



The University of Nebraska System is pleased to present your NUFlex Bene ts enrollment information for 2024. **In 2024 there will be many changes to the bene ts program. Please read this newsletter carefully.**

Between Oct. 30 and Nov. 17, 2023, 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 preventative services you must complete the Health Risk Assessment.**

Please read all of the enrollment information carefully. Take time to review your current bene ts and make decisions that will be best for you and your family in 2024.

Additional NUFlex Bene ts information may be viewed on the university's bene ts web page at [www.nebraska.edu/bene ts](http://www.nebraska.edu/bene_ts). As always, the University of Nebraska is here to help you through the NUFlex Bene ts enrollment process. If you have any questions, or need assistance, please call your Campus Bene ts Office.

We encourage you to enroll early to avoid any last minute complications.

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- **A** Blue Cross and Blue Shield of Nebraska will be the new health and dental insurance carrier. EmpiRx Health will provide the University's prescription

- £ Review this newsletter for details about your benefit options for 2024.
- £ Review your current benefits by visiting the Firefly website at [https:// fire_y.nebraska.edu](https://firefly.nebraska.edu).

- £ Enroll between 8 a.m. CST on Oct. 30 and 5 p.m. CST on Nov. 17 at [https:// fire_y.nebraska.edu](https://firefly.nebraska.edu). You can enroll, cancel or change your coverage during this time. Reminder: Firefly is available 24/7 anywhere there is Internet access.
- £ Complete the Health Risk Assessment to receive the enhanced wellness and preventive services benefit.
You must do this every year.
- £ Enroll in Flexible Spending Accounts. **You must do this every year.**
- £ Designate your tobacco/nicotine status. **You must do this every year.**
- £ Provide dependent verification documentation if you are adding dependents to your coverage. Documentation must be received in your Campus Benefits Office by 5 p.m. on Nov. 17, 2023.
- £ Complete the online life insurance Statement of Health form if you are enrolling or increasing any life insurance coverage amounts. Proof of insurability requests must be completed online by 5 p.m. on Nov. 17, 2023.
- £ Review your NUFlex Benefits confirmation statement to make sure all of your elections are correct.

The information in this newsletter is intended to summarize the university's benefits 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.

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.

Due to the change in carriers for the health, pharmacy, and dental plans, all enrollees in the plans will be mailed new ID cards in mid-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.

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Your Campus Benefits Office will mail you a new ID card in mid-December. This single card will be used for your health, pharmacy, and dental insurance.

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.

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 2024 NUFlex Benefits enrollment. If you would like to enroll for this coverage, you must contact your Campus Benefits Office.

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



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 year. This assessment will help you evaluate and monitor your health and you will receive the enhanced wellness and preventive services benefit for completing it. You can complete the HRA during the NUFlex Benefits enrollment period from Monday, Oct. 30 through Friday, Nov. 17, 2023, at 5 p.m.

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Employee premium rates for most health insurance plans will increase by \$14 to \$82 per month for employees in 2024. Please check 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 2024 for the low, basic, and high health plan options. The current deductibles for the PPO plans have been in place since 2010.

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 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.

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.

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New for 2024: Changes to the deductibles and out-of-pocket maximums for the qualified high deductible health plan. The deductible and out-of-pocket maximum amounts for the qualified high deductible health plan will be increasing in 2024 to comply with IRS regulations. The new amounts are listed in the table on the previous page. These increases are only applicable to the qualified high deductible health plan.

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The University of Nebraska offers an employer-sponsored Health Savings Account (HSA) option. Employees must be enrolled in the University's qualified high deductible health plan to take advantage of the HSA. The HSA will allow an employee to set aside personal pre-tax dollars into an HSA to be used for qualified medical expenses. Employees that are age 65 and older who are also enrolled in any part of Medicare are not allowed to enroll in the HSA per IRS regulations.

Fidelity is the University's provider of HSA services. To learn more about the services offered by Fidelity, please visit <http://Fidelity.com/UseHSAvideo>.

The chart below shows the annual HSA contribution limits for 2024:

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Coverage for:	Coverage available:
Individual	\$4,150
Family	\$8,300
Catch up allowed for those 55 and over	\$1,000

Prescription drug coverage through EmpiRx Health is included in your medical coverage—you do not have to pay an additional premium to participate. You can fill your prescriptions in person at a participating retail network pharmacy or by mail order.

Each covered person is required to establish an annual \$57 prescription drug deductible for brand-name drugs. Once you meet the deductible, you will pay the applicable prescription drug copay listed below.

The chart below summarizes the copayment structure for the low, basic, and high medical plan options. Note for the qualified high deductible health plan option you pay all health care costs, including pharmacy, up front until your deductible is met.

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.

EmpiRx Health will be the new pharmacy insurance carrier starting January 1, 2024. EmpiRx Health has a custom phone number to assist members with any questions you may have. The phone number is 1-833-419-3436. You may also visit myempirxhealth.com and select continue as guest to learn more about EmpiRx Health.



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.

Additional information will be sent to existing and new members who wish to enroll in the pharmacy mail services program in December 2023. This will include information on how to transition your existing mail order to the new mail order program starting in January 2024.

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Please visit nebraska.edu/benefits to access additional information about the pharmacy network and covered medication formulary.

Employee Only	\$17
Employee + Spouse	\$25
Employee + Child(ren)	\$26
Employee + Family	\$40

Dental coverage will be 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 to view additional details on the dental plan.

*Deductible, coinsurance and benefit maximum amounts are available online at <http://uofne.ameritasgroup.com>

- **Dental Plan premiums will increase \$1 per month in 2024.** This is only the third increase in dental premium rates since 2014. The increase is necessary to keep pace with inflation and increased utilization.

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 2024. There are no changes to the program coverages.
- The contact lens allowance is \$130.
- The frame allowance is \$150.

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

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 2024 before you enroll.

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- Save an average of 30% on a wide variety of eligible health care and dependent expenses
- Use several convenient, no-hassle health care options

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Long term disability coverage through Unum provides monthly benefits if you are unable to work for an extended period of time

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

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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.

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.

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

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

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

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

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

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

