GUIDE TO YOUR 2015-2016 WELLNESS & BENEFITS PROGRAMS

ACTIVE STATE EMPLOYEES

Options

benefits as individual as you

NEBRASKA Administrative Services

People • Service • Business

LINK

LINK features a user-friendly design and provides you a quick & easy way to:

- View your pay stub, W-4 or W-2
- Review your leave balances
- Sign up for your Benefits
- Quick news and updates
- Link to applications and systems

Employee Work Center

- **Sign up for your Benefits**
- Update your emergency contacts
- Update your dependent and beneficiary information
- Complete Annual Open Enrollment
- Submit mid-year benefit election changes

Payroll & Financial Center

- Payroll access
- Address book
- A/P, A/R, & GL
- Budget
- Purchasing & Fixed assets

Employee Development Center

- Sign up for training
- Assign training
- Complete performance evaluations
- Create succession planning (coming soon)

Recruitment & Selection Center

- Post State jobs
- Review applications
- Create selection criteria and screening tools
- Schedule interviews

Career Center

- Review State job postings
- Apply for a position
- Find resources for job seekers

visit link.nebraska.gov

Welcome

Dear State Employee,

Welcome to the State of Nebraska's 2015-2016 Options Guide.

The State of Nebraska offers a valuable benefits package that promotes the health and wellness of your family, protects your income while you are working, provides financial security in the event of your disability or death, helps you save for retirement, and helps balance your personal responsibilities and work life balance. This guide contains important information about plan changes that you (and your spouse) should review prior to confirming your benefits elections. Your decisions may provide peace of mind and cost savings for now and into the future.

During your benefits enrollment period, you will have the opportunity to select the coverage which best meets your needs through Benefits Open Enrollment in the Employee Work Center. To access your 2015-2016 Benefits Open Enrollment, visit link.nebraska.gov and select the Employee Work Center. If you are unable to log in, click the reset password link and answer you security questions. If you need further assistance, please contact the Link Help Desk, at 402-471-6234 between 8am and 5pm CST. User Guides for the Employee Work Center are available through the User Guide link in the center of the link.nebraska.gov page.

As a part of our strategy, the State of Nebraska partners with employees sharing the cost of benefits. We are encouraged by the large number of employees taking control of their health and participating in wellness activities. We have continued to see key biometric numbers of those participating in wellness programs improve over the years. Key numbers such as weight, sugar, blood pressure and cholesterol determine health risks. As we see employees reduce their risk areas, the impact is reflected in current and future costs of health care. The everyday choices we make can help us live healthier, happier, and more fulfilling lives both at work and at home. The details of the wellness program are outlined in this options guide. Please review this information carefully so that you understand how it works and can take full advantage of the opportunities it offers to you. Please visit our wellNEssoptions website, wellnessoptions.nebraska.gov for more information.

No matter what health plan you choose, incorporating wellness activities such as eating a healthy diet, exercising regularly and sleeping eight hours every night into your daily routine are healthy choices. The State of Nebraska strives to provide choices when it comes to your healthcare. We have additional tools through our vendor, UnitedHealthcare, to help estimate costs, find providers and help you act as a good consumer of healthcare. These tools and the myuhc.com website or app are outlined on page 21 of this guide.

Please take time to read and understand the choices that impact you and your family. We are available to answer questions as you work through your benefits elections. Please reach out to our Employee Wellness and Benefits Specialists at 402-471-4443 or 877-721-2228.

Sincerely,

Ruth Jones, SPHR, SHRM-SCP
State Personnel Director

Contact Information:

Employee Wellness & Benefits
1526 K Street, Suite 110
Lincoln, NE 68508

402-471-4443
877-721-2228

as.employeebenefits@nebraska.gov

OFFICE HOURS:
Monday - Friday
8:00 a.m. to 5:00 p.m.

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Employee Wellness & Benefits
402-471-4443 - Lincoln | 877-721-2228 - outside Lincoln
as.employeebenefits@nebraska.gov
link.nebraska.gov

Wellness & Benefits Programs

Contact Information:

wellNEssoptions	13	**HealthFitness** 866-956-4285 | www.wellnessoptions.nebraska.gov
Medical	17	**UnitedHealthcare** 877-263-0911 | www.myUHC.com
Health Savings Account	23	**Optum Bank** 866-234-8913 | www.optumbank.com
Pharmacy	25	**OptumRx** 877-263-0911 | www.myUHC.com
Vision	31	**EyeMed Vision Care** 877-861-3459 | www.eyemedvisioncare.com
Dental	32	**Ameritas** 800-487-5553 | www.ameritas.com
Flexible Spending Accounts (FSA)	34	**ASIFlex** 800-659-3035 | www.asiflex.com
Long-Term Disability	36	**Mutual of Omaha** 800-877-5176 | www.mutualofomaha.com
AD&D Insurance	37	**Aetna** 800-523-5065 | www.aetnalifeessentials.com
Basic & Supplemental Life Insurance	37	**Aetna** 800-523-5065 | www.aetnalifeessentials.com
Employee Assistance Program (EAP)	38	**Deer Oaks EAP** 866-792-3616 | www.deeroaks.com Login/Password: SON
Retiree Health/COBRA	39	**Employee Wellness & Benefits** 402-471-4443 - Lincoln | link.nebraska.gov 877-721-2228 - outside Lincoln
Retirement	40	**NSPERS** https://npers.ne.gov
Legal Notifications	41	**Employee Wellness & Benefits** 402-471-4443 - Lincoln | link.nebraska.gov 877-721-2228 - outside Lincoln

IMPORTANT INFORMATION: This document provides a general summary of basic benefit plan provisions and is not a substitute for the official documents. If there are any inconsistencies between this summary and the official plan documents, the plan document will prevail. Please refer to the summary plan documents found on Employee Wellness & Benefits website under **link.nebraska.gov** for exact benefits, exclusions and limitations.

Open Enrollment

BEGINS: Wednesday, May 6, 2015 at 7:00 a.m. CST

ENDS: Wednesday, May 20, 2015 at 5:00 p.m. CST

During Open Enrollment all eligible State of Nebraska employees have the opportunity to elect or change benefit plans. To prepare for this annual event, you should review your current benefit elections along with your current and anticipated future benefit needs.

The choices you make during Open Enrollment take effect on July 1, 2015 and remain in effect until June 30, 2016. You can make limited changes at other times during the year only as a result of a qualifying event as defined by the IRS. (See page 12 of this Options Guide.) Detailed information regarding the State's changes can be found on the Employee Benefits website at link.nebraska.gov under Wellness & Benefits Resources.

TAKE ACTION!

Your coverage for health, dental, vision, and flexible spending accounts will end on June 30, 2015, unless you take action during Open Enrollment.

Beneficiary Update

Open Enrollment is a good time to review your beneficiary elections for the life and AD&D insurance plans. Any amount for which a beneficiary is not named will be paid to your estate. If you elect coverage for your spouse or dependent children, you are automatically their beneficiary.

If Adding New Dependents to Health Insurance

Dependent (Spouse & Children) Eligibility Verification Process

You will need to complete the Dependent Eligibility Verification process for new dependent(s) added during Open Enrollment. The State partners with UnitedHealthcare and Aon Hewitt to verify eligibility of all new dependents added to the State's health insurance plans. Around July 1st, you will receive a request by U.S. Mail from Aon Hewitt to submit requested documentation to Aon Hewitt in order to verify that all newly added dependents meet the definition of an eligible dependent. This process is necessary to ensure only eligible dependents are enrolled in State plans.

Open Enrollment To-Do List	
✓ Health Insurance	Elect or waive coverage
✓ Dental Insurance	Elect or waive coverage
✓ Vision Insurance	Elect or waive coverage
✓ FSA Healthcare	Select or waive your annual contributions (if not enrolling in Health Savings Account)
✓ FSA Dependent Care	Select or waive your annual contributions
✓ Health Savings Account	Select or waive your contribution through payroll (if you elect the Consumer Focused Health Plan)
✓ Employee Supplemental Life Insurance	Increase coverage by one increment ONLY if currently enrolled - No Evidence of Insurability (EOI) required
✓ Dependent Supplemental Life Insurance	Continue, elect or waive coverage - Evidence of Insurability (EOI) will be required for a spouse not currently covered
✓ Long Term Disability	Continue or waive coverage. Contact HR to increase or decrease.
✓ Basic Life	Coverage continues - no action necessary
✓ AD&D Insurance	Continue, elect or waive coverage

Failure to respond and provide the requested documentation by the stated deadline will result in loss of coverage for your new dependent(s).

If adding dependents, you will need social security numbers and dates of birth for dependents enrolled in a group health plan.

Changes for the 2015-16 Plan Year

All Health Plans

- New Health Insurance Cards.
- New premiums.
- To comply with Affordable Care Act, full-time premiums are offered to employees scheduled to work 30 hours or more per week.

Consumer Focused Health Plan (HSA eligible)

- New Network deductibles and out-of-pocket maximums, see page 29.
- Participants may contribute to HSA, if eligible.

Health Savings Account (HSA)

- Maximum contributions $3,350 individual and $6,650 for family per calendar year.

Wellness Health Plan

- New Network deductibles and out-of-pocket maximums, see page 28.
- NEW Pharmacy out-of-pocket maximum is $2,000 individual and $4,000 family.

Regular Health Plan

- New Network deductibles and out-of-pocket maximums, see page 29.
- In-network Urgent Care visit is paid 100% after $50 copay.
- NEW Pharmacy out-of-pocket maximum is $2,000 individual and $4,000 family.

High Deductible Health Plan (HDHP)

- Plan will no longer be offered after **June 30, 2015**.

wellNEssoptions Wellness Program

- Personalized Lifestyle Program will no longer be offered after June 30, 2015.
- New Wellness Program - Colorful Choices

Health Care Flexible Spending Account (FSA)

- Claims must be incurred between July 1, 2015 and June 30, 2016.
- Maximum medical FSA contribution increased to $2,550.

Pharmacy-All Health Plans

- The mail order for maintenance medications will be changing from 180 days to 90 days.
- You may continue to utilize the OptumRx mail order pharmacy or purchase a 90 day prescription at participating retail pharmacies.
- NEW Rx copays, see page 27.
- Certain tobacco cessation drugs covered 100%, see page 25.

Watch for Your NEW Health Insurance Cards in the Mail

Start using your new card on July 1, 2015

Make sure to update your insurance card information with your Pharmacy. Claims may be denied if your information is not current.

New Hire Information

Welcome to employment with the State of Nebraska! We are pleased to provide you with this comprehensive guide to your 2015-16 State Employee Wellness & Benefits Program, referred to as our Options Guide. You have many choices to make in your first 30 days of eligibility and we want to help simplify the process.

New Hire Check List

Must complete within 30 days of date of hire or employment status change date

✓ **Review your options.**	Discuss with family members.
✓ **Prepare list of your dependents with SSN & Date of Birth**	You will need this information to enroll dependents in coverage, list as beneficiary and your emergency contact.
✓ **Medical Insurance**	Elect or waive coverage. Choose plan, tier, and covered dependents (if any).
✓ **Dental Insurance**	Elect or waive coverage. Choose plan, tier, and covered dependents (if any).
✓ **Vision Insurance**	Elect or waive coverage. Choose plan, tier, and covered dependents (if any).
✓ **Health Savings Account (HSA)**	Only available if enrolled in a Consumer Focused Health Plan. Select or waive your contributions. You can change anytime throughout the year.
✓ **FSA Healthcare**	If not contributing to HSA, enroll or waive your annual contributions. Plan wisely – unclaimed contributions are forfeited.
✓ **FSA Dependent Care**	If you pay for dependent care while you are working, select your annual contributions.
✓ **Basic Life Insurance**	Add your beneficiary. If part-time, you can waive coverage.
✓ **AD&D Life Insurance**	Elect or waive coverage. Add your beneficiary.
✓ **Supplemental Life Insurance**	Elect or waive coverage for yourself and eligible dependents and choose level of coverage. Add your beneficiary if choosing employee supplemental life.
✓ **Long Term Disability**	Elect or waive coverage. Choose level of coverage.
✓ **Wellness Programs**	Anyone on a State health plan can register at www.wellnessoptions.nebraska.gov.
✓ **Wellness Health Plan Requirements**	If you (and your spouse) enrolled in the Wellness Health Plan, watch for a letter from HealthFitness. Upon receipt, register on **wellNEssoptions** website and complete your on-line health assessment before the end of your first month of health insurance coverage.

How to Enroll in Coverage

- Go to link.nebraska.gov
- Log in to your Employee Work Center account

Questions?

- Talk to your Agency Human Resources representative.
- Visit link.nebraska.gov and link to Wellness and Benefits Resources.
- Contact Employee Wellness & Benefits
  - Call 402-471-4443
  - Call 877-721-2228, if outside Lincoln
  - Email as.employeebenefits@nebraska.gov

New Hire Information

Qualifying for the 2015-16 Wellness Health Plan

New Hires

If this is the first time you are eligible to enroll in the State of Nebraska health insurance program, you can elect the Wellness Health Plan for the 2015-16 plan year by completing the following steps once your insurance begins:

Step 1 Register at www.wellnessoptions.nebraska.gov

Step 2 Complete your on-line health assessment by the end of the first month in which your health insurance begins

IMPORTANT:
If you or your spouse (if enrolled) elect the Wellness Health Plan and fail to complete the on-line health assessment on the wellNEssoptions website by the end of the first month of health plan coverage, you will automatically be defaulted to the Regular Plan, retroactive to the date your Wellness Health Plan coverage began. As a result, your premium will increase and your coverage will change.

Looking Ahead

Qualifying for the 2016-17 Wellness Health Plan (Starting July 1, 2016)

If your health Insurance coverage begins between May 1, 2015 and November 1, 2015 you will need to complete the following steps:

1. Enroll in HealthFitness wellness program by November 20, 2015 (see page 15)
2. Complete your wellness program by March 31, 2016

If your health insurance starts after November, complete your on-line health assessment.

