



# 2025 Open Enrollment

**BEGINS: Tuesday, May 6, 2025, at 7:00 a.m. CST**

**ENDS: Tuesday, May 20, 2025, at 5:00 p.m. CST**

**All State of Nebraska Public Servants are required to log into Workday and complete the Open Enrollment process.** As you make your Open Enrollment plan selections, please take the time to verify and update any contact information (address, email, phone number, etc.) for you, your dependents, and your beneficiaries. It is very important that we have current contact information for all Nebraska Public Servants.

For the upcoming 2025-2026 plan year, we have a few updates to draw your attention to:

- **In order to comply with IRS requirements:**
  - Medical Flexible Spending will increase to a max of \$3,300
  - Dependent (Daycare) Flexible spending will remain at \$5,000
  - Health Savings Account (HSA) will increase for individual to a max of \$4,300
  - Health Savings Account (HSA) will increase for family to a max of \$8,550
  - Consumer-Focused High Deductible Plan: Individual deductible will increase to \$3,300 and the OPM will increase to \$4,300
- **New changes to Short-Term and Long-Term Disability plans with a new contract:**
  - Due to a new contract with United Healthcare, you will see rate decreases with both the Short-Term and Long-Term Disability plans
  - Evidence of Insurability Form(s) will not be required if you are enrolling during this Open Enrollment period
  - Removal of Pre-Existing condition clause; This is applicable to the Short-Term Disability Benefits only
- **New/Additional Pharmacy Plan from UHC/Optum Rx:**
  - Your UnitedHealthcare pharmacy benefit will include Price Edge. This program helps you save on generic drugs covered by your benefit plan and specific brand and generic drugs not covered by your benefit plan. It can even help you save money on select over the counter (OTC) medications if you have a prescription.
- **Premium Increase of 11% for Wellness with Incentive plan, and 8% across the other medical plans:**
  - The State continues to work towards providing affordable and high-quality health plans. Premium increases will be higher than historical norms due to a continued increase in medical and pharmacy expenses.