



## What's Inside

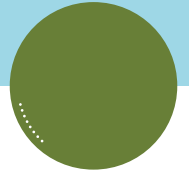
The University of Nebraska System is pleased to present your NUFlex Benefits enrollment information for 2025. Between Oct. 28 and Nov. 15, 2024, you will be permitted to make changes. You may enroll, cancel or change coverage elections for medical, dental, vision, life, accidental death and dismemberment, long term disability, long term care, health savings accounts, and flexible spending accounts during the enrollment period. **You must designate your tobacco/nicotine status every year and if you want to take advantage of the enhanced wellness and prevent-**

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# Enrollment Checklist



## Do This Now

- ☒ Review this newsletter for details about your benefit options for 2025.



The information in this newsletter is intended to summarize the university's benefit plans in a manner that is clear and easy to understand. Every effort has been made to ensure that this information is accurate. It is not intended to replace the legal plan document, which contains the complete provisions of a program. In case of any discrepancy between this newsletter and the legal plan document, the legal plan document will govern in all cases. You may review the plan summaries online at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits).

# BENEFITS ENROLLMENT

## Benefits Enrollment

### How to Enroll

Update your benefits online through the Firefly Employee Self Service website at <https://irefly.nebraska.edu>. You can enroll, cancel or make changes to your benefits during the NUFlex Benefits enrollment period from Oct. 28 to Nov. 15, 2024, at 5 p.m. All benefit changes made during NUFlex Benefits enrollment will be effective on Jan. 1, 2025.

When you enroll for benefits online, the website will guide you through the enrollment process. Before you begin online enrollment, we encourage you to watch the video tutorial available on the Firefly website.

**Important:** Please note that benefit changes must be completed by Friday, Nov. 15, 2024. You will not be able to add or change your benefits after this deadline. **If you do not make changes during the enrollment period, you will keep your current benefits and will not be enrolled in the Flexible Spending Accounts and your voluntary life insurance coverage will be defaulted to the tobacco/nicotine premium. If you do not take the Health Risk Assessment you will not receive the Enhanced Wellness Benefits.**

### Confirm Your Benefits

A benefits confirmation statement will be emailed to you the day after you complete online enrollment. Please review the statement carefully to make sure all of your elections are correct. You can go back to Firefly and make changes as many times as you would like during the enrollment period. You cannot make changes or corrections after Friday, Nov. 15, 2024. Your confirmation statement will also be available on the Firefly Employee Self Service website under the benefits section. Please note that you will not receive a paper confirmation statement in the mail.

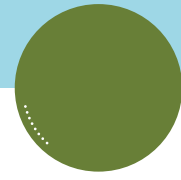
**Verify that your home address is correct. Insurance carriers will use this information to mail your plan information and id card.**

#### Remember to Update Your Records

During enrollment, please remember to update your emergency contact information and your current and permanent addresses in Firefly. It is important that your contact information is up-to-date in case of an emergency.

Also, please check to make sure that you have a Social Security number recorded in Firefly for each of your dependents. If dependents are eligible for a Social Security number, you must have their number on file in the university's medical plan. If a Social Security number is missing, please contact your Campus Benefits Office to update your records.

Enroll online  
through  
the Firefly  
Employee Self  
Service website.



## ID Cards

If you are a new enrollee, or make changes to your health and dental plans, your ID cards will be mailed to your home address in December. Your medical, dental, and pharmacy will be combined on one ID card. This single card will be used for your health, pharmacy, and dental insurance.

## Assistance is Available

Your Campus Benefits Office is always able to help you through the enrollment process. If you need assistance, please call your Campus Benefits Office.

UNL (402) 472-2600 · UNMC (402) 559-4340 · UNO (402) 554-3449 · UNK (308) 865-8522 · UNOP (402) 472-2600

## Your **Only** Opportunity to Make a Change

Please remember that the NUFlex Benefits enrollment period is your only opportunity to enroll, change or cancel your benefit elections during the year. The choices you make during NUFlex Benefits enrollment will remain in place from January 1, 2025, through December 31, 2025. You cannot make changes to your benefits during the year unless you experience an IRS permitted election change event. The following events would allow you to make changes to your benefits during the plan year within 31 days unless otherwise noted:

- Marriage
- Divorce
- Change in employment status
- Birth or adoption (for this event only, the plan now allows 60 days to make your change)
- Spouse's loss of job/insurance or change of employment
- Death of employee, spouse, or family member

If you experience one of these events, you have 31 days to enroll or make changes to your coverage. Remember that the benefit changes you make must be related to the event (e.g., changing from employee only to employee and spouse coverage after marriage). Please visit our website at <https://nebraska.edu/faculty-and-staff/health-benefits/life-events-changes>, to learn more about permitted election change events and the necessary steps to make changes.