To Get Started

You and your spouse (if enrolled) will receive a welcome letter from HealthFitness with information about the wellNEssoptions program and how to register on the website www.wellnessoptions.nebraska.gov. See page 13 for more information.

Have Questions?

Contact your HR representative or Employee Wellness & Benefits at
402-471-4443
877-721-2228
as.employeebenefits@nebraska.gov.

Options
benefits as individual as you

About Your Benefits

The State of Nebraska is pleased to offer you a comprehensive benefits and wellness program. Administrative Services Employee Wellness & Benefits is responsible for the administration of the benefit and wellness programs described within this Options Guide.

Understanding your benefit options and making the right decisions are important steps for you and your family. Please review the content carefully and refer to our website found at link.nebraska.gov, Wellness & Benefits Resources, for additional information.

If you have any questions, your HR representative is trained to assist you. If you require additional assistance, please contact Employee Wellness & Benefits at 402-471-4443 or 877-721-2228 or email as.employeebenefits@nebraska.gov.

~ Your Wellness & Benefits Team

Employee Work Center

The benefits described in this Options Guide are administered through the Employee Work Center (EWC) found at www.link.nebraska.gov. Using the EWC, you will elect, view and make changes to your benefit plan choices. You can also update your dependent and beneficiary information, your emergency contacts, and your personal contact information. Each year you will complete Open Enrollment for benefits through EWC.

Contact Employee Wellness & Benefits

Employee Wellness & Benefits is available to assist you with your benefit questions.

Office hours:	Monday - Friday 8:00 a.m. to 5:00 p.m.
Phone:	402-471-4443 or 877-721-2228
Email:	as.employeebenefits@nebraska.gov
Location:	Administrative Services 1526 K Street, Suite 110 Lincoln, NE 68508
Website:	link.nebraska.gov go to Wellness & Benefits Resources

For the 2015-16 benefit year, our office will be closed on all State holidays including:

Independence Day	Friday, July 3, 2015
Labor Day	Monday, September 7, 2015
Columbus Day	Monday, October 12, 2015
Veterans' Day	Wednesday, November 11, 2015
Thanksgiving Day	Thursday, November 26, 2015
Day after Thanksgiving	Friday, November 27, 2015
Christmas Day	Friday, December 25, 2015
New Year's Day	Friday, January 1, 2016
Martin Luther King, Jr. Day	Monday, January 18, 2016
President's Day	Monday, February 15, 2016
Arbor Day	Friday, April 29, 2016
Memorial Day	Monday, May 30, 2016

Benefit Plan Eligibility & Enrollment

Eligibility & Enrollment Coverage becomes effective the 1st of the month following 30 days of employment			
	Who is Eligible	**How/When to Enroll**	**Are Dependents Eligible**
Health Insurance *UnitedHealthcare*	Full-time Part-time 6-month temporary	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
Health Savings Account *Optum Bank*	Employees enrolled in State's Consumer Focused Health Plan	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
Wellness Program *well**NE**ssoptions* *HealthFitness*	Employees & Spouses enrolled in a State Health Insurance Plan included in this Options Guide	Follow directions in letter you receive from Health Fitness about 10 days after health plan effective date	Spouses Only
Vision Insurance *EyeMed*	Full-time Part-time	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
Dental Insurance *Ameritas*	Full-time Part-time 6-month temporary	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
Basic Life Insurance/ AD&D Insurance *Aetna*	Full-time Part-time	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	No
Supplement Life Insurance *Aetna*	Full-time Part-time	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
Long Term Disability *Mutual of Omaha*	Full-time Part-time 6-month temporary	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	No
Employee Assistance Program *Deer Oaks EAP*	Full-time Part-time	Auto Enrollment For Participating Agencies only	Yes
FSA – Healthcare *ASI Flex*	Full-time Part-time	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes
FSA – Dependent Care *ASI Flex*	Full-time Part-time 6-month temporary	Enroll through Employee Work Center (EWC) within first 30 days from date of hire/eligibility	Yes

Employment Status (ONLY for purposes of benefit eligibility)

To comply with the Affordable Care Act, part-time employees scheduled to work between 30-39 hours on average per week will pay the same health insurance and basic life insurance premium as full-time employees.

Full-time employees: Scheduled to work 40 hours per week

Part-time employees: Scheduled to work 20-39 hours per week

Temporary employees: Eligible for State's group health, dental, long-term disability, HSA and FSA dependent care plans if they work at least 20 hours per week and are placed in a position with a six-month assignment or longer.

Dependent (Spouse & Children) Eligibility Verification Process

The State contracts with UnitedHealthcare and Aon Hewitt to verify eligibility of all new dependents added to the State's health insurance plans. This process is necessary to ensure only eligible dependents are enrolled in State plans.

You will receive a request by U.S. Mail from Aon Hewitt to submit requested documentation to Aon Hewitt in order to verify that all newly added dependents meet the definition of an eligible dependent.

Failure to respond and provide the requested documentation by the stated deadline will result in loss of coverage for your dependent(s) and may result in disciplinary action up to and including termination of employment.

Dependent Eligibility:

- **Legal Spouse**, as a result of a marriage that is valid and recognized by State of Nebraska law.
- **Children** up to age 26, including:
  - Natural child
  - Step child, if enrolled in Family coverage
  - Legally adopted child
  - Child placed with you for adoption
  - Child, or grandchild, for whom you have legal custody, legal guardianship or court ordered custody
- **Child over 26**, if disabled and dependent upon you for support
  - Child must be disabled prior to age 26
  - Child must be covered on the State health plan upon attaining age 26

Types of Coverage

- **Employee Only** - (Single Coverage)
- **Employee + Spouse** - (Two-Party Coverage)
- **Employee + Dependent Children** - (Four-Party Coverage)
- **Employee + Spouse + Dependent Children** - (Family Coverage)

LB551 – Dependents up to Age 30

Effective January 1, 2011, an employee may elect to continue coverage to age 30 for a dependent child who would otherwise lose coverage when he/she attains an age which exceeds the plan's limiting age, provided that the following criteria are met:

- The child remains financially dependent upon the employee; and
- The child was covered as an Eligible Dependent at the time coverage would have terminated.

In order to elect continuation coverage for a child under age 30 the dependent must currently be covered under the plan and lose coverage due to the eligibility. Contact your HR representative to enroll.

The premium for continuation coverage will be equal to the plan's full, unsubsidized single adult premium. The employee will be responsible for paying the full premium each month through post tax payroll deduction.

The coverage will terminate if:

- The employee requests the termination because they no longer meet the criteria
- The employee's coverage with UnitedHealthcare terminates
- The covered dependent:
  - Marries
  - Is no longer a resident of Nebraska
  - Receives coverage under another health benefit plan or self-funded employee benefit plan
  - Attains age 30

Continuation coverage will terminate at the end of the month in which any event listed above occurs. Coverage cannot be reinstated once it has been terminated.

Making Changes to Your Elections

Following your initial 30-day enrollment period for benefits, you can only change your benefit elections for health, dental, vision, and FSA plans during the State's annual Open Enrollment period or when you experience an IRS qualifying life event.

Open Enrollment

Open Enrollment for the State's benefit plans is in May of each year with coverage change effective July 1. You will make changes during Open Enrollment through the Employee Work Center (EWC).

Qualifying Life Events

You have 30 days, including the qualifying event date, to notify your HR representative of a qualifying event and change your coverage through the EWC. Documentation of the status change must be provided before the change will be approved.

If adding coverage, the effective date of the change is the first day of the month following the qualifying event unless noted below. If you are removing coverage, the coverage will continue until the last day of the month and premiums will be collected accordingly. No refunds or retroactive terminations will be allowed.

Qualifying life events include:

- Change in legal marital status, including marriage, death of spouse, divorce or legal separation.
- Change in participant's number of dependents including birth, adoption of a child, or death.
  - For birth or adoption, effective date of the change is the child's date of birth or adoption.
- Dependent child reaches age 26.
- Spouse's change in employment status results in a gain or loss of coverage.
- Employee's change in employment status resulting in gain or loss of benefit eligibility, including an unpaid leave of absence.
- Employee's change in employment status resulting in an increase or decrease of 10 hours or more per week. A status change of less than 10 hours does not qualify.
- A change corresponding with a spouse's open enrollment period at his or her place of employment.
- Newly enrolled in Medicare.
- Gain or loss of coverage under a State Medicaid or CHIP program (you have 60 days to notify State).
- Changes to Health Care Market Place not a qualified event.

Newborn Child

Under State Statute 44-710.19, all newborns receive 31 days of automatic coverage and the state does not collect premiums for the newborn for the first 31 days. For coverage to continue after the first 31 days, you must submit a change request through EWC within 30 calendar days of the child's birth. **If a request is not submitted through the EWC within 30 days of the child's birth, coverage ends at the end of the 31 days and the child cannot be added to your health plan until the next Open Enrollment period.** If you need assistance with this process, contact your HR representative or the Employee Wellness & Benefits office as soon as possible after the child's birth.

To be in compliance with HIPAA, all adopted children, regardless of age, must be enrolled using the same process as described above for newborns (in the EWC within 30 calendar days of the placement for adoption) and coverage becomes effective on the date of placement.

Legal Divorce

In the State of Nebraska, unless stated differently in the divorce decree, your divorce is considered final six months after the decree is rendered. Any requests to change your coverage due to the divorce will be effective on the first day of the month following the six-month waiting period.

If you have never had coverage with the State, you may apply for coverage when the divorce is final. You must submit the divorce decree and a certificate of creditable coverage. Your ex-spouse is not eligible to continue coverage under the State's plan once the divorce is final; however, he or she is eligible to continue coverage under COBRA if he or she was covered immediately prior to the divorce becoming final.

For more information, contact your agency HR representative.

Rehires

If you leave employment with the State of Nebraska, and return to a benefit-eligible position within 30 days, you will be required to enroll in the same benefit plans and tiers you had on your last day of employment. The waiting period is waived and coverage will begin first day of the month following your rehire date.

If you are rehired after 30 days, you will follow the same guidelines as a new hire. You will have to re-elect your benefit plans and coverage will begin the first day of the month following the 30 day waiting period before enrolling in coverage.

Rehires are NOT eligible to participate in the State's Flexible Spending Accounts (Medical or Dependent Care) until Open Enrollment for the following Plan Year (July 1).

For more information, contact your agency HR representative.

Wellness

Benefits are provided by HealthFitness™

The State of Nebraska wellness program, **wellNEssoptions**, launched in 2009 and has become integral in our efforts to:

1. Create a healthier workforce by encouraging healthy behaviors and the use of preventive care benefits.
2. Control health care costs.

Confidentiality is a Top Priority

Privacy of personal information is our top priority. HealthFitness™ maintains the confidentiality of all personal health information in accordance with federal regulations. This means your personal health information, which is obtained by HealthFitness™, will not be released to the State of Nebraska, except in aggregate form.

What is allowed during work hours?

The following items are allowed for participation during work hours:

- Open Enrollment
- Health assessment
- On-site biometric health screening
- Sending and receiving e-mails to/from HealthFitness to/from your work e-mail

The following items are not allowed during work hours:

- Health Advising calls
- EMPOWERED Lifestyle Management and Condition Management Coaching calls
- Walk This Way participation - pedometers can be worn during the workday on company time; however, physical activities outside of normal work requirements (example: going for a walk) must be done on personal time (lunch time or break)

If in doubt, refer to your personnel policy, or ask your supervisor.

Eligibility & Participation

All employees and spouses enrolled in a State of Nebraska health plan can participate in **wellNEssoptions**.

To Get Started

Around the time your health plan coverage begins, you and your spouse (if enrolled) will receive a welcome letter from HealthFitness with information about the **wellNEssoptions** program and how to register on www.wellnessoptions.nebraska.gov. On the **wellNEssoptions** website, you can register for your biometric health screening (April-May), complete your on-line health assessment, and enroll in a wellness program designed to help you achieve and maintain a healthy lifestyle.

NOTE: Submitting activities are allowed on a State computer, but are to be done on personal time (lunch time or break). Participation is in no way to be considered part of or arising out of employment for the purposes of workers' compensation or for any other purpose.

wellNEssoptions
Working toward a State of Health
Division of Administrative Services

WellNEssoptions website log-in support, call 866-956-4285 option 1.

Wellness Incentives

Employees and spouses who complete the required qualifying steps each year are eligible to enroll in the Wellness Health Plan.

Wellness Health Plan Advantages

- Plan with lowest deductible and annual out-of-pocket maximums
- All blood work (including preventive) is covered up to $500
- No age restrictions for preventive screenings
- Thyroid testing
- Bone density testing (no age restriction)
- Routine and follow-up mammograms covered at 100%
- Routine and follow-up colonoscopies covered at 100%
- Cholesterol medications at a reduced copay or no cost for generics
- Hypertension (high blood pressure) medications at a reduced copay or no cost for generics
- Diabetic prescriptions at a reduced copay
- Hemoglobin A1C testing twice per year
- Routine prostate cancer screening
- Vision exam with a copay

Qualifying for Wellness Health Plan – New Hires/New Plan Participant

If you are a new hire or new plan participant enrolling in a State of Nebraska health insurance plan, you can elect the Wellness Health Plan for the 2015-16 plan year by completing the following qualifying steps once your insurance begins:

Step 1 Register in the **wellNEssoptions** website at www.wellnessoptions.nebraska.gov

Step 2 Complete your on-line health assessment before the end of the month when your coverage begins.

IMPORTANT:
If you or your spouse (if enrolled) elect the Wellness Health Plan and fail to complete the on-line health assessment on the wellNEssoptions website by the end of the first month of health plan coverage, you will automatically be defaulted to the Regular Plan, retroactive to the date your Wellness Health Plan coverage began. As a result, your premium will increase and your coverage will change.

Follow Your Progress On-line

Track the completion of your progress at www.wellnessoptions.nebraska.gov. After you register and set up your personal settings, you can review your progress on your Rewards tab located in your **wellNEssoptions** website account.

