27.50	48.75	80.00	131.25	163.75	288.75	
9 300,000	16.50	18.00	24.00	33.00	58.50	96.00	157.50	196.50	346.50	
10 400,000	22.00	24.00	32.00	44.00	78.00	128.00	210.00	262.00	462.00	
11 500,000	27.50	30.00	40.00	55.00	97.50	160.00	262.50	327.50	577.50	

Employees age 70 and over should contact their Campus Benefits Office for life insurance price tags and coverage amounts.

Note: Options 9-11 require proof of insurability. Options 2-8 requires proof of insurability if signing up during annual enrollment.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Option	Employee Only A	Employee and Family B
1. No Coverage		
2. \$ 25,000	\$ 1.00	\$ 2.00
3. 50,000	2.00	3.00
4. 75,000	3.00	5.00
5. 100,000	4.00	6.00
6. 125,000	5.00	8.00
7. 150,000	6.00	9.00
8. 175,000	7.00	11.00
9. 200,000	8.00	12.00
10. 225,000	9.00	14.00
11. 250,000	10.00	16.00

Coverage for a spouse is 50% of your option amount; coverage for each child is 10% of your option amount.

DEPENDENT LIFE INSURANCE

Spouse

Option

- 1. No Coverage
- 2. \$10,000 \$ 2.00
- 3. 20,000 4.00
- 4. 50,000 10.00

Note: Option 4 requires proof of insurability. Options 2 and 3 require proof of insurability if signing up during annual enrollment

Child(ren)

Option

- 1. No Coverage
- 2. \$5,000 \$1.00
- 3. 10,000 3.00

LONG TERM CARE INSURANCE

Long term care premiums are based on the age of the individual on the effective date of coverage, the Daily Benefit Amount, Lifetime Maximum Amount, Inflation Protection Option, and any other plan option(s) selected. Detailed plan and premium information may be reviewed at www.nebraska.edu/benefits.

FLEXIBLE SPENDING ACCOUNT

HEALTH CARE ACCOUNT

Annual Maximum \$3,300

DEPENDENT CARE ACCOUNT

Annual Maximum \$5,000

If you have any questions regarding NUFlex enrollment, please contact your Campus Benefits Office.

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Benefits@unl.edu

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