### Expecting a baby in 2025?

Remember to add your baby to your benefits coverage within 60 days of birth or adoption, or you won't be able to enroll your child until 2025 NUFlex Benefits enrollment. The birth or adoption of a child is the only event where you are allowed 60 days to make the change. Submit the Dependent Information Request Form and the Benefits Change Form, if applicable, to your Campus Benefits Office within 60 days. Forms are available online at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits).

# BENEFITS ENROLLMENT

## Employee Plus One Benefits

The university provides Employee Plus One benefits to eligible employees. This is an opportunity to enroll an adult designee and dependent children of the adult designee in the benefits program during 2025 NUFlex Benefits enrollment. If you would like to enroll for this coverage, you must contact your Campus Benefits Office.

### Is my adult designee eligible for coverage?

University benefits eligibility will be extended to an adult designee of the same or opposite gender who:

- Has resided in the same residence as the employee for at least the past consecutive 12 months and intends to remain so indefinitely;
- Is not related to the employee;
- Is at least 19 years old;
- Is directly dependent upon, or interdependent with, the employee, sharing a common financial obligation that can be documented in a manner prescribed by the university; and
- Is not currently married to or legally separated from another individual under either statutory or common law.

Please see the Employee Plus One module on the benefits web page for exceptions to the above.

### Are there tax implications?

Yes. Please note that if your adult designee or your adult designee's children participate in the university's benefits plan, you may be taxed on the value of that benefit because of federal tax law. One exception to this rule is if the adult designee meets the IRS dependency guidelines. **Before you enroll an adult designee, we strongly encourage you to get advice from a tax professional to find out if your adult designee and his or her children are your tax dependents.**

### How do I enroll my adult designee in coverage?

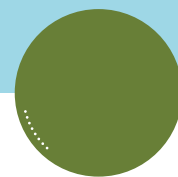
You must enroll for Employee Plus One coverage through your Campus Benefits Office. You will not be able to enroll online through the Firefly website.

Before enrolling for coverage, read all of the program requirements online at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits), confirm that your adult designee is eligible for coverage, speak to a tax professional and contact your Campus Benefits Office.

**To enroll for coverage**, complete the following forms and submit them with all required documentation to your Campus Benefits Office by Friday, Nov. 15, 2024:

- Affidavit of Employee Plus One Relationship
- Certification Concerning Tax-Qualified Dependents for Employee Plus One Coverage
- Employee Plus One Benefits Enrollment Form
- Dependent Information Request Form

Forms are available online at  
[www.nebraska.edu/benefits](http://www.nebraska.edu/benefits)



The University of Nebraska is committed to helping you take control of your health. To help you manage your health and health-care costs, we are giving you the opportunity to complete the Health Risk Assessment (HRA) again this

## Complete the HRA through Firefly during NUFlex Benefits enrollment

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# BENEFITS ENROLLMENT

## Medical Coverage

### Premium Rates Increases for 2025

Employee premium rates for most health insurance plans will increase by \$14 to \$84 per month for employees in 2025. Please check [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits) for your specific plan premiums. This increase is necessary due to medical cost inflation and increased utilization. Deductibles, coinsurance rates, drug co-pays, and out-of-pocket limits will not increase in 2025 for the low, basic, and high health plan options. The current deductibles for the PPO plans have been in place since 2010.

### Insurance Carrier

Blue Cross and Blue Shield of Nebraska is the health insurance carrier. Blue Cross and Blue Shield has a custom phone number and website specifically for the University of Nebraska to assist plan participants. The website is [nebraskablue.com/unsystem](http://nebraskablue.com/unsystem) and the phone number is (866) 926-1498. Resources on the Blue Cross web page include in-network provider search tools, information on plan design and coverages, and care management programs.

### Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) is a document that summarizes important information about your health benefits. The SBC is designed to help you make informed decisions about which medical plan to choose. As part of the federal health care reform legislation, we have made the SBCs available to you at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits).

### Telehealth Services

Health plan members and dependents will have access to telehealth services offered through Amwell. Telehealth services can be utilized for common conditions such as sinus infection, cold, flu, ear infection, sore throat, migraine, fever, and dermatology, rash, pinkeye, and behavioral health. Amwell gives you access to medical providers through the convenience of phone, video or mobile app visits. These services are subject to coinsurance and deductible amounts. For more information, visit [Amwell.com](http://Amwell.com) or call (844) 733-3627. To learn more, visit [NebraskaBlue.com/Telehealth](http://NebraskaBlue.com/Telehealth).

### Virta Diabetes Assistance Program

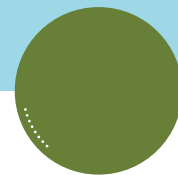
Virta is a type 2 diabetes assistance program that helps members in managing their condition. With Virta, enrolled participants will receive a personalized treatment plan, medical supervision from a physician-led care team, one-on-one health coaching, educational tools, and access to a private online support community. There is no cost to you to participate in the program. Members can enroll at [NebraskaBlue.com/UNSystemVirta](http://NebraskaBlue.com/UNSystemVirta).

**New in 2025:** The Virta Diabetes Assistance Program will expand to include access to a prediabetes reversal program.

### Choosing the Right Medical Plan

You have four medical plan options through Blue Cross and Blue Shield—low, basic, high and the qualified high deductible. All options include prescription drug coverage through EmpiRx Health. The plans differ in the premium, deductible, coinsurance and stop-loss amounts. Take time to compare the four options and find the right plan for you and your lifestyle.





|                     | Low   | Basic  | High   | Qualified High Deductible Plan |
|---------------------|---|--|--|--------------------------------|
| What do you prefer? | <b>L</b> : You would rather pay less each month and pay more when you receive medical care. You don't expect to have many medical expenses, but you have enough money on hand to pay the full deductible if you do need care. | <b>Ba</b> c: You prefer a balance between the amount you pay each month and the amount you pay out-of-pocket when you receive medical care. Many people find that the basic option is the best choice, from a purely economic perspective. | <b>H</b> : You prefer to pay more each month so you can -4.9 (a) you more eacpigh: |                                |
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# BENEFITS ENROLLMENT





| Day Supply                                  | Up to 30   | 31-60       | 61-90       |
|---|------------|-------------|-------------|
| Generic                                     | \$9 copay  | \$18 copay  | \$27 copay  |
| Brand (on Formulary/Primary Drug List)*     | \$31 copay | \$62 copay  | \$93 copay  |
| Brand (not on Formulary/Primary Drug List)* | \$52 copay | \$104 copay | \$156 copay |

\*An annual \$57 deductible is also required for brand-name drugs for each covered person.

Effective 2025, the copay will be a 30-day supply for generic drugs.

**\$0**

Generic copay through the mail service if you complete the HRA

If you complete the Health Risk Assessment and are enrolled in the university's medical plan, you can obtain generic drugs through the mail service program for \$0 copay. The \$0 copay is not applicable at any retail network pharmacy or for speciality medications.

To learn more about enrolling in the pharmacy mail service program see the prescription drug coverage and management information at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits). You can also call member services at 833-419-3436 to inquire about enrolling in the pharmacy mail service program.

### Continued in 2025

Dental coverage is offered through Blue Cross and Blue Shield of Nebraska. Plan coverages are similar to the dental coverage provided in prior years. Visit [nebraskablue.com/unsystem](http://nebraskablue.com/unsystem) to view additional details on the dental plan.

- Dental Plan premiums will not increase in 2025.

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# BENEFITS ENROLLMENT

## Vision Coverage

Vision coverage is offered through EyeMed Vision Care. Coverage includes eye exams, glasses or contact lenses, and other services at a reduced cost.

- Vision Care premiums will not be changing in 2025. There are no changes to the program coverages.
- The contact lens allowance is \$130.
- The frame allowance is \$150.