No Penalties for Poor Health

The Wellness Health Plan qualification criteria is based on active participation and completion of specific wellness programs, and is not based on your individual health factors, health assessment answers or biometric screening results. This means you will not be penalized for having or reporting poor health behaviors, lifestyle risks or conditions. Federal regulations prohibit a group health plan from discriminating among individuals based on their health status. Because the State of Nebraska does not condition eligibility for the Wellness Health Plan upon a participant's ability to meet a health standard, the program meets the nondiscrimination requirements under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA").

Your health plan is committed to helping you achieve your best health. Incentives for participating in the **wellNEssoptions** program are available to all employees. If you think you may be unable to meet a requirement under the **wellNEssoptions** program, you may qualify in a different manner. Please contact a Wellness Specialist at 402-471-4110 or 402-471-4703 and we will work with you and with your doctor to find a wellness program that is right for you in light of your health status.

2015-16 Wellness Health Plan Premium Savings

Plan Name	Single	Two-Party	Four-Party	Family
Regular Health Plan	$1,548.00	$4,102.32	$3,173.52	$5,495.52
Wellness Health Plan	$1,290.72	$3,420.48	$2,646.00	$4,582.32
You Save:	**$257.28**	**$681.84**	**$527.52**	**$913.20**

2016-17 Wellness Plan Qualifications

(For coverage effective July 1, 2016)

The following confidential programs are available to all those enrolled in any of the State of Nebraska health plans. However, to qualify for enrollment into the Wellness Health Plan, BOTH the employee AND spouse (if enrolled) must complete all 3 STEPS on an annual basis.

Step 1 **Complete an Annual Biometric Health Screening**
Three confidential options available April 1 – May 31, 2015.

Step 2 **Complete the Annual On-line Health Assessment**
The confidential on-line questionnaire must be completed between April 1 – May 31, 2015.

Step 3 **Enroll and Complete a Wellness Program**
Enroll and begin your choice of at least one of the following confidential wellness programs between April 1 – November 20, 2015. Complete program by March 31, 2016.

Employees hired after these event deadlines may still be eligible to enroll in the Wellness Health Plan. Contact your HR representative or Employee Wellness & Benefits to get more information.

Additional information can be found by logging in to your wellNEssoptions account at www.wellnessoptions.nebraska.gov.

Wellness Programs

Colorful Choices - NEW April 1, 2015

- Focus on nutrition by tracking your daily fruits & vegetables
- Log a minimum of 400 points on-line
- Enroll on-line by November 20, 2015
- All points must be entered on-line by March 31, 2016

Cardio Tracker

- Maintain or improve your health by being active
- Log 60 workouts of at least 30 minutes per day; one credit given per day
- Enroll and log one workout on-line by November 20, 2015
- All workouts must be entered on-line by March 31, 2016

Walk This Way®

- Boost your activity level by wearing a pedometer and tracking your steps on-line
- Log a minimum of 900,000 steps on-line
- Enroll on-line by November 20, 2015
- All steps must be entered on-line by March 31, 2016

Coaching

- Work with a coach to support and guide you in making lifestyle changes
- Complete and track 10 or more goals with your coach
- All goals must be tracked by March 31, 2016

Lifestyle Management
- Choose from over 19 focus areas to improve health

Condition Management
- Get assistance managing a chronic health condition with Condition Management

Enroll by calling 866-956-4285, option 2, by Nov. 20, 2015

Wellness Program Results

Congratulations Wellness Program Participants!

Over 11,000 employees and spouses participated in **wellNEssoptions** health screenings and health risk assessments offered during April and May 2014.

See how our health and wellness programs are improving the lives of State of Nebraska employees through preventive check-ups, screenings, and increased activity levels:

- Wellness Health Plan participation increased **12%**.
- Over **4,400** employees received a flu shot at a State on-site clinic.
- Over **10,000** participants participated in a wellNEssoptions program.
- Participants in the Wellness Health Plan option had higher utilization of wellness visits and cancer screenings
- Walk this Way participants showed a **12.2%** reduction in a high risk for HDL cholesterol.
- Over **160,000** cardio log activities submitted.
- Wellness & Benefits traveled statewide hosting education meetings and help desks about health plans and wellness.

Participants walked over 7 billion steps. 3,839 participants walked 1 million steps or more.

A Culture of Health & Wellness

As a result of our wellness program efforts and outcomes, the State of Nebraska is among the leaders across the country in wellness. The State's **wellNEssoptions** program has received several prestigious national awards including the 2010 and 2012 Gold Well Workplace by the Wellness Council of America, the Innovations Award from The Council of State Governments, and the coveted 2012 C. Everett Koop National Health Award.

Wellness Champions

Employee Wellness & Benefits partners with Wellness Champions from several agencies across the state to provide feedback and help with promoting and supporting a culture of wellness. There are over 140 volunteers who serve as State of Nebraska Wellness Champions! Wellness Champions encourage their co-workers to adopt healthy behaviors in order to positively impact their quality of life. They are also instrumental in providing input on several Wellness Health Plan design enhancements. If you have a strong desire to help others, model a healthy lifestyle and want to help build a culture of wellness within your work area, speak with a Wellness & Benefits Specialist on the Employee Wellness & Benefits team.

Wellness Wall of Fame Recognition

Periodically, we learn about success stories from participants who have or are taking control of their lives and are making some pretty amazing lifestyle changes resulting in significant health improvements. For many, it is a life changing experience – almost a second outlook on life. The purpose of the Wellness Wall of Fame recognition is to encourage, recognize, educate and create a standard of excellence for promoting healthy lifestyles by encouraging active living and healthy choices that shape the future of a culture of wellness within the State of Nebraska workforce.

Annual Wellness Award Banquet

The State continues to enthusiastically support and promote wellness initiatives for the its employees. Each year, the State recognizes individuals and agencies for going above and beyond in promoting and establishing a healthy lifestyle during the Annual Wellness Awards Banquet. The Wall of Fame recipients, State of Nebraska Agency Wellness Champions, and Agency Directors (for those agencies with objective measures of health improvements, high wellness program participation percentage and participation growth) are recognized each year at the banquet.

Health Insurance

Benefits are administered by UnitedHealthcare (UHC)

The State of Nebraska offers you a comprehensive health insurance program which includes both medical and pharmacy benefits. Health insurance premiums include both medical and pharmacy benefits.

You have three great plans to choose from. All health plan options are administered by UnitedHealthcare and includes both in-network and out-of-network coverage. New participants will receive an insurance card mailed to your home from UHC.

- Wellness Health Plan
- Consumer Focused Health Plan (with Health Savings Account Eligibility)
- Regular Plan

New Hires/Newly Eligible Participants

If this is the first time you are eligible to enroll in the State of Nebraska health insurance program, you can elect the Wellness Health Plan for the 2015-16 plan year by completing the following steps:

1. Register at www.wellnessoptions.nebraska.gov
2. Complete your on-line health assessment

IMPORTANT:
If you or your spouse (if enrolled) elect the Wellness Health Plan and fail to complete the on-line health assessment on the wellNEssoptions website by the end of the first month of health plan coverage, you will automatically be defaulted to the Regular Plan, retroactive to the date your Wellness Health Plan coverage began. As a result, your premium will increase and your coverage will change.

Qualifying for the 2016-17 Wellness Health Plan

See Wellness (pages 13-15) for more details

What is SHERPA

Sherpa is a program offered by UnitedHealthcare that can assist cancer patients with some of the challenges they may face. We know the health care system is complicated and can be difficult to navigate. Sherpa will provide a designated team of expert advisors to give our members valuable help and guidance in areas that can include but is not limited to assisting with and understanding claims and explanation of benefits; authorizations; finding doctors; understanding benefits; recommending health resources; and other concerns they may have. Our goal is to reduce the time and effort cancer patients may spend on insurance and paperwork allowing them to remain focused on what is most important: their health.

When a member who is undergoing cancer treatment calls UnitedHealthcare customer service with questions, the call will be routed to a Sherpa agent who will introduce the program and explain it to the member.

Navigating your Health Insurance

How does the State provide health insurance for employees and dependents?

The State of Nebraska provides health insurance for its employees through a self-funded health insurance program. In addition to deciding on the plan structure, the State pays health care claims for employees and dependents after copays and deductibles. The State contracts with UnitedHealthcare, who processes claims.

Find a Doctor or Hospital

UnitedHealthcare is continuously evaluating, contracting and managing providers in their network to ensure it meets the needs of the State of Nebraska. To locate a provider:

- Visit link.nebraska.gov; link to Employee Wellness & Benefits Resources.
- Or go to www.myuhc.com. For all State health plans, choose the UnitedHealthcare Choice Plus network.

Difference between a Primary and a Specialty Physician

PRIMARY PHYSICIAN: A physician selected by a Covered Person to be responsible for providing or coordinating all Covered Health Services which are covered under the Plan as Network benefits. A primary physician has entered into an agreement to provide primary care health services to covered persons. His or her practice predominately includes (but may not be limited to) pediatrics, internal medicine, obstetrics/gynecology, family or general practice.

SPECIALTY PHYSICIAN: A physician who has a majority of his or her practice in areas other than general pediatrics internal medicine, obstetrics/gynecology, family practice or general medicine.

Understanding health care costs before you see the doctor is easy, just remember the 4Ps

Procedure – Learn and compare treatment options

Provider – Select a provider

Price – Estimate and compare costs between providers

Place – Locate network providers in your area

Why use a network provider?

All of our health plan offerings provide benefits for both in-network and out-of-network providers. Although you can choose to visit the provider of your choice at any time, you'll generally receive a higher level of benefit when you choose providers who are part of the plan network. Network providers have agreed to provide their services at negotiated, discounted rates, which save you and the State money. Provider directories are located at http://nebraska.welcometouhc.com/physicians-facilities.

Call UHC before your procedure

Contact UnitedHealthcare to confirm treatment has been authorized any time your doctor recommends you for follow-up treatment including inpatient and outpatient hospitalizations, advanced radiology, such as MRI's and CAT scans, and rehabilitation services, such as physical therapy. Please see Summary Plan Document for details.

Understanding Insurance Terminology

Deductible	The amount you must pay before the plan begins to pay for services provided.
Coinsurance	The percentage of cost you pay for services provided after the deductible is met.
Copays	A flat dollar amount you pay each time a service is provided.
Annual Out-of-Pocket Maximum	The most you pay for covered services provided in a calendar year. This includes your deductible, coinsurance, and medical plan copays.
Open Enrollment	A period of time you can make changes to your health, dental, vision, and FSA. The State of Nebraska offers Open Enrollment in May and changes become effective on July 1.
FSA	Flexible Spending Account is an account you can contribute pre-tax dollars to and use for paying your health care (medical, dental, vision, or pharmacy) or dependent care (day care) expenses. Since your contributions are pre-tax, you save money by not paying taxes on these contributions. Employees cannot contribute to a FSA and Health Savings Account (HSA) in the same plan year.
HSA	Health Savings Account is a bank account that you own. You can use it to save money, federal income tax free, to pay for qualified medical expenses. You use the money to pay for qualified medical expenses including medical, pharmacy, dental, or vision expenses. You must be enrolled in a qualified high deductible plan like the State's Consumer Focused Health Plan to make contributions to an HSA. This money goes with you after employment and can even be used to pay for healthcare expenses during retirement.
PPO	Preferred Provider Organization is a medical plan that allows for a higher level of coverage for eligible services when seeing providers who contract with the network. If you use providers outside of the network, you will pay higher out of pocket costs, be responsible for amounts that may exceed the contracted amount and, in most cases, file your own claims.
Premiums	The money deducted from your paycheck for the benefits coverage you elected.
Qualified Medical Expense	The Internal Revenue Service (IRS) decides which expenses can be paid and reimbursed from an HSA and FSA. See IRS Publication 502 at irs.gov for a complete listing.
Coordination of Benefits (COB)	When an individual is covered by more than one group health plan, health plans coordinate the benefits payable to ensure that the medical provider is not paid more than the allowable medical expenses. Under COB, the primary plan pays its normal plan benefits. The secondary plan pays the difference between allowable expense and amount paid by primary plan, provided this difference does not exceed the normal plan benefits. For active employees, the State's health plan is always primary. For retirees and dependents, UHC will send out COB notices once a year to dependents who file a claim on the State's health plan.

Go to www.uhcpreventivecare.com for a list of preventive care approved procedures for your age & gender.

What is Preventive Care?

Preventive care focuses on evaluating your current health status when you are symptom free. Preventive care allows you to obtain early diagnosis and treatment, to help avoid more serious health problems. Even if you're in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious problems.

Your preventive care services may include immunizations, physical exams, lab work and x-rays. During your preventive visit your doctor will determine what tests or health screenings are right for you based on your age, gender, overall health status, and current health condition.

Preventive or Diagnostic?

Certain services can be done for preventive or diagnostic reasons. If you are going in for preventive services, make sure your doctor's office codes them correctly as 'routine.'

Preventive Care is when the patient:

- Does not have symptoms or any abnormal studies indicating an abnormality.
- Has had a screening done within the recommended age and gender guidelines with the results being considered normal.
- Has had a diagnostic service with normal results, after which the physician recommends future preventive care screenings using the appropriate age and gender guidelines.
- Has a preventive service done that results in a diagnostic service being done at the same time and as an integral part of the preventive service (e.g. polyp removal during a preventive colonoscopy), subject to benefit plan provisions.

Diagnostic Care is when:

- Abnormal results on a previous preventive or diagnostic screening test requires further diagnostic testing or services.
- Abnormal test results found on a previous preventive or diagnostic service requires the same test be repeated sooner than the normal age and gender guideline recommendations would require.
- Services are ordered due to current symptom(s) that require further diagnosis.

