

## NUFlex 2015 INFORMATIONAL MEETING AGENDA

### ➤ NUFLEX 2015 ENROLLMENT PROCESS

- **November 17 – December 5** (*Complete before 5 p.m. on Dec. 5*)
  - **Complete 2015 NUFlex enrollment** by visiting the Firefly Employee Self Service website at <https://firefly.nebraska.edu>. You can enroll, cancel or change your coverage during this time. All changes to your benefits will be effective January 1, 2015.
  - **Enroll in Flexible Spending Account** – you must do this every year.
  - **Designate your tobacco/nicotine status** – you must do this every year.
  - **Complete the Health Risk Assessment** – you must do this every year to receive the enhanced wellness and preventive services benefit for you and your covered dependents.
  - **Provide dependent verification documentation** if you are adding dependents to your coverage. Dependent verification documentation must be received in your Campus Benefits Office by 5 p.m. Dec. 5, 2014.
  - **Complete the online life insurance Statement of Health form** if you are enrolling or increasing any life insurance coverage amounts. Proof of Insurability requests must be completed online for Assurity Life by 5 p.m. on Dec. 5, 2014.
- **December 5**
  - **Review your NUFlex Confirmation Statement for accuracy.** If you made any changes to your benefits, a Confirmation Statement was emailed to you as part of the 2015 NUFlex enrollment process. This statement will show the benefit choices you made. Any benefit changes or corrections must be entered in the Firefly Employee Self Service website by 5 p.m. CST on Dec. 5, 2014. You may not make any benefit additions or changes after Dec. 5, 2014. **Paper Confirmation Statements will not be mailed to employees.**

### ➤ EMPLOYEE PLUS ONE BENEFITS

- Employee Plus One benefits are provided to eligible employees. This is an opportunity to enroll an “adult designee” and dependent children of the adult designee in the benefits program for 2015. More information regarding the Employee Plus One program is available at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits). If you would like to enroll for coverage, please contact your Campus Benefits Office for more information.
- If you participated in the Employee Plus One benefits program in 2014, you are required to complete the Tax-Qualified Dependent Certification and Marriage Certification for Employee Plus One Benefits form to continue your benefits for 2015. Federal tax law evaluates an individual’s qualification as a tax dependent on an annual basis. The Tax-Qualified Dependent Certification and Marriage Certification

for Employee Plus One Benefits form must be received by your Campus Benefits Office by Dec. 5, 2014.

- If you and your Adult Designee are validly married in a state that recognizes same sex marriage, you must provide your marriage certificate along with the Tax-Qualified Dependent Certification and Marriage Certification for Employee Plus One Benefits form to your Campus Benefits Office by Dec. 5, 2014.

➤ **COVERAGE FOR CHILDREN UNDER 26**

- Children under age 26 who were not previously covered are still eligible to enroll for coverage and may be added during the 2015 NUFlex enrollment. Dependent verification documentation must be received in your Campus Benefits Office by 5 p.m. on Dec. 5, 2014.

➤ **NUFLEX BENEFITS ENROLLMENT**

- You may update your benefits online through the Firefly Employee Self Service website at <https://firefly.nebraska.edu>. You can enroll or make changes to your benefits during the NUFlex enrollment period from Nov. 17 to Dec. 5, 2014 at 5 p.m. All benefit changes made during NUFlex enrollment will be effective on Jan. 1, 2015.
- A Confirmation Statement will be emailed to you shortly after you complete online enrollment. Please review the statement carefully to make sure all of your elections are correct. You can go back in to Firefly and make changes as many times as you would like during the enrollment period. Your Confirmation Statement will also be available on the Firefly Employee Self Service website under the benefits section. **Please note that you will not receive a paper Confirmation Statement in the mail.**
- You are required to declare your tobacco/nicotine status every year during NUFlex enrollment. If you do not declare your tobacco/nicotine usage during 2015 NUFlex enrollment, you will be automatically designated as a tobacco/nicotine user for your Voluntary Life Insurance coverage.
- When you enroll in benefits on the Firefly Employee Self Service website, you will be guided step-by-step through the enrollment process, making enrollment easier than ever.

➤ **MEDICAL INSURANCE/PRESCRIPTION DRUG PROGRAM**

- Blue Cross Blue Shield medical plan price tags will not change in 2015 for employees with a 100 percent FTE. Employees with an FTE of .50 to .95 will experience an increase proportional to their FTE. There will also be no increase to the plan's deductibles and coinsurances.
- Blue Cross Blue Shield of Nebraska will be issuing new medical and dental insurance identification cards in early January 2015.
- Caremark will expand the Formulary Drug Exclusion and continue the Generic Step Therapy programs in 2015. Both programs encourage members to use preferred drugs instead of non-preferred drugs. If you are impacted by the program, CVS Caremark will send you additional information.
- The CVS Caremark ID card may be accessed at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits).

➤ **DENTAL INSURANCE**

- There will be no change in your dental plan price tags for 2015.

➤ **VISION CARE INSURANCE**

- Vision Care premiums will increase in 2015.

➤ **LONG TERM DISABILITY**

- Long term disability premiums will not change in 2015.

➤ **LIFE INSURANCE**

- Premiums for Voluntary Life Insurance coverage are based in part on your tobacco/nicotine use. As a result, you will be required to designate your tobacco/nicotine status every year. If you do not designate your tobacco/nicotine status online through Firefly, your Voluntary Life Insurance premium will be defaulted to the tobacco/nicotine premium which will result in a higher cost to you.
- Proof of insurability is required to enroll in or increase any life insurance coverage amounts. Employees who increase their voluntary or dependent life insurance coverage must complete the proof of insurability form online. Proof of insurability requests must be completed online by 5 p.m. CST on Dec. 5, 2014. If applicable, all underwriting examinations must be scheduled by Dec. 30, 2014, or the new coverage amounts will be denied.

➤ **FLEXIBLE SPENDING ACCOUNT (FSA)**

- The Health Care FSA maximum will slightly change in 2015 and will increase to \$2,550 per year. An employee and spouse can contribute up to \$5,000 per year (\$2,550 per individual).
- The Dependent Care FSA maximum will not change in 2015 and will remain at \$5,000 per year.
- A minimum annual contribution of \$480 (\$40.00/month) must be elected to enroll in the FSA.

➤ **WELLSTREAM HEALTH RISK ASSESSMENT (HRA)**

- All active (benefits-eligible) employees have the opportunity to complete the HRA beginning Monday, Nov. 17, 2014. The program will run for three weeks, ending with the NUFlex enrollment deadline of Friday, Dec. 5, 2014 at 5 p.m. CST.

Participation is voluntary; however, by completing this short survey, you will receive a Personal Health Report that will help you assess and monitor your personal health status. Once completed, the Personal Health Report must be printed and/or saved for you to receive credit for completing the HRA survey. Active employees may access the HRA directly through the Firefly website.

If you are enrolled in the university's Blue Cross Blue Shield medical plan and complete the HRA, you will receive the enhanced wellness and preventive services benefit for yourself and covered family members.

Enhanced wellness and preventive services include:

- Annual preventive care allowance of \$300 (for insureds age 2 and over)
- Dependent child (under age 2) annual preventive care allowance of \$600
- 100 percent coverage for a routine preventive colonoscopy once every 10 years beginning at age 50 (Services must be provided by a Blue Cross Blue Shield PPO provider)
- \$0 copay for generic prescription drugs through the CVS Caremark mail service program

Your personal health information will remain confidential as the university will only have access to the aggregate information obtained from the survey. Aggregate data from each campus will be used to create goals for improving the health and well-being of employees.