

# Quarterly NUFLEX BENEFITS NEWSLETTER

MARCH  
2019

UNIVERSITY OF  
Nebraska®

## INTRODUCTION

Welcome to the 2019 edition of your University of Nebraska Benefits Newsletter. This is a quarterly communication that provides you with reminders and useful information in managing your University benefit selections.

Feel free to contact your campus benefits office with questions, and let us know if you have any topics you would like discussed in future newsletters.



### RETIREMENT DEFERRAL = TAX SAVINGS

#### 2019 Maximum Retirement Plan Deferral Limits

There's no better time than right now to put away more dollars into the University of Nebraska Supplemental Retirement 403(b) Plan and Deferred Compensation Retirement 457(b) Plan.

In 2019 you can contribute up to \$19,000 to the 403(b). Age 50 or older? You can contribute up to \$25,000 to the 403(b).

If your 403(b) contributions are on track to reach the maximum contribution amount allowed, you may be eligible to contribute up to \$19,000 to the 457(b) if you are under age 50. Those 50 or older may be eligible to contribute up to \$25,000 in the 457(b).

#### HOW TO INCREASE YOUR CONTRIBUTIONS

Complete the [Supplemental Tax-Sheltered Annuity 403\(b\) Program Pre-Tax Salary Reduction/Roth Deduction Agreement](#) form and return to your Campus Benefits Office.

#### NOT ENROLLED? IT'S EASY TO JOIN THE PLAN!

Go to [Online Retirement Plan Enrollment](#) for information and instructions on enrolling in the plan.



### FLEXIBLE SPENDING ACCOUNT DEADLINE

#### Important Reminder on 2018 Health Care and Dependent Care Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Account deadline for submitting 2018 claims is Sunday, March 31, 2019.

- Only expenses for services received in 2018 and after the effective date of your coverage may be reimbursed—provided those services were incurred in a benefits eligible status. Claims must be submitted to WageWorks by 5:00 pm CST on March 31st in order to receive reimbursement. Contributions not reimbursed will be forfeited.
- Employees who participate in both the Health Care and Dependent Care Accounts may not use money from one account to cover expenses in the other account.
- Flexible Spending Account statement information and claim forms are available at WageWorks.com. Please note, that your healthcare card is setup to issue payments using 2019 flexible spending elections. If you wish to submit a claim using 2018 funds you must use the "Pay Me Back" option now that we are into a new calendar year.

**NOTE:** If you have already submitted claims which equal your total 2018 Flexible Spending Account contributions, no further action is required.



## CUSTOMER SERVICE AVAILABLE WITH UMR AND AMERITAS

UMR's customer service model offers a coordinated approach to responding to members' varying health insurance needs.

With one call to a dedicated, toll-free phone number University employees can:

- Ask an advisor about a claim for a recent treatment or procedure
- Find out whether a doctor or facility is considered in-network
- Receive assistance with finding a primary care physician and making an appointment
- Learn whether you are due for recommended routine care or preventive screenings, based on your age and gender
- Order a replacement or additional ID card
- Report any medical insurance other than UMR that you may have. Medicare is the most common type of additional insurance. (Please note, that failure to report whether or not a participant has other insurance may result in delay of processing claims of more than \$1,000)
- See if you are eligible for care management programs (programs include diabetes, coronary artery disease, asthma, chronic obstructive pulmonary disease (COPD), and congestive heart failure)

**Call UMR at 844-659-5059 to take advantage of these services!**

Ameritas's customer service representatives are able to assist members' to get the most out of their dental plan. With the Ameritas services University employees can:

- Find a participating provider that is considered in-network
- Obtain a summary of the dental plan benefits
- Check on the status of a dental claim
- Order a replacement or additional ID card
- Check on the status of your dental plan maximums and deductibles

Call Ameritas at 800-487-5553 for assistance.



## NEW COVERAGES IN THE UNIVERSITY'S HEALTH PLAN

We wanted to take this opportunity to remind you of enhancements to the University's health plan. The following coverages have been added to our plan in 2019:

- Our plan will include coverage for fertility treatments—a change many faculty and staff have sought for some time
- Our plan will pay 100 percent of preventative care visits for health plan members under age 2, an improvement from the prior maximum allowance of \$600
- The preventative care allowance on the low, basic, and high option plans has increased from \$300 to \$400 for plan members over age 2 who completed the health risk assessment
- Flu shot coverage under our pharmacy plan was enhanced. Employees who completed the health risk assessment will have a \$0 co-payment for flu shots administered at an in-network pharmacy
- Our plan now covers tubal ligations and vasectomies
- Enrollees in the health plan will have access to telehealth services offered through Teladoc. Teladoc services can be utilized for common conditions, such as a sinus infection, cold, flu, ear infection, sore throat, migraine, fever, and abdominal pain. Teladoc gives you access 24 hours, 7 days a week to medical providers through the convenience of phone, video or mobile app visits. The services are subject to coinsurance and deductible amounts. For more information visit [Teladoc.com](http://Teladoc.com) or call 1-800-TELADOC (835-2362)

For more information on any of these new offerings visit [www.umr.com](http://www.umr.com) or call 844-659-5059



## CONTACT US

Additional questions about the University's Benefits Program? Please call your Campus Benefits Office:

UNL: (402) 472-2600 | UNMC: (402) 559-4340 | UNO: (402) 554-3660 | UNK: (308) 865-8522 | UNCA: (402) 472-2600



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