Your Money – Your Health

You have control over how much you spend for healthcare. Here are some suggestions:

1. When you compare plans, look at both premiums and out-of-pockets costs.
2. Shop around and compare prices and quality of doctors, facilities, and pharmacies.
3. Choose generic prescriptions instead of brand name drugs.
4. Write down your questions to ask when you go to the doctor. It's easy to feel overwhelmed and forget.
5. Schedule your annual preventive exams for medical, dental, and vision.
6. Set aside money for unplanned healthcare expenses. The Health Savings Account is a great solution for this.
7. Only use the emergency room for a very serious or life threatening conditions. Consider an urgent care center or convenience care clinic if you cannot see a doctor.
8. Enter 877-543-4295 into your cell phone contact listing - it's the myNurseLine phone number and it's FREE for anyone insured under a State of Nebraska health plan.
9. Set up your www.myuhc.com account and start shopping for more ways to save money on your health!

Questions?

Visit link.nebraska.gov and link to Wellness & Benefits Resources.

Call UnitedHealthcare Customer Care at 877-263-0911

FREE myNurseLine

877-543-4295

24 hours a day, 7 days a week
TTY: 711

myNurseLine

Receive immediate answers from nurses, backed by medical professionals who are here to help you.

- Chat with a registered nurse
- Understand your symptoms
- Explore treatment options to help you make the right decision
- Decide if you should see a doctor, go to the ER, or try self-care
- Understand your medications

Choosing the Right Health Setting

When you or a loved one is hurt, you want the best care. And when possible, you want to consider seeking that care through your primary care doctor. Your doctor knows you and your health history and has access to your medical records. If your primary care doctor is unavailable and care is not urgent or an emergency, you may want to consider other health care alternatives.

Convenience Care Clinics	Urgent Care Centers	Emergency Rooms
Convenience care clinics are often located in malls or retail stores offering fast walk-in services, for minor health conditions such as*: • Common infections (e.g.: strep throat) • Minor skin conditions (e.g.: poison ivy) • Flu shots • Pregnancy tests • Minor cuts • Earaches	Urgent care centers offer treatment for urgent, but non-life threatening injuries or illnesses, and are available on a walk-in basis to treat conditions such as*: • Sprains • Strains • Minor broken bones (e.g., finger) • Minor infections • Small cuts that may need a few stitches • Minor burns	The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention such as*: • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Difficulty breathing • Major broken bones **Do not ignore an emergency. If a situation seems life threatening, take action. Call 911 or your local emergency number right away.**

* This is a sample list of services and may not be all-inclusive.

** Cost information represents averages only based on internal claims data and is not tied to a specific condition or treatment. Your out-of-pocket costs will vary based on plan design. Not all treatment facilities are covered equally under all plan designs. Always refer to your specific Plan Documents for your coverage details. Some treatments may require preauthorization or a referral from your Primary care physician. The information provided through these programs is for educational purposes only as a part of your health plan and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your personal health information is kept private in accordance with your plan's privacy policy. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Be an Informed Health Care Consumer

The cost of medical care can vary widely. Your costs depend on where and how you receive care. Knowing the facts may help you manage your health care and your health care dollars.

If you are not sure where to go, call the number on the back of your UnitedHealthcare health plan ID Card to speak with a customer care professional. Here are the average costs for medical services in the various settings**(see page 20):

- **Emergency room visit = $1200 - $1500**
- **Urgent care center = $150 - $200**
- **Physician office visit = $100 - $150**
- **Convenience care clinic visit = $50 - $100**

Your On-line Resources

www.myuhc.com

Once you have elected a State of Nebraska health plan, it's time to go to www.myUHC.com and register to take advantage of the many resources available to you and your covered family members.

- Print an additional ID card
- Find a network doctor or pharmacy in your area
- Find answers to frequently asked questions
- Learn about your pharmacy benefit
- Learn about your plan details
- View Explanation of Benefits (EOBs)
- Track your out-of-pocket costs
- Look up health information
- Compare the cost of procedures among several providers
- Order refills for your mail order prescriptions
- Learn what's covered as preventive care for your age

myHealthcare Cost Estimator

Login to www.myuhc.com or Health4Me and estimate your health care costs before you see the doctor.

- Shows you the estimated costs for a treatment or procedure
- Displays how that cost is impacted by your deductible, co-insurance and out-of-pocket maximum
- Gives you an estimate of what you'll be responsible to pay
- Provides you with usable information for planning and budgeting

Go Mobile – download Health4Me™

UHC strives to make it easy to get help, wherever you are. The confidential app features work best when you register at www.myUHC.com prior to using the app. It includes:

- Search for physicians or facilities
- View and share ID card information
- View claims
- Check status of deductible and out-of-pocket spending
- View benefit plan details
- Contact an experienced registered nurse 24/7

Why is UnitedHealthcare calling you or sending you mail?

UHC may contact you by phone or mail for a variety of reasons. Here are a few:

- A Care Coordinator may call to help you with follow-up care instructions, medication, and durable medical equipment.
- Disease management staff may offer connections to needed care and resources for your health condition.
- Health Pregnancy nurses may call to offer educational services and resources.
- The mail order pharmacy may contact you about your prescription orders.
- The subrogation division may request additional information about accident-related claims.
- The claims team may request information about other coverage for your dependents.

Failure to respond may affect claims processing or your opportunity to save money on future health care costs. Therefore, it is important for you to pick up the phone or open the mail and respond to their requests and support efforts.

Consumer Focused Health Plan

Consumer Focused Health Plan administered by UnitedHealthcare (UHC)
HSA Provided by Optum Bank

The State of Nebraska is committed to providing our employees, retirees and their families with access to comprehensive and competitive health benefits. We want to make sure the plans we offer continue to give you the flexibility to manage your specific medical needs, improve your overall health — and help control your costs.

Why choose the Consumer Focused Health Plan and HSA?

Lower premiums

With the Consumer Focused Health Plan, you pay a lower premium, which leaves you with more money in your bank account each month. You can use these savings to make deposits into your HSA.

Annual deductible

When you receive medical care or need a prescription, you pay out of pocket for those expenses until you reach your deductible. For 2015-16, the deductible is $2,600 per individual and $5,200 max per family. After you reach the deductible, you pay 20% coinsurance until you reach your annual out-of-pocket maximum.

Preventive Drug Listing

The Consumer Focused Health Plan offers you low copays for a specific list of preventive maintenance medication. Only medication on this list has copays with no deductible or coinsurance. The types of drugs include high blood pressure, high cholesterol, diabetic, asthma, multiple sclerosis, and osteoporosis. Not all drugs in these therapeutic classes are included on this list.

Health Savings Account

You have the option of opening a Health Savings Account through a pre-tax payroll deduction to help pay for out-of-pocket costs (deductibles and copays) or save for the future.

In addition, the Consumer Focused Health Plan:

- **Covers the same types of medical expenses as our other medical plans.** Once you pay the deductible, you're only responsible for 20% of your expenses – the plan will cover the other 80%. The amount you pay applies to your out-of-pocket maximum.
- **Lets you keep your current doctor.** If you have a preferred doctor, you can continue to use that doctor or choose a doctor that is in the network to save more on the cost of care.
- **Protects you if you get sick.** If you happen to need significant medical care, you're protected by an out-of-pocket maximum. It limits the amount of money you pay before the plan covers 100% of your claims. For 2015-16, the most you'll pay in a year is $4,100 for individual coverage and $8,200 for family coverage.
- **Helps you save!** You have the option of opening a Health Savings Account if you are eligible. You can make tax-free contributions to your HSA through an automatic payroll deduction – and save for the future. The money in your HSA is always yours to keep, even if you leave your job with the State of Nebraska.

Preventive Care

Under the Consumer Focused Health Plan, you don't pay anything for eligible preventive care – it's covered at 100% with no deductible, as long as you use a network doctor.

Health Savings Account (HSA)

HSA Provided by Optum Bank

With the introduction of the Consumer Focused Health Plan, the State of Nebraska is offering eligible employees the opportunity to open a Health Savings Account, managed by Optum Bank. An HSA is a personal bank account that you own, and it allows you to save money out of each paycheck on a pre-tax basis.

You can use the money you save in your HSA to pay for qualified medical, dental and vision expenses, such as doctor visits, prescriptions and hospital visits, or you can save the money for a future need – even retirement. The way you use your HSA will depend on your health care needs and your savings goals. Spend or save. The choice is yours.

Benefits of an HSA

- **You own the HSA.** Any money you deposit into your HSA is yours to keep, even if you change medical plans or leave your job.
- **There is no "use it or lose it" rule.** Your HSA balance carries over from year to year, letting you save for future health care expenses that may occur well into retirement.
- **You can grow your money.** The money you contribute to your HSA grows with interest, and once your balance reaches a certain level, you can choose to invest some of your savings in mutual funds to help your money grow further and work harder for you.
- **You get triple tax savings.** The money you contribute to your HSA is tax-free. You don't pay taxes on your contributions or the interest your account earns, as long as you use them for eligible medical expenses.

Like all good things, there's a limit on the amount that you can contribute to your HSA. Currently, the IRS limits the amount you can save during the benefit plan year depending whether or not you carry dependent coverage. You'll need to make sure your contributions don't put you over the annual maximum.

The 2015 maximum limits are:

- $3,350 for individual coverage
- $6,650 for family coverage
- If you're age 55 or older, you can contribute an additional $1,000 to your HSA during the plan year

Can You Open an HSA?

Because you don't pay taxes on HSA contributions, the interest or earnings on investments, you have to meet certain requirements to open an HSA:

- You are covered under the Consumer Focused Health Plan
- You are not covered by any other health plan, such as a spouse's non-HSA plan, or FSA Healthcare plan
- You are not enrolled in Medicare or TRICARE
- You have not received Veterans Administration (VA) benefits within the past three months
- You are not claimed as a dependent on another person's tax return

How does the HSA work?

If you enroll in the Consumer Focused Health Plan, you will authorize set up of your Optum Bank account and elect your pre-tax payroll contributions through the Employee Work Center. You'll receive additional information from Optum Bank about your account including on-line banking options to help manage your HSA.

There is a monthly bank fee of $1.00 until the balance reaches $500.00, then the fee is removed.

With the money you save in your HSA, you can:

- Use your Optum Bank HSA Debit MasterCard® to pay for qualified health care expenses at your pharmacy, doctor's office or other health care provider.
- Reimburse yourself for qualified health care expenses from your HSA.
- Pay bills on-line at no charge, or pay with checks linked to your HSA, if you choose to purchase them.
- Save for future healthcare expenses.

How is it different from a FSA Healthcare account?

- It's a bank account owned by you. It goes with you even if you change jobs or health plans.
- Like a bank account, you can only use the money you have deposited in the account.
- Higher annual contributions limits.
- Your account balance earns interest.
- You can invest your balance in mutual funds once it reaches the investment threshold.
- Anyone can deposit money in your account.
- You can use it now, or save it for the future.

What are qualified expenses?

Some examples are list below. For a complete listing, see IRS Publication 502 at irs.gov.

- Acupuncture
- Ambulance
- Artificial limbs
- Diabetic supplies
- Breast pumps
- Chiropractor
- Contact lenses and solution
- Crutches
- Dental treatments
- Doctor's office visits and procedures
- Prescriptions
- Eyeglasses and vision exams
- Fertility treatment
- Deductibles and co-payments
- Premiums for COBRA, long-term care insurance, tax-deductible health insurance
- Hearing aids
- Laboratory fees
- Laser eye surgery
- Physical therapy
- Psychiatric care
- Speech therapy
- Stop-smoking programs
- Walker
- Wheelchair

What expenses are not covered?

- Expenses reimbursed from another source
- Cosmetic surgery
- Diaper service
- Electrolysis or hair removal
- Health club dues
- Household help
- Maternity clothes
- Nutritional supplements
- OTC medicines
- Toothbrush, toothpaste
- Swimming lessons
- Teeth whitening

To Learn More...

Visit www.optumbank.com or call 866-234-8913 Monday - Friday 7:00 a.m. - 7:00 p.m. Central Time

Pharmacy Benefits

Benefits are administered by OptumRx (affiliate of UnitedHealthcare)

When you enroll in a State of Nebraska health plan, you will also be enrolled in the State of Nebraska pharmacy program. UnitedHealthcare (UHC) will send you an identification card which will be used for both medical and pharmacy claims. You will want to carry your UHC card with you at all times. Additional cards can be ordered through www.myuhc.com or by calling UHC at 877-263-0911.

The pharmacy program offers flexibility and choice in finding the right medication for you. Medications are placed on different "tiers" based on their overall value.

- Tier 1 – Your lowest cost option
- Tier 2 – Your midrange cost option
- Tier 3 – Your highest cost option

To learn more about the tiers, covered drugs, and list of network pharmacies, go to the Prescription Plan page at Employee Wellness & Benefits Resources, www.link.nebraska.gov.

Smoking Cessation Products

Effective July 1, 2015, select over the counter and prescription tobacco cessation products will be covered at $0 cost-share for eligible members on all 3 health plans. To qualify, members must be:

- Age 18 or older
- Ask their physician to obtain Prior Authorization/ Notification to confirm they are also getting counseling to help them stop using tobacco products
- Must have a prescription for the products from their physician, even for products that are available over the counter
- Fill the prescription at a network pharmacy

Products available will include nicotine replacement gum, lozenges, patches and generic Zyban. For a complete listing, please refer to the Pharmacy Drug List "PDL" on the Employee Wellness and Benefits web site.

Are YOU getting the most out of your Pharmacy Benefit?

- **Register at www.myuhc.com**
- **Choose drugs on Tier 1, when available**
- **Use mail order**
- **Choose Generic instead of brand name medications**

Get registered at www.myuhc.com

Upon enrolling in a State of Nebraska health plan, you will receive a welcome kit from UnitedHealthcare. Go on-line at www.myuhc.com and register. Once you register, click on "Manage My Prescriptions" and you will be able to:

1. View the most current prescription drug list (also referred to as a formulary).
2. Locate a network pharmacy.
3. Compare drug prices and lower cost options.
4. Find your cost before you go to the pharmacy.
5. Refill and track your mail order prescriptions.
6. View medication limits including quantity limits, prior authorization, and step therapy.
7. View drugs not covered under your plan.

