



## BENEFITS SUMMARY

Welcome to the University of Nebraska. The University offers all Regular employees who are at least 50% FTE (full time equivalency) a comprehensive package of benefits under a cafeteria-style plan, called NUFlex. Complete benefits information, as well as enrollment materials, can be found at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits). Click the “**Benefits Enrollment for New Employees**” icon to access enrollment instructions as well as the required enrollment forms. **Please note that your Campus Benefits Office must receive your completed benefit enrollment forms within 31 days of your hire date. Once your Benefits Enrollment Form has been submitted to the Campus Benefits Office, no changes will be allowed until the next annual NUFlex enrollment period or a Permitted Election Change Event occurs.** Some coverages may require proof of insurability to enroll at a later date.

Benefit premiums for FTE’s are available at the above benefits website.

The following benefits are available to employees and their eligible dependents:

<b>Medical</b>	Four different medical options are offered through UMR, a United Healthcare company. All options include prescription drug coverage through CVS Caremark. As a new employee there is no proof of insurability and no pre-existing conditions for you or your eligible dependents. Coverage options includes a Preferred Provider or Qualifying High Deductible Plan option. <b>Enhanced wellness and preventive services available for the PPO options can be obtained by completing a Health Risk Assessment (HRA) within 31 days of your hire date and annually thereafter.</b>
<b>Dental</b>	Dental coverage is also offered through Ameritas. Coverage includes a Preferred Provider option, which lowers your out-of-pocket costs.
<b>Vision Care</b>	EyeMed Vision Care provides comprehensive vision care benefits. Vision benefits include eye exams, as well as glasses or contacts lenses and other services, at a reduced cost.
<b>Long Term Disability</b>	LTD coverage is provided through Unum. You can elect an option to replace either 1/2 or 2/3 of your income after either a 90 day or 180 day waiting period.
<b>Life Insurance Employer-Provided</b>	The University provides term life insurance coverage equal to 1 times your annual budgeted salary (with a cap of \$120,000) through Assurity Life Insurance.
<b>Voluntary Life Insurance</b>	You have the option to purchase up to \$500,000 of additional term life insurance on yourself through Assurity Life Insurance. Some options require a proof of insurability.
<b>Accidental Death &amp; Dismemberment</b>	Accidental Death & Dismemberment insurance is provided through Assurity life Insurance. You may elect individual coverage up to \$250,000 or family coverage (spouse is covered for 50% of your coverage amount; dependent children at 10%).
<b>Dependent Life Insurance</b>	Term life insurance coverage for your spouse and eligible dependent children may be elected. Coverage is provided through Assurity Life Insurance.
<b>Long Term Care</b>	Long Term Care insurance is available through Genworth to help cover the costs of a long term care facility, home health care, and other long term care needs. Coverage is offered to you and your spouse, but also to parents, parents-in-law, grandparents, grandparents-in-law and their spouses. Enrollment information and forms are available at <a href="http://www.nebraska.edu/benefits">www.nebraska.edu/benefits</a> .
<b>Flexible Spending Accounts</b>	The Flexible Spending Accounts allow you to pay for certain non covered medical, dental, vision, hearing and dependent care (day care) expenses on a pre-tax basis. The Health Care account annual limit is \$2,700 while the Dependent Care is \$5,000.

## RETIREMENT

<b>Basic - 401(a)</b>	The University provides a retirement plan to assist eligible employees in saving for retirement. To participate, you must be a Regular employee with an employment status of 50% (0.5 FTE) or more, and you must have completed two years of service for the University. Credit for prior service may be approved for employment at a prior employer whose primary purpose or activity provided a formalized program of education. (House officer, Post-Doctoral and Visiting appointments are excluded from participation). Participation is required if you are age 30 or older and is voluntary if you are ages 26-29. Both you and the University contribute to the plan based on a percentage of your gross salary (excluding NUCredits). You may choose between two levels of participation: Tier 1 (3.5% by you and 6.5% by University) or Tier 2 (5.5% by you and 8.0% by University).
<b>Supplemental – 403(b) Traditional and Roth</b>	You may also contribute to the voluntary Supplemental Plan up to an amount established by the IRS. Traditional 403(b) contributions are made on a pre-tax basis while Roth 403(b) contributions are made with after-tax contributions. No University contribution is provided to the Supplemental Plan. Employees may participate in this plan regardless of age, length of service, or benefits FTE.
<b>Deferred Compensation Plan – 457 (b)</b>	Employees who contribute the maximum to the Supplemental Plan may contribute additional amounts to the Deferred Compensation Plan on a pre-tax basis (no University contribution) up to an amount established by IRS.

**NOTE: YOUR CAMPUS BENEFITS OFFICE MUST RECEIVE YOUR COMPLETED ENROLLMENT FORMS WITHIN 31 DAYS OF YOUR HIRE DATE. ONCE YOUR BENEFITS ENROLLMENT FORM HAS BEEN SUBMITTED TO THE CAMPUS BENEFITS OFFICE, NO CHANGES WILL BE ALLOWED UNTIL THE NEXT ANNUAL NUFLEX ENROLLMENT PERIOD OR A PERMITTED ELECTION CHANGE EVENT OCCURS.**

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

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