### Monthly Vision Premiums

|                       |         |
|-----------------------|---------|
| Employee Only         | \$8.46  |
| Employee + Spouse     | \$18.58 |
| Employee + Child(ren) | \$18.58 |
| Employee + Family     | \$23.30 |

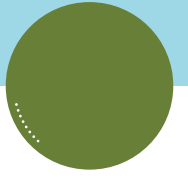
\*Copay and benefit maximum amounts are available online at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits)

## Plan Carefully

Plan your FSA contributions carefully. You could forfeit (lose) any money remaining in your FSAs at the end of the calendar year. Estimate your medical and dependent care expenses for 2025 before you enroll.

## Advantages of a Flexible Spending Account

- Save an average of 30% on a year's worth of eligible expenses.



# BENEFITS ENROLLMENT

**Important:** Please remember to designate your tobacco/nicotine status on Fire y during NUFlex Bene ts enrollment. **If you do not designate your tobacco/nicotine status during enrollment, your voluntary life insurance premium will be defaulted to the tobacco/nicotine premium.** Any material misrepresentation made to your tobacco/nicotine designation, including your tobacco/nicotine history use, may void your insurance pursuant to the policy's incontestable clause.

You may change your level of life insurance coverage during the NUFlex Bene ts enrollment period. To enroll or increase your coverage, you must complete and submit the online proof of insurability form by Friday, Nov. 15, 2024.

## AD&D Insurance

### Accidental Death & Dismemberment (AD&D) Insurance

The AD&D insurance plan through Assurity Life Insurance Company provides bene ts if you or a covered family member dies or is dismembered (loss of eye, arm, leg, etc.) as result of an accident.

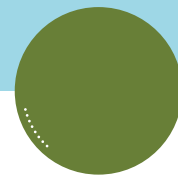
| Accidental Death & Dismemberment (AD&D) Insurance |  |
|---|--|
| Coverage for:                                     | Coverage available:                      |
| Employee  | Increments of \$25,000 – up to \$250,000 |
| Employee + Family                                 | Spouse: 50% of your coverage amount      |
|   | Child: 10% of your coverage amount       |

\*Premium amounts are available online at [www.nebraska.edu/bene ts](http://www.nebraska.edu/bene_ts).

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### Update Your Beneficiaries!

A bene ciary is a person you choose to receive your life insurance and retirement bene ts in the event of your death. It is very important for you to keep your bene ciary information up to date. The life insurance and accidental death and dismemberment bene ciaries are maintained in Fire y – Employee Self Service. Retirement plan bene ciaries are maintained with the plan vendors (TIAA and Fidelity).



## Long Term Care Insurance

Long term care insurance can assist in paying the expense for long term care services received at home, in the community, or in a nursing facility.

You can choose between daily benefit choices of \$100, \$150, or \$200. You can also make choices on the duration of the benefits and cost inflation protection.

For more information, or to enroll, go to [Genworth.com/Nebraska](http://Genworth.com/Nebraska).

Premium rates are provided on the website and vary based on level of insurance and age of the enrollee. Your acceptable enrollment will be subject to the Genworth underwriting requirements, which may include a physical and detailed health questions.

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## Contact Information

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

### UNL

Campus Benefits Office  
Call: (402) 472-2600  
E-mail: [benefits@unl.edu](mailto:benefits@unl.edu)

### UNO

Campus Benefits Office  
Call: (402) 554-3449  
E-mail: [unobenefits@unomaha.edu](mailto:unobenefits@unomaha.edu)

### UNOP

System Benefits Office  
Call: (402) 472-2600  
E-mail: [benefits@nebraska.edu](mailto:benefits@nebraska.edu)

### UNMC

Campus Benefits Office  
Call: (402) 559-4340  
E-mail: [benefits@unmc.edu](mailto:benefits@unmc.edu)

### UNK

Campus Benefits Office  
Call: (308) 865-8522  
E-mail: [benefitsunk@unk.edu](mailto:benefitsunk@unk.edu)

The University of Nebraska believes its low, basic, and high medical plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain low, basic, and high health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans (e.g., the requirement for the provision of preventive health services without any cost sharing). However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act (e.g., the elimination of lifetime limits on benefits).