What is the difference between brand name and generic medications?

Generic medications contain the same active ingredients as brand name medications, but they often cost less. Generic medications become available after the patent on the brand name medication expires. At that time, other companies are permitted to manufacture an FDA-approved, chemically equivalent medication. Many companies that make brand name medications also produce and market generic medications.

The next time your doctor gives you a prescription for a brand name medication, ask if a generic equivalent is available and if it might be appropriate for you since generic medications are typically your lowest-cost option.

Mail Order – Save money & time!

For medications you take on a regular basis, you can fill a 90-day supply through the OptumRx™ Mail Service Pharmacy. Mail order offers the convenience of home delivery and saves you money. You will also be able to get a 90 day prescription from your local pharmacy.

To start using mail order:

1. **Tell your physician you would like to start mail service**
   Once you and your physician are confident you will continue taking a medication on an ongoing basis, have your physician write a prescription for a 90-day supply, plus up to three refills. Prescriptions with more than three refills will not be processed as it will exceed a one year maximum supply as required by law.

2. **Contact OptumRx™** at 800-562-6223, 24 hours a day, seven days a week and have your prescription label available when you call.
   You can mail the order form - include with the original prescription(s). Write the member ID and date of birth on each prescription and mail with completed order form. Please fill out one order form per member. You can download an order form from link.nebraska.gov - link to Employee Wellness & Benefit Resources.

Your Prescription Medication Options

Your PDL is a list of commonly prescribed medications and their cost levels or tiers, which define the amount you pay for each medication under your benefit. Tier placements on the PDL are reviewed and may change throughout the year. For a current list of your PDL, contact OptumRx at 877-263-0911 or visit www.myUHC.com.

Watch for Your NEW Insurance Cards in the Mail

You can print your own card on www.myUHC.com starting on July 1, 2015 or after your benefits effective date.

Why Medications Change Tiers

We review medications on their total value, including how your medication works and how much it costs. When two or more medications work the same way, other factors, including cost, may play a role in tier placement on the PDL.

Specialty Pharmacy Program

Benefits are administered by OptumRx (affiliate of United Healthcare)

Certain prescriptions on our prescription drug listing require that you use the OptumRx™ Specialty Pharmacy to refill your prescriptions. Specialty pharmacies have experience in storing, handling, and distributing these unique medications and typically provide a higher level of customized care for specialty medications than traditional retail pharmacies. Specialty pharmacists and nurses also have additional clinical expertise surrounding these medications and complex diseases.

What is a specialty medication?

An injectable, oral, or inhaled medication is most often considered specialty medication if it:

- Is used to treat a chronic or complex condition
- Requires extra, on-going clinical oversight and additional education for best management
- Has unique storage or shipping requirements
- Typically is not available at retail pharmacies

Examples of specialty medications: Humira (can be used to treat Rheumatoid Arthritis), Avonex (used to treat Multiple Sclerosis), Gleevec (an oncology medication).

How does the program work?

Your first fill:

When you are first prescribed a specialty medication, you can receive a 30-day supply from your local pharmacy. Your pharmacist will let you know when you are prescribed a specialty medication. Also, you will also receive a welcome packet from OptumRx with instructions on how to refill your medication.

Follow-up refills:

Contact the OptumRx Specialty Pharmacy at 866-218-5445 and speak with a Patient Care Coordinator to help set up your account, order refills, and answer questions about your prescription.

	Wellness Health Plan	Regular Health Plan	Consumer Focused Health Plan (HSA Eligible)
RETAIL - 30 DAY SUPPLY			
Tier 1	$5 copay	$5 copay	20% after deductible
Tier 2	$30 copay	$30 copay	20% after deductible
Tier 3	$50 copay	$50 copay	20% after deductible
MAIL ORDER - 90 DAY SUPPLY (OR RETAIL)			
Tier 1	$10 copay	$10 copay	20% after deductible
Tier 2	$60 copay	$60 copay	20% after deductible
Tier 3	$100 copay	$100 copay	20% after deductible
Pharmacy Out-of-Pocket Maximum	$2,000 - individual $4,000 - family	$2,000 - individual $4,000 - family	Included in the medical out-of-pocket maximum

Wellness Health Plan ONLY	
DIABETIC, HYPERTENSION AND HIGH CHOLESTEROL PRESCRIPTIONS	
RETAIL - 30 DAY SUPPLY	
Tier 1	No copay
Tier 2	$15 copay
Tier 3	$30 copay
MAIL ORDER - 90 DAY SUPPLY (OR RETAIL)	
Tier 1	2 Times the 30-day supply
Tier 2	
Tier 3	

Consumer Focused Health Plan ONLY	
UHC PREVENTIVE DRUG LIST (FORMULARY) Go to link.nebraska.gov; Wellness & Benefits Resources page for list	
RETAIL - 30 DAY SUPPLY	
Tier 1	No copay
Tier 2	$25 copay
Tier 3	$50 copay
MAIL ORDER - 90 DAY SUPPLY (OR RETAIL)	
Tier 1	2 Times the 30-day supply
Tier 2	
Tier 3	

Wellness and Regular Health Plans Pharmacy Out-Of-Pocket Maximums

For each covered prescription, you pay the copay listed for each 30-day or 90-day supply. Effective 7/1/2015 the out-of-pocket maximum for pharmacy is $2,000 individual and $4,000 family. The pharmacy out-of-pocket maximum limits are in addition to the medical out-of-pocket maximums on page 28-29.

Once the out-of-pocket maximum has been met for pharmacy co-pays, all prescriptions covered under the plan will be paid 100% by the plan.

Consumer Focused Health Plan

1. If your medication is on the UHC Preventive Drug List, you pay the copay. Your copay will apply towards your annual out-of-pocket maximum. After your limit is met, the plan pays 100% of your costs. Go to Employee Wellness & Benefits Resources found at link.nebraska.gov to view the UHC Preventive Drug List.
2. For all other covered prescriptions, the full cost of the prescription is applied towards your deductible. Once you meet your deductible, then you pay 20% coinsurance until your annual out-of-pocket limit is met. Then all costs are paid 100% by the plan.

Diabetic Supplies

Diabetic supplies covered under the prescription drug benefit include syringes, needles, lancets, blood monitor kits, test strips, blood glucose calibration solutions, urine tests, and blood test strips. Blood glucose monitors are also covered under the pharmacy benefit, but continuous blood glucose monitors are currently excluded. Insulin pumps and sensors are covered under the medical benefit as Durable Medical Equipment. If you have any questions, call customer service at 877-263-0911.

Your Health Insurance Benefits

	Wellness Health Plan	
	In-Network	Out-of-Network
Plan Year Deductible (must be satisfied before coinsurance is paid)	$600 individual $1,200 family	$1,200 individual $2,400 family
Annual Medical Out-of-Pocket Maximum (deductible, coinsurance, & medical co-pays)	$2,400 individual $4,800 family	$4,800 individual $9,600 family
Annual Pharmacy Out-of-Pocket Maximum	$2,000 individual $4,000 family	
PHYSICIAN OFFICE VISITS		
Primary Care Physician Office visit	$25 copay	30% after deductible
Specialty Office visit	$35 copay	
Allergy testing / serum	Plan pays 100%	
Allergy shots	Plan pays 100%	
Pathology Services	Paid at 100% up to $500; then 20% after deductible	
Surgery, Deliveries, Radiology & Pathology (office)	20% after deductible	
Chemotherapy/Radiation Therapy	20% after deductible	
Routine Vision Exam plus Refraction	$35 copay	Not covered
PREVENTIVE EXAMS		
Flu Shots **Annual exams (includes foot exams for diabetics)** **Immunizations - Child & Adult** **Pneumococcal immunizations** **Routine pre-natal visits** **Well baby exams** **Diabetes vision screening** **Mammogram** **Pap smear** **Colonoscopy**	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines. There are no age restrictions on preventive screenings.	Covered at 30% per Patient Protection and Affordable Care Act (PPACA) guidelines. If services are outside of National Health Care Reform guidelines, they are not covered.
Prostate cancer screening	Plan pays 100%	30% after deductible
EMERGENCY CARE		
Ambulance	Plan pays 100%	
Urgent care center	$35 copay	30% after deductible
Hospital emergency room	20% after deductible	
HOSPITAL SERVICES		
Inpatient hospital **Ambulatory Surgical Center** **Approved skilled nursing facility** **Outpatient hospital services (diagnostic lab., radiology)** **Durable medical equipment** **Home health care, Hospice care**	20% after deductible	30% after deductible
BEHAVIORAL HEALTH SERVICES		
Inpatient	20% after deductible	30% after deductible
Outpatient	$25 copay	
OTHER SERVICES		
Chiropractic Office visit (Limit 60 sessions per year)	$35 copay	30% after deductible
Therapy - Occupational, Physical, Speech (Limit 60 sessions per year)	$25 copay	
Hearing aids & exam (Limit $1,500 every 3 years)	20% after deductible	30% after deductible

Regular Health Plan		Consumer Focused Health Plan (HSA Eligible)	
In-Network	Out-of-Network	In-Network	Out-of-Network
$1,000 individual $2,000 family	$2,000 individual $4,000 family	$2,600 individual $5,200 family	$5,200 individual $10,400 family
$4,000 individual $8,000 family	$8,000 individual $16,000 family	$4,100 individual $8,200 family	$8,200 individual $16,400 family
$2,000 individual $4,000 family		Included in the medical out-of-pocket maximum	
$30 copay $40 copay 20% after deductible	40% after deductible	20% after deductible	40% after deductible
Not covered		Not covered	
Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines. If services are outside of National Health Care Reform guidelines, they are not covered.	Covered at 40% per Patient Protection and Affordable Care Act (PPACA) guidelines. If services are outside of National Health Care Reform guidelines, they are not covered.	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines. If services are outside of National Health Care Reform guidelines, they are not covered.	Covered at 40% per Patient Protection and Affordable Care Act (PPACA) guidelines. If services are outside of National Health Care Reform guidelines, they are not covered.
Not covered		Not covered	
20%; deductible waived		20% after deductible	
$50 copay	40% after deductible	20% after deductible	40% after deductible
20% after deductible		20% after deductible	
20% after deductible	40% after deductible	20% after deductible	40% after deductible
20% after deductible $30 copay	40% after deductible	20% after deductible	40% after deductible
20% after deductible	40% after deductible	20% after deductible	40% after deductible
20% after deductible	40% after deductible	20% after Deductible	40% after Deductible

IMPORTANT INFORMATION: This document provides a general summary of basic benefit plan provisions and is not a substitute for the official documents. If there are any inconsistencies between this summary and the official plan documents, the plan document will prevail. Please refer to the summary plan documents found on Employee Wellness & Benefits website under **link.nebraska.gov** for exact benefits, exclusions and limitations.

NOTES:

Medical, Dental & Vision Premiums

The monthly premiums for your medical, dental, and vision plans for July 1, 2015 through June 30, 2016 are shown below.

The State contributes 79% of the total cost of your health care benefits for full-time employees.

Premiums are deducted from your paycheck pre-tax. That means the premiums are deducted from your pay before taxes are withheld and thus, you do not pay taxes on these premiums.

It is your responsibility to review your pay stub to ensure that the proper deductions are taken. You are responsible for the cost of the proper employee share of your elected benefits. A payroll error does not absolve you of responsibility for payment of the proper share of the cost.

NOTE: For employees who are paid bi-weekly, your deduction will be half of the total shown here and deductions are only taken 24 times per year.

Monthly Medical Plan Premiums

Full-Time: 30-40 hours
Part-Time: 20-29 hours

		Wellness Health Plan		Regular Health Plan		Consumer Focused Health Plan	
		FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Employee Only (Single Coverage)	Your Cost:	$107.56	$176.34	$129.00	$211.50	$73.48	$120.46
	State Cost:	$404.66	$335.88	$485.30	$402.80	$276.40	$229.42
	Total:	$512.22	$512.22	$614.30	$614.30	$349.88	$349.88
Employee + Spouse (Two-Party Coverage)	Your Cost:	$285.04	$467.34	$341.86	$560.48	$194.70	$319.22
	State Cost:	$1,072.34	$890.04	$1,286.02	$1,067.40	$732.48	$607.96
	Total:	$1,357.38	$1,357.38	$1,627.88	$1,627.88	$927.18	$927.18
Employee + Dependent Children (Four-Party Coverage)	Your Cost:	$220.50	$361.52	$264.46	$433.58	$150.62	$246.94
	State Cost:	$829.54	$688.52	$994.86	$825.74	$566.64	$470.32
	Total:	$1,050.04	$1,050.04	$1,259.32	$1,259.32	$717.26	$717.26
Employee + Spouse + Dependent Children (Family Coverage)	Your Cost:	$381.86	$626.06	$457.96	$750.84	$260.84	$427.64
	State Cost:	$1,436.52	$1,192.32	$1,722.80	$1,429.92	$981.24	$814.44
	Total:	$1,818.38	$1,818.38	$2,180.76	$2,180.76	$1,242.08	$1,242.08

Monthly Dental Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$22.44	$26.20
Employee + Spouse (Two-Party Coverage)	$44.92	$52.44
Employee + Dependent Children (Four-Party Coverage)	$64.72	$75.60
Employee + Spouse + Dependent Children (Family Coverage)	$70.32	$82.12

Monthly Vision Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$5.14	$7.96
Employee + Spouse (Two-Party Coverage)	$8.26	$12.78
Employee + Dependent Children (Four-Party Coverage)	$8.42	$13.02
Employee + Spouse + Dependent Children (Family Coverage)	$13.56	$21.00

Vision Benefits

Benefits are provided by EyeMed Vision Care

The State of Nebraska offers the choice of two vision insurance plans to eligible full-time and part-time employees through EyeMed Vision Care. You may elect to cover yourself and eligible dependents. All premiums are paid through pre-tax, payroll deductions. If you are a new plan participant, EyeMed will mail you an insurance ID card upon enrollment. For more details about the vision benefits offered through EyeMed, including in-network and out-of-network benefits, go to the Wellness & Benefits Resources page located at www.link.nebraska.gov.

State of Nebraska employees who elect the vision insurance plan have access to the EyeMed ACCESS network of providers. Through this network, you will find both private practitioners and national optical retailers. To find a provider, you can:

- Go to www.eyemedvisioncare.com
- Call EyeMed at 877-861-3459

Effective July 1, 2015 - Vision benefits will be based on the Plan Year (July 1, 2015 - June 30, 2016) instead of of based on the date of last service received.

Example of Glasses Purchase:

Retail Cost of Lens	$400
20% Discount	- $80
	$320
Less Lens Allowance	- $120
	$200
Member Copay	+ $75
Total Member Out-of-Pocket	**$275**

Monthly Vision Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$5.14	$7.96
Employee + Spouse (Two-Party Coverage)	$8.26	$12.78
Employee + Dependent Children (Four-Party Coverage)	$8.42	$13.02
Employee + Spouse + Dependent Children (Family Coverage)	$13.56	$21.00

EyeMed Vision Care Summary of In-Network Coverage

	Basic Option	Premium Option
Exam	$10 copay Every 12 months	$10 copay Every 12 months
Frames	80% over $105 Every 24 months	80% over $120 Every 12 months
Benefits: You can choose from prescription lenses **OR** contact lenses each 12 or 24 months depending on the frequency of your chosen plan option.		
Prescription Lenses	**Every 24 months**	**Every 12 months**
• Single, Bifocal, Trifocal	$10 copay	$10 copay
• Standard Progressive Lens	$75 copay	$75 copay
• Premium Progressive Lens	$75 copy plus (80% of charge less $120)	$75 copy plus (80% of charge less $120)
Contact Lenses	**Every 24 Months**	**Every 12 months**
• Conventional	85% over $105	85% over $130
• Disposable	100% over $105	100% over $130

LEGAL DISCLAIMER: Member will receive a 20% discount on items not covered by the plan at network Providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location. Allowances are one-time use benefits; no remaining balance. Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used. The plan design is offered with the EyeMed Access panel of providers. Limitations and exclusions apply. Insured plans are underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri except in New York. Fidelity Security Life ºPolicy Number VC-19/VC-20 form number M-9083.

Dental Benefits

Benefits are provided by Ameritas

The State of Nebraska offers dental insurance to all full-time and part-time employees. All of the premiums are paid by the employee and collected through pre-tax payroll deductions. For new plan participants, dental ID cards will be mailed to your home.

Our dental program promotes routine dental care as part of our wellness culture for you and your family. Whether or not you elect health coverage, you can choose dental coverage for yourself and your eligible dependents. The dental plan is a participating provider organization (PPO) with a network of participating providers. You have the option of selecting dental care in- or out-of-network each time you receive dental care, but the plan pays the greatest benefit for care received from a provider in the Ameritas network.

Dental Rewards®

Dental Rewards® is a program offered by Ameritas and encourages good dental habits through regular dental check-ups. It is available to all family members who participate on the dental plan. If you file at least one dental claim during the plan year and total benefits paid are less than $500, your annual maximum for the following year will be increased by $250 ($350 if using a PPO dentist). This continues until you reach a total reward of $1,000. The Dental Rewards amount is available to use in future years in addition to your annual maximum. It can only be reduced if you have claims totaling more than $1,000 or if you fail to submit at least one claim during any given year.

Penalty for Late Entrants

A late entrant is any participant on the plan who does not elect coverage during your initial 30 days of eligibility, or, any participant who re-enrolls in the dental plan after dropping coverage. It applies to both you and your dependents.

As late entrants, your benefits will be limited to only preventive procedures for the first 12 months that you are covered. After 12 months, you will have access to all of the plan's benefits.

NOTE: Orthodontia and TMJ procedures are excluded from Dental Rewards as they have their own maximum benefit.

Find a Participating Provider

At www.ameritas.com or call 800-487-5553.

Ameritas Dental Plan Benefits

	Basic Option		Premium Option	
Plan Feature	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Deductible Basic & Major Procedures Only	$50 per individual $150 per family	$50 per individual $150 per family	$50 per individual $150 per family	$50 per individual $150 per family
Type 1 - Preventive	Plan covers 100%	Plan covers 50%	Plan covers 100%	Plan covers 50-60-70%**
Type 2 - Basic	Plan covers 80%	Plan covers 50%	Plan covers 80%	Plan covers 50-60-70%**
Type 3 - Major	Plan covers 50%	Plan covers 25%	Plan covers 50%	Plan covers 30%
Calendar Year Maximum	$1,000	$1,000	$1,500	$1,000
Dental Rewards®	Included	Included	Included	Included
ORTHODONTICS & TMJ				
Coinsurance (No Deductible)	Plan covers 50% (To age 19)	Plan covers 25% (To age 19)	Plan covers 50% (Adults & Children)	Plan covers 30% (Adults & Children)
Lifetime Maximum (per person)	$2,000	$2,000	$2,000	$2,000
Dental Rewards®	Excluded	Excluded	Excluded	Excluded

Type 1 - Preventive Procedures

Exam & cleanings (**2 per year - does not have to be at exactly 6 month intervals**), x-rays, sealants

Type 2 - Basic Procedures

Fillings, root canals, gum disease treatment, extractions

Type 3 - Major Procedures

Initial and replacement crowns, dentures, bridges

**Premium Plan ONLY

**Premium Plan ONLY - Type 1 and 2 procedures for out of network providers will be reimbursed on an incentive basis that progressively increases each plan year. New plan members begin at 50% coinsurance. As long as plan members visit the dentist and have at least one covered procedure performed each plan year, they advance one coinsurance level the following plan year until they reach 70%. If a plan member fails to have at least one dental procedure performed during any benefit year, he or she will revert back to the beginning coinsurance level to begin advancing through the levels.

Monthly Dental Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$22.44	$26.20
Employee + Spouse (Two-Party Coverage)	$44.92	$52.44
Employee + Dependent Children (Four-Party Coverage)	$64.72	$75.60
Employee + Spouse + Dependent Children (Family Coverage)	$70.32	$82.12

Flexible Spending Accounts (FSA)

Benefits are offered through ASIFlex

Flexible Spending Accounts (FSA) offer you a way to save money on your health care and/or dependent care (daycare) expenses. The money you deposit into the spending accounts is deducted pre-tax from your paycheck in equal amounts 24 times throughout the year (12 times for monthly payroll). Most people save at least 25% on each dollar that is set aside through the FSA program. The State of Nebraska offers you two flexible spending accounts: the Health Care FSA and the Dependent Care FSA. You must enroll each year to participate in the flexible spending accounts.

Important Facts about FSA's

- You can participate in the Health Care FSA, the Dependent Care FSA, or both.
- You can only enroll during your first 30 days of eligible employment or during Open Enrollment.
- You cannot enroll or change your FSA election mid-year unless you experience a qualifying life event that affects your FSA contribution.
- You must re-elect your FSA contribution every year during Open Enrollment.
- Estimate your expenses carefully — any money left in your account after end of plan year will be forfeited.
- Money cannot be transferred from the Health Care FSA to the Dependent Care (Daycare) FSA and vice versa.
- ASI Flex will send all new participants a welcome letter to your home address on record.
- Cannot contribute to an FSA Healthcare and an HSA during the same plan year.
- To learn more about FSA's and eligible expenses, go to ASI Flex website at www.ASIFlex.com or visit the Employee Wellness & Benefits Resources, www.link.nebraska.gov.

Save Money with an FSA

Here's how you can save money when you use an FSA. As you can see, an employee who earns $30,000 annually and uses the plan to cover $1,500 in eligible expenses would save $415 by using the FSA plan.

Let's assume...	With FSA	Without FSA
Annual Base Pay	$30,000	$30,000
Total Annual Contribution	$1,500	$0
Taxable Income	$28,500	$30,000
Federal Income Tax (20%)	$5,700	$6,000
Social Security(FICA) Tax (7.65%)	$2,180	$2,295
Total Tax	$7,880	$8,295
After-tax Eligible FSA Expenses	$0	$1,500
Take Home Pay	$20,620	$20,205
Annual Tax Savings	**$415**	$0

Additional FSA Tools

Visit www.ASIFlex.com today!

- **FlexMinder** - Monitor your UHC health plan to identify carrier claims with qualified out-of-pocket health care expenses that can be reimbursed from your health care FSA. You can direct FlexMinder, with just a click, to prepare and submit FSA claims. To learn more and to sign up, login to your ASI Flex account and click on the FlexMinder icon.
- **ASI Flex Mobile App** - Check your FSA balance and file claims from your mobile device. Available on-line or from Google Play Store or the App Store.
- **ASI Flex Card** - Visit the ASI website at ASIFlex.com/debitcards for more information on use of the card and to view a list of merchants where you can use your ASI Flex Card.

Dependent Care FSA (Daycare)

The Dependent Care FSA allows you to use tax free money to pay for dependent care expenses that enable you to work. This includes eligible day care, before and after- school expenses for a child under age 13, or an older dependent who lives with you at least 8 hours per day and requires someone to assist with day-to-day living.

How it works:

- IRS maximum annual contribution is $5,000 per household for the calendar year.
- You can use your dependent care FSA for eligible expenses incurred from July 1, 2015 to June 30, 2016.
- You have until October 31, 2016 to file a claim for reimbursement. Any balance left in your account after October 31, 2016, will be forfeited.
- You are only reimbursed up to the amount you have contributed at the time your claim is processed.
- Amounts requested above your account balance will automatically be reimbursed as subsequent contributions from your paycheck become available.

Eligible Dependent Care Expenses include day care, baby-sitting, and general purpose day camps.

Ineligible Dependent Care Expenses include overnight camps, care provided by your spouse or your child under the age of 19, and care provided while you are not at work.

Dependent Care FSA vs. Dependent Care Tax Credit

The money you contribute to the Dependent Care FSA reduces the amount of dependent care expenses you can claim on your federal income tax. You may want to talk with a tax professional to determine if the Dependent Care FSA or the federal tax credit provides you with the greatest savings.

Go Green!

Save paper and time. Sign up for account notices to be sent through email and/or text messaging. You may also receive all reimbursements via direct deposit.

Health Care FSA

The Health Care FSA reimburses you for eligible out-of-pocket health care expenses not covered by any health, dental or vision care plan you may have.

How it works:

- Your maximum annual contribution is $2,550 for the plan year.
- Your minimum annual contribution is $120.00.
- You will receive a debit card. If you do not want the card, contact ASI to cancel.
- Claims must be incurred between July 1, 2015 and June 30, 2016.
- You have until October 31, 2016 to file a claim for reimbursement. Any balance left in your account after October 31, 2016, will be forfeited.

SAVE YOUR ITEMIZED RECEIPTS
From your FSA Healthcare debit card transactions.

Eligible Health Care Expenses –

Go to www.asiflex.com and click on the FSA Store icon and the Eligible Expenses tab to learn more.

- Deductibles, copays and coinsurance for health care, prescription drugs, dental and vision care
- Out-of-pocket dental expenses - exams, fillings, crowns, implants, dentures, orthodontics, denture cleansers and adhesives
- Over-the-counter products - bandages, family planning, braces/supports, first aid supplies, etc.
- Over-the-counter medicine eligible with a prescription include pain relief, allergy relief, cold/cough/flu remedies, antibiotics, anti-gas products, etc.

Ineligible Health Care Expenses –

See website for detailed listing

Examples of expenses not reimbursable under the Health Care FSA:

- Insurance premiums
- Cosmetic procedures (i.e., facelifts, teeth whitening, veneers)
- Clip-on or nonprescription sunglasses
- Toiletries
- Long-term care expenses
- Drugs, herbs or vitamins for general health and not used to treat a medical condition

Long-Term Disability Benefits

Benefits are offered through Mutual of Omaha (aka United of Omaha)

Long-Term Disability (LTD) provides a tax-free monthly income benefit if you become disabled and are unable to work due to illness or injury. This benefit provides financial protection when you need it most. For all elimination periods, the LTD benefit will be 60%. Once you decide to enroll in the plan, your only decision will be to choose the length of the elimination period. There are four choices for the elimination period; 2, 3, 6 or 9 months.

Newly eligible employees can elect LTD coverage within the first 30 days of eligible employment. You are not required to submit evidence of good health if you enroll during your initial eligibility period.

If you do not elect LTD during the first 30 days, you will need to complete the Evidence of Insurability form. Coverage will not be in effect until you have been approved by Mutual of Omaha.

Your cost for coverage is based on the elimination period you choose, as well as your age and salary as of July 1 of each year.

2015–16 Voluntary Long-Term Disability Rates

Elimination Periods & Monthly Rates
(Rates Per $100 of Monthly Covered Payroll)

Age	2 Months	3 Months	6 Months	9 Months
19 & Under	$0.14	$0.08	$0.06	$0.06
20 - 24	$0.16	$0.08	$0.06	$0.06
25 - 29	$0.26	$0.12	$0.10	$0.10
30 - 34	$0.34	$0.16	$0.14	$0.12
35 - 39	$0.38	$0.20	$0.16	$0.14
40 - 44	$0.46	$0.26	$0.20	$0.18
45 - 49	$0.60	$0.36	$0.28	$0.24
50 - 54	$0.88	$0.54	$0.42	$0.36
55 - 59	$1.04	$0.64	$0.50	$0.44
60 - 64	$1.10	$0.66	$0.52	$0.46
65 - 69	$1.14	$0.70	$0.54	$0.48
70 & Over	$1.20	$0. 74	$0.58	$0.50

How to Submit a Claim for Long Term Disability

The Long Term Disability claim form must be completed and sent to: State of Nebraska, Administrative Services/ Employee Wellness & Benefits. There are three statements that will need to be complete before the claim can be sent to the insurance company for processing: (1) The Employee's Statement; (2) The Employer's Statement; and (3) The Physician's Statement.

You will be responsible for any fees charged by your physician for completing the claim form.

Your human resource partner will be able to assist you in initiating the claims process.

Calculating LTD Monthly Cost

Your cost for coverage is based on the option you choose, your age and your salary. Follow the simple steps below to determine your exact monthly cost.

1. Enter your basic gross monthly pay (not including overtime): $ _____
2. Monthly divided by 100 /100 = _____
   Rate per $100
3. Enter the rate for your age and the option you select: x _____
4. Multiply #2 x #3: (This is your monthly cost) $ _____

Evidence of Insurability (EOI)

Evidence of Insurability is a statement or proof of a person's physical condition. Any increase to your long-term disability will require EOI.

Life and AD&D Insurance Benefits

Benefits are provided by Aetna

The State of Nebraska offers both life and accidental death and dismemberment (AD&D) insurance coverage to employees. Newly hired employees may elect any supplemental coverage amount within the first 30 days of employment without having to provide evidence of insurability.

Open Enrollment Only

If you are currently enrolled in supplemental life insurance coverage, you may increase your coverage level by one increment without providing evidence of insurability.

Basic Life Insurance

The State provides eligible full-time employees with a basic life insurance benefit of $20,000 at no cost. Part-time employees are eligible for the $20,000 insurance benefit and pay 50% of the monthly rate. The part-time rate is $0.48 per month.

Accidental Death & Dismemberment Insurance(AD&D) – Employee Only

AD&D insurance pays benefits if you die or suffer certain serious injuries as a result of an accident. The AD&D benefit is paid based upon the type of loss you suffer.

AD&D Information	
Rate	$0.10/month
Coverage	Up to $5,200
* Dependent coverage is not available.	

Supplemental Employee Life Insurance

You may elect to purchase additional life insurance coverage for yourself. Coverage can be purchased in increments of one-half, 1, 1.5, 2, 3, 4, or 5 times your annual salary. Amounts will be rounded to the next highest $1,000. Employees pay the entire cost for supplemental life insurance through a payroll deduction. **Employee supplemental life rates are based on your age and salary as of July 1 of each year.**

During open enrollment, employees may increase supplemental life coverage by one increment without approval by the carrier. Any increases outside of the Open Enrollment period, or any increases greater than one increment, will require evidence of insurability and approval by the carrier.

Supplemental Life Coverage - Monthly Rates	
Age	**Rate/$1,000**
Under 25	$0.024
25-29	$0.024
30-34	$0.032
35-39	$0.049
40-44	$0.073
45-49	$0.105
50-54	$0.178
55-59	$0.381
60-64	$0.729
65-69	$1.191
70-74	$1.620
75-79	$3.677
80 and over	$7.444

Supplemental Life Insurance – Dependent

You may also purchase optional life insurance for your spouse and dependent child(ren) up to age 26. There are two dependent life options to choose from and both include coverage for spouse and your child(ren) but vary by spouse's age.

Dependent Supplemental Life Insurance Monthly Rates		
	Option 1 (Low) Spouse &/or Child(ren) $5,000 Policy	**Option 2 (High) Spouse &/or Child(ren) $10,000 Policy**
If Spouse under age 70	$1.54	$3.00
If Spouse 70 or older	$4.10	$8.22

NOTE: If both husband and wife are employed by the State, only one may cover the children on the State's supplemental dependent life coverage. Also, they cannot elect dependent life coverage on each other.

Accelerated Death Benefit

The voluntary group life insurance plan offers an "Accelerated Death Benefit" that allows you to receive a partial life insurance benefit if you are:

- Diagnosed with a terminal illness and not expected to survive more than 24 months; or
- Diagnosed with one of the following medical conditions:
  - Amyotrophic Lateral Sclerosis (Lou Gehrig's disease);
  - End stage heart, kidney, liver and/or pancreatic organ failure and you are not a transplant candidate;
  - A medical condition requiring artificial life support, without which you would die; or
  - A permanent neurological deficit resulting from a cerebral vascular accident (stroke) or a traumatic brain injury which are both expected to result in life-long confinement in a hospital or skilled nursing facility.

The Amount of Accelerated Death Benefit

You can request up to the Accelerated Death Benefit percentage or 75% of the life insurance that is currently in effect however not:

- Less than $5,000 or
- More than $500,000

Requesting an Accelerated Death Benefit

To request the Accelerated Death Benefit, you must complete and submit a request form to Aetna. The request form must include:

- A statement of the amount requested; and
- A **physician's** statement verifying that you are suffering from a non-correctable terminal illness, or, are suffering from one of the listed medical conditions that is expected to result in a drastically limited life span. The statement must also provide the following information:
  - All medical test results;
  - Laboratory reports; and
  - All supporting documentation and information on which the physician's statement is based.

Your human resource partner will be able to assist with the completion/submission of the "Accelerated Death Benefit" claim form.

NOTES:

Employee Assistance Program (EAP)

Benefits are offered through Deer Oaks Employee Assistance Program

The Deer Oaks Employee Assistance Program (EAP) is a free service provided for employees and their household members by the State of Nebraska. The EAP is designed to help you and your family manage life's challenges.

Through this program, you and your family members may access a wide variety of counseling, referral, and consultation services to help you deal with personal and work-related issues that may be affecting your job performance or personal well-being. Whether you seek mental health counseling, work and life consultation services, legal and financial resources, assistance with locating child and elder care facilities, or you have uncertainty about retirement, Deer Oaks is there to assist with these, and other requests, 24 hours per day, 7 days per week.

NOTE: Not all State agencies have elected to provide EAP coverage for their employees. Please contact your agency Human Resources office to determine whether your agency is participating in the Deer Oaks EAP.

Deer Oaks offers a multidisciplinary team of professional counselors and work/life consultants trained to assist with such issues as:

- Work/Life Balance
- Depression/Anxiety
- Substance Abuse
- Preparing for Retirement
- Emotional & Psychological Issues
- Life Changes & Transitions
- Stress & Time Management
- Legal & Financial Difficulties
- Family & Marital Problems
- Child/Elder/Adult Care Issues
- Healthy Lifestyles
- Loss & Grief

These services are completely confidential and may be easily accessed 24/7 by calling the toll-free Helpline listed above. You may also visit us on-line at www.deeroaks.com to browse articles, interactive assessments, audio and video files, and to participate in monthly webinars and live chat sessions.

Contact Us

Helpline: **(866) 792-3616**
Website: **www.deeroaks.com**
Login/Password: **SON**

Retirement/COBRA

ASI-COBRA Administers the COBRA & Retiree Insurance Program

Early Retirees Insurance Program

This program was created for State employees who meet the qualifications to retire. The program allows a retiree, at his or her own expense, the option to continue health, dental, vision, and EAP coverage if he or she was actively enrolled in the benefit on their last day of employment. Coverage may be continued up to the first of the month in which the employee reaches age 65. If the employee is enrolled in the Medical Flexible Spending Account program on the last day of employment, participation may be continued only through the remainder of the current plan year. Retirees age 65 or older at the time of Retirement and their spouse will be offered 18 months of COBRA continuation.

Disability Retirement Insurance

An employee under age 55 may retire as a result of disability. You will need to contact the Nebraska Public Employees Retirement System on how to apply. An employee who chooses this option must first elect COBRA and once he/she is approved, the Retirement System will notify Employee Wellness & Benefits office. The individual's coverage will be converted to the Early Retiree Health plan up to the first of the month in which the employee reaches age 65.

COBRA Benefits

The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under the State of Nebraska's health plan when a "qualifying event" would normally result in the loss of eligibility. Through COBRA, you may continue coverage for your health, dental, vision, EAP and health flex benefits at your own expense for a temporary period of time.

Some common qualifying events are resignation; termination of employment; death of an employee; a reduction in an employee's hours; leave of absence; divorce or legal separation; and a dependent child no longer meeting eligibility requirements. It is imperative that you notify the State of Nebraska if there is a change in your marital status and or your dependent child is no longer eligible for coverage under our plan.

Under COBRA, you may elect to enroll in any or all of the coverage you had as an active employee or dependent. You may elect to cover the same dependents that you covered while an active employee, or delete dependents from coverage — however, you cannot add dependents who were not covered while an employee except during the annual Open Enrollment period or unless a "qualifying event" (marriage, birth or adoption of a child, etc.) occurs.

The State of Nebraska provides each eligible employee with a written notice describing rights granted under COBRA when a qualifying event occurs. The notice contains important information about the rights and obligations of the employee and beneficiary. Failure to timely comply with the notice may result in a loss of insurance coverage.

COBRA is administered by Employee Wellness & Benefits. Upon termination, the agency HR representative will notify Employee Wellness & Benefits who will initiate the COBRA paperwork. For more information, please refer to Employee Wellness & Benefits Resources page at link.nebraska.gov, your summary plan description (SPD) or contact Employee Wellness & Benefits.

Learn more about the State's Retirement Program

Visit https://npers.ne.gov for more information.

Legal Notifications

Summary Plan Documents

Plan documents are accessible through the Employee Wellness & Benefits Resources page located at www.link.nebraska.gov.

Women's Health and Cancer Rights Act of 1998 (WHRCA)

The Women's Health and Cancer Rights Act of 1998 requires group health plans to make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

Your State sponsored health coverage plans comply with these requirements. Benefits for these items generally are comparable to those provided under our plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by the patient and her physician. Our plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements. If you would like more information about WHCRA required coverage, you can contact the plan administrator at 402-471-4443.

Mental Health Parity Act

The Mental Health Parity and Addiction Equity Act of 2008 prohibit separate treatment limits for mental illness and substance abuse. It requires equivalent cost sharing and out-of- pocket expenses for these benefits. Coverage must have the financial requirements as any other illness including: deductibles and coinsurance.

Services must still be provided by a qualified physician or licensed psychologist, licensed special psychologist, licensed clinical social worker, licensed mental health practitioner or auxiliary providers supervised by a qualified physician.

Benefits for ALL inpatient admissions must be pre-certified.

Please refer to your Summary Plan Description booklet and Schedule of Benefits for exact benefit language.

Notice of Special Enrollment

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Employee Wellness & Benefits at 402-471-4443 or 877-721-2228.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

Cont'd on page 42

Cont'd from page 41 - Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2015. Contact your State for more information on eligibility –

ALABAMA – Medicaid
Web: www.myalhipp.com
Phone: 855-692-5447

ALASKA – Medicaid
Web: http://health.hss.state.ak.us/dpa/programs/medicaid/
Phone Outside of Anchorage: 888-318-8890
Phone Anchorage: 907-269-6529

COLORADO – Medicaid
Medicaid Web: http://www.colorado.gov/hcpf
Medicaid Customer Contact Center: 800-221-3943

FLORIDA – Medicaid
Web: https://www.flmedicaidtplrecovery.com/
Phone: 877-357-3268

GEORGIA – Medicaid
Web: http://dch.georgia.gov/
Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP)
Phone: 800-869-1150

INDIANA – Medicaid
Web: http://www.in.gov/fssa
Phone: 800-889-9949

IOWA – Medicaid
Web: www.dhs.state.ia.us/hipp/
Phone: 888-346-9562

KANSAS – Medicaid
Web: http://www.kdheks.gov/hcf/
Phone: 800-792-4884

KENTUCKY – Medicaid
Web: http://chfs.ky.gov/dms/default.htm
Phone: 800-635-2570

LOUISIANA – Medicaid
Web: http://www.lahipp.dhh.louisiana.gov
Phone: 888-695-2447

MAINE – Medicaid
Web: http://www.maine.gov/dhhs/ofi/public-assistance/index.html
Phone: 800-977-6740
TTY: 800-977-6741

MASSACHUSETTS – Medicaid & CHIP
Web: http://www.mass.gov/MassHealth
Phone: 800-462-1120

MINNESOTA – Medicaid
Web: http://www.dhs.state.mn.us/id_006254
Click on Health Care, then Medical Assistance
Phone: 800-657-3739

MISSOURI – Medicaid
Web: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm
Phone: 573-751-2005

MONTANA – Medicaid
Web: http://medicaid.mt.gov/member
Phone: 800-694-3084

NEBRASKA – Medicaid
Web: www.ACCESSNebraska.ne.gov
Phone: 855-632-7633

NEVADA – Medicaid
Medicaid Web: http://dwss.nv.gov/
Medicaid Phone: 800-992-0900

NEW HAMPSHIRE – Medicaid
Web: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf
Phone: 603-271-5218

NEW JERSEY – Medicaid & CHIP
Medicaid Web: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/
Medicaid Phone: 609-631-2392
CHIP Web: http://www.njfamilycare.org/index.html
CHIP Phone: 800-701-0710

NEW YORK – Medicaid
Web: http://www.nyhealth.gov/health_care/medicaid/
Phone: 800-541-2831

NORTH CAROLINA – Medicaid
Web: http://www.ncdhhs.gov/dma
Phone: 919-855-4100

NORTH DAKOTA – Medicaid
Web: http://www.nd.gov/dhs/services/medicalserv/medicaid/
Phone: 800-755-2604

OKLAHOMA – Medicaid and CHIP
Web: http://www.insureoklahoma.org
Phone: 888-365-3742

OREGON – Medicaid
Web: http://www.oregonhealthykids.gov
http://www.hijossaludablesoregon.gov
Phone: 800-699-9075

PENNSYLVANIA – Medicaid
Web: http://www.dpw.state.pa.us/hipp
Phone: 800-692-7462

RHODE ISLAND – Medicaid
Web: www.ohhs.ri.gov
Phone: 401-462-5300

SOUTH CAROLINA – Medicaid
Web: http://www.scdhhs.gov
Phone: 888-549-0820

SOUTH DAKOTA - Medicaid
Website: http://dss.sd.gov
Phone: 1-888-828-0059

TEXAS – Medicaid
Web: https://www.gethipptexas.com/
Phone: 800-440-0493

UTAH – Medicaid & CHIP
Medicaid: http://health.utah.gov/medicaid
CHIP: http://health.utah.gov/chip
Phone: 866-435-7414

VERMONT– Medicaid
Web: http://www.greenmountaincare.org/
Phone: 800-250-8427

VIRGINIA – Medicaid & CHIP
Medicaid Web: http://www.coverva.org/programs_premium_assistance.cfm
Medicaid Phone: 800-432-5924
CHIP Web: http://www.coverva.org/programs_premium_assistance.cfm
CHIP Phone: 855-242-8282

WASHINGTON – Medicaid
Web: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx
Phone: 800-562-3022 ext. 15473

WEST VIRGINIA – Medicaid
Web: www.dhhr.wv.gov/bms/
Phone: 877-598-5820, HMS Third Party Liability

WISCONSIN – Medicaid
Web: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm
Phone: 800-362-3002

WYOMING – Medicaid
Web: http://health.wyo.gov/healthcarefin/equalitycare
Phone: 307-777-7531

To see if any more States have added a premium assistance program since January 31, 2015, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 10/31/2016)

IMPORTANT NOTICE FROM STATE OF NEBRASKA ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with State of Nebraska and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. State of Nebraska has determined that the prescription drug coverage offered by the State of Nebraska is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current State of Nebraska coverage will be affected. If you do decide to join a Medicare drug plan and drop your current State of Nebraska coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with State of Nebraska and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through State of Nebraska changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov. Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1 -800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	April 14, 2015
Name of Entity/Sender:	State of Nebraska
Contact--Position/Office:	DAS Employee Wellness & Benefits
Address:	1526 K Street, Suite 110, Lincoln, NE 68508
Phone Number:	402-471-4443

NOTICE OF PRIVACY PRACTICES OF CERTAIN GROUP HEALTH PLANS

SPONSORED BY STATE OF NEBRASKA

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Each Group Health Plan in which you participate is required by federal law to maintain the privacy of your personal health information. Each Plan is also required to give you a Notice which describes its privacy practices, its legal duties and your rights concerning such information. This is the required joint Notice for all group health plans sponsored by State of Nebraska, collectively referred to in this Notice as (the "Plan Sponsor"):

USES AND DISCLOSURES OF YOUR INFORMATION

The Plan is permitted or required to use or disclose your health information without your authorization (permission) to carry out certain services and activities. Health information includes medical information involving your diagnosis or treatment, insurance information, and health care claims and payment information. Many of those services or activities are performed through contracts with outside persons or organizations, such as auditing, actuarial services, administrative services, legal services, etc. It may be necessary for the Plan to provide certain of your health information to these outside persons or organizations who assist the Plan with these functions or activities. The Plan requires these persons and entities to appropriately safeguard the privacy of your information.

The following are the types of uses and disclosures the Plan may make of your health information without your authorization. Where State or federal law restricts one of the described uses or disclosures, the Plan will follow the requirements of such State or federal law. The following are general descriptions only. They do not cover every example of a disclosure within a category.

Treatment. The Plan will make disclosures of your health information as necessary for your treatment. For instance, a doctor or health facility involved in your care may request certain of your health information that the Plan maintains in order to make decisions about your care. We will disclose your medical information to your physician and other practitioners, providers and health care facilities for their use in treating you.

Payment. The Plan will use and disclose your health information as necessary for payment purposes. For example, the Plan may use and disclose your health information to pay claims from doctors, hospitals and other providers for services delivered to you that are covered by your health plan, to determine your eligibility for benefits, to determine whether services are medically necessary or to pre-authorize or certify services as covered under your plan of benefits. We may also disclose medical information about you to other health care providers and health plans for their payment purposes. For example, if you have other health coverage, the Plan may disclose your health information to other health care programs or insurance carriers in order to coordinate payment of benefits. The Group Health Plans jointly following this Notice will share your health information for purposes of payment.

Health Care Operations. The Plan will use and disclose your health information as necessary for the Plan's Health Care Operations. For example, the Plan may use and disclose your medical information to conduct quality improvement activities, engage in care coordination or to purchase reinsurance coverage. The Plan may also disclose your health information to another Covered Entity for purposes of that entity's Health Care Operations. For example, another health plan or health care provider may request your health information for purposes of conducting quality assurance and improvement activities, or accreditation, certification, licensing or credentialing activities. The Group Health Plans jointly following this Notice will share your health information for purposes of joint Health Care Operations of the Plan.

Plan Sponsor. The Plan may disclose your health information to the Plan Sponsor to permit the Plan Sponsor to perform plan administration functions on behalf of the Plan. The Plan may disclose "Summary Health Information" to the Plan Sponsor for obtaining bids or for the purpose of amending or terminating the Plan. "Summary Health Information" includes claim history, claim expenses and types of claims by individuals without including any personally identifying information. The Plan may also disclose to the Plan Sponsor information on whether you are participating in the Plan. If the Plan discloses any other health information to the Plan Sponsor without your authorization, the Plan documents will restrict how the information is used and prevent it from being used to make employment decisions about you. The Plan documents restrict the uses and disclosures that the Plan Sponsor may make of your health information, and require the Plan Sponsor to certify that the information provided will be maintained in a confidential manner and not used for employment-related decisions or for other employee benefit determinations without your authorization or in any other manner not permitted by law or the Plan documents.

Information Received Prior to Enrollment. The Plan may receive from you and your health care providers health information prior to your enrollment in the Plan. The Plan will not use or further disclose this health information for any purpose, except as required by law, unless you enroll in the Plan. After enrollment, uses and disclosures are governed by the terms of the Notice then in effect.

Friends and Family. The Plan may disclose health information to family members or friends who are involved in your care or payment for your care to facilitate that person's involvement in caring for you or paying for your care. If you are present, the Plan will give you the opportunity to object before it makes such disclosures. If you are unavailable, incapacitated or are in an emergency situation, the Plan may disclose limited information to these persons if the Plan determines disclosure is in your best interest.

Disaster Relief. The Plan may use or disclose your name, location and general condition or death to a public or private organization authorized by law or by its charter to assist in disaster relief efforts.

Deceased Individuals. The Plan may disclose the health information of a deceased individual to a coroner, medical examiner or funeral director to carry out their duties as allowed by law.

Organ Donation. If you are an organ donor, or recipient, the Plan may release health information to organizations that handle organ procurement or organ, eye or tissue transplantation, or to an organ donation bank, as necessary, to facilitate organ or tissue donation and transplantation.

Research. The Plan may use or disclose your medical information for research purposes in accordance with certain safeguards.

Law Enforcement. The Plan may disclose your health information to law enforcement authorities for law enforcement purposes, such as reporting wounds of violence and physical injuries or other similar disclosures allowed by the law; in response to a court order, subpoena, warrant, summons or similar process; to identify or locate a suspect, fugitive, material witness or missing person; if you are the victim of a crime, but only if your agreement is obtained or, under certain limited circumstances, if the Plan is unable to obtain your agreement; about a death which is believed to be the result of criminal conduct; and in emergency circumstances, to report a crime, the location of the crime or victims, or the identity, description or location of the person who committed the crime. The Plan must comply with federal and state laws in making such disclosures.

Public Health Activities. The Plan may disclose medical information about you for public health activities. These activities may include disclosures to a public health authority authorized by law to collect or receive such information for the purpose of preventing or controlling disease, injury or disability; to appropriate authorities authorized to receive reports of child abuse and neglect; to the Food and Drug Administration (FDA) or a person subject to the jurisdiction of the FDA for purposes of monitoring or reporting the quality, safety or effectiveness of FDA-regulated products; or to notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition.

Abuse, Neglect and Domestic Violence. The Plan may notify the appropriate government authority if it believes you have been the victim of abuse, neglect or domestic violence. Unless such disclosure is required by law, the Plan will only make this disclosure if you agree or, if unable to obtain your agreement, under other limited circumstances when authorized by law.

To Avert a Serious Threat To Health or Safety. Under certain circumstances the Plan may use or disclose Protected Health Information if, in good faith, the use or disclosure is necessary to prevent or lessen the threat and is to a person reasonably able to prevent or lessen the threat (including the subject of the threat) or, under limited circumstances, is necessary for law enforcement authorities to identify or apprehend an individual involved in a crime.

Military and National Security. The Plan may release your health information if you are a member of the armed forces as required by military command authorities. It may also release medical information about foreign military personnel to the appropriate foreign military authority. The Plan may also release your health information to federal authorities, if necessary, for national security or intelligence activities authorized by law.

Inmates. If you are an inmate of a correctional institution or under the custody of a law enforcement official, the Plan may disclose your Protected Health Information to the correctional institution or to a law enforcement official for (1) the institution to provide health care to you, (2) your health and safety and the health and safety of others, or (3) the health and security of the correctional institution.

Legal Proceedings. If you are involved in a lawsuit or a dispute, the Plan may disclose medical information about you in response to a court or administrative order. The Plan may also disclose medical information about you in response to a subpoena, discovery request or other lawful process by someone else involved in the dispute, but only if reasonable efforts have been made to notify you of the request or to obtain an order from the court protecting the information requested.

Workers' Compensation. The Plan may disclose your health information to comply with workers' compensation laws or other similar programs providing benefits for work-related injuries.

Health Oversight Activities. The Plan may disclose medical information to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections and licensure. These activities are necessary for the government to monitor the health care system, government programs and compliance with civil rights laws.

Required by Law. The Plan will disclose health information about you when required to do so by federal or state law, including disclosures to the U.S. Department of Health and Human Services upon request for purposes of determining the Plan's compliance with federal law.

Incidental Uses and Disclosures. There are certain incidental uses or disclosures of your information that occur while we are providing service to you or conducting our business. We will make reasonable efforts to limit these incidental uses and disclosures.

Other Uses and Disclosures. Other uses and disclosures of your medical information not covered above will be made only with your written authorization. If you authorize us to use and disclose your information, you may revoke that authorization at any time. Such revocation will not affect any action we have taken prior to the revocation in reliance on your authorization.

INDIVIDUAL RIGHTS

Access to Your Health Information. You have the right to copy and/or inspect the health information that the Plan maintains on your behalf, with limited exceptions. All requests for access must be made in writing and signed by you or your representative. If you request copies, the Plan may charge you a reasonable, cost-based fee for each page, plus an additional amount for postage if you request a mailed copy. If you prefer, the Plan may agree to prepare a summary or an explanation of your health information and may charge a fee to prepare such summary.

Amendment to Your Health Information. You have the right to request in writing that the health information the Plan maintains about you be amended or corrected. The Plan is not obligated to make all requested amendments but will give each request careful consideration. For example, if the Plan did not create the information, your request will be denied. If the Plan denies your request, you will be provided with a written explanation and an explanation of your rights. All amendment requests must be in writing, signed by you or your representative, and must state the reasons for the requested amendment.

Accounting for Disclosures of Your Health Information. You have the right to receive an accounting of certain disclosures made by the Plan of your personal health information after April 14, 2004. Requests must be made in writing and signed by you or your representative. The first accounting in any 12-month period is free; you may be charged a fee for each subsequent accounting you request within the same 12-month period.

Request for Voluntary Restrictions on Use and Disclosure. You have the right to request that the Plan voluntarily place additional restrictions on its use or disclosure of your health information for treatment, payment, Health Care Operations or to persons you identify. The Plan is not required to agree to these additional restrictions, but if it does, it will abide by the agreement (except in an emergency). To be effective, any agreement by the Plan must be in writing signed by a person authorized to make such an agreement on the Plan's behalf. The Plan retains the right to terminate any agreed to restriction upon notification to you of such termination. The termination will only be effective for health information received after providing notice to you.

Confidential Communications. You have the right to request that the Plan communicate with you about your health information by alternative means or at an alternative location. You must make your request in writing to the address listed at the end of this Notice. The Plan is required to accommodate reasonable requests if you inform the Plan that disclosure of all or part of your information could place you in danger, specify the alternative means or location and continue to permit the Plan to collect premiums and pay claims under your health plan, including issuance of explanation of benefits to the subscriber of Plan in which you participate.

Complaints. If you have concerns about any of the Plan's privacy practices or believe that your privacy rights may have violated. You may also submit a written complaint to the U.S. Department of Health and Human Services. The Plan supports your right to protect the privacy of your health information. Neither the Plan nor the Plan Sponsor will retaliate in any way if you chose to file a complaint with the Plan or with the U.S. Department of Health and Human Services.

Exercising Your Rights. The Plan contracts with outside administrators (the "Administrator") to actually administer and operate the Plan. Under the terms of the arrangement, it is the Administrator, not the Plan, which creates, maintains and uses most or all of the medical information about you. To exercise the individual rights described in this Notice, or to file a complaint, contact:

Medical & Prescription Drug Benefits
UnitedHealthcare
Customer Service - Privacy Unit
PO Box 740815
Atlanta, GA 30374-0815
866-633-2446

Dental Benefits
UNIFI Privacy Office
Attn: HIPAA Privacy
P.O. Box 81889
Lincoln, NE 68510
800-487-5553

Vision Benefits
Eyemed
Privacy Office
Luxottica Retail
4000 Luxottica Place
Mason, OH 45040
513-765-4321

FSA Benefits
ASI Flex
Attn: HIPAA Privacy
201 W Broadway, Suite 4-C
Columbia, MO 65203
800-659-3035

ABOUT THIS NOTICE

The Plan is required to abide by the terms of the Notice currently in effect. The Plan reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all of your personal health information that it maintains, including that which it created or received while the prior Notice was in effect. If the Plan makes a material change to its privacy practices, it will revise its Notice and provide you with a copy of the revised Notice.

If you receive this Notice by electronic mail (e-mail), you are entitled to receive this Notice in written form. Please contact the Privacy Officer at the address listed below to obtain a written copy of this Notice.

CONTACT INFORMATION

PRIVACY OFFICER: For questions about this Notice, contact the Plan's Privacy Officer at:

Wellness & Benefits Administrator
Attn: HIPAA Privacy Officer
1526 K Street, Suite 110
Lincoln, NE 68508
402-471-2832

EFFECTIVE DATE OF NOTICE: April 1, 2015.

NOTES: