



# NUFlex *enrollment* 2012

**NUFLEX ENROLLMENT PERIOD:  
NOVEMBER 14 - DECEMBER 2, 2011**

The University of Nebraska is pleased to present your NUFlex benefits enrollment information for 2012.

NUFlex enrollment is your annual opportunity to update your NUFlex benefits. You may enroll, cancel or change coverage elections for medical, dental, vision, life, long term disability, long term care and reimbursement accounts during this enrollment period. Between now and Dec. 2, 2011, you will be permitted to make changes, if desired, to your NUFlex benefits for 2012.

There are several changes this year that may impact your benefit decisions for 2012, so please read all of the enrollment information carefully. Please take time to review your current benefits and make decisions that are best for you and your family in 2012.

Additional NUFlex benefits information may be viewed on the University of Nebraska benefits webpage at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits). As always, the University of Nebraska is here to help you through the NUFlex enrollment process. If you have any questions or need assistance, please call your Campus Benefits Office.

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*Enroll online through the Firefly Employee Self Service website at <https://firefly.nebraska.edu>.*

# Enrollment Checklist

## November 14 – December 2 *(Complete before 5 p.m. on Dec. 2)*

- **Complete 2012 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.
- **Enroll in Reimbursement Accounts** – 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.
- **Provide dependent verification documentation** if you are adding dependents to your coverage. Dependent verification documentation must be received in your Campus Benefits Office by Dec. 2, 2011.
- **Provide the life insurance Statement of Health form** if you are increasing any life insurance coverage amounts. This must be received in your Campus Benefits Office by Dec. 2, 2011.

## November 17 and November 30

- **View an informational meeting live online** at <https://connect.unl.edu/nuflex>. You can also view a recorded version after the meetings on the university's benefits webpage. The meetings will explain the 2012 NUFlex benefits programs and will answer your questions about enrollment.

## December 9

- **Review your NUFlex Confirmation Statement for errors.** You will receive your NUFlex Confirmation Statement in the mail by Dec. 9. This statement will show the benefit choices you made. At this time, you can only correct the following inaccuracies: (1) A reimbursement account contribution was entered for a pay period vs. an annual amount; or (2) Enrollment was for the Dependent Day Care Account instead of the Health Care Reimbursement Account when no dependents are eligible for day care. You may not make any other benefit additions or changes at this time.

## December 16 *(Changes must be received before 5 p.m. on Dec. 16)*

- **Notify your Campus Benefits Office of errors** on your NUFlex Confirmation Statement. You will only be able to correct the inaccuracies listed above. Please make written changes on your Confirmation Statement, sign and date somewhere at the bottom of the form and submit to your Campus Benefits Office by Dec. 16, 2011.

# What's New in 2012

## Coverage for Children Under 26

- Children whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll for coverage during 2012 NUFlex enrollment. Enrollment will be effective Jan. 1, 2012. You must enroll your eligible child during the NUFlex enrollment period from Nov. 14 to Dec. 2, 2011. (See page 5)

## NUFlex Enrollment Changes

- Beginning this year, you will have the opportunity to make changes to your dental and vision care insurance coverage every year during the annual NUFlex enrollment. (See page 8)
- You are now required to declare your tobacco/nicotine status every year during NUFlex enrollment. If you do not declare your tobacco/nicotine usage during 2012 NUFlex enrollment, you will be automatically designated as a tobacco/nicotine user for your Voluntary Life Insurance coverage. (See page 9)
- 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. (See page 4)

## Medical Insurance/Prescription Drug Program

- Blue Cross Blue Shield medical plan price tags will decrease by \$2 per month in 2012 for employees with a 100 percent FTE. (See page 6)
- Caremark will introduce a new drug program called step therapy, effective Jan. 1, 2012. If you are impacted by the program, CVS Caremark will send you more information. (See page 7)
- Reimbursement for diabetic insulin pump supplies will be allowed at Blue Cross Blue Shield in addition to CVS Caremark in 2012. (See page 7)

## Dental Insurance

- There will be no change in your dental plan price tags for 2012. (See page 8)
- Blue Cross Blue Shield of Nebraska has increased the number of national (out-of-state) dental network PPO providers, effective Jan. 1, 2012. (See page 8)

## Vision Care Benefits

- Annual allowances for contacts and frames will increase for 2012. (See page 8)
- Monthly premiums will increase for 2012. Increases will differ, depending on your coverage. (See page 8)

## Long Term Disability

- Long term disability premiums will decrease 10 percent for 2012. (See page 9)

## Long Term Care

- This year you have the opportunity to increase your daily and lifetime maximum benefit amounts for your long term care plan through the Guaranteed Benefit Increase Option. (See page 9)

## Informational Meetings

- ▶ The annual NUFlex informational meetings will be offered live online again this year, which will allow you to view the presentation from the comforts of your home or office. To view a meeting online, visit <https://connect.unl.edu/nuflex> at one of the following times:

**Thursday, Nov. 17, 2011**

**2:30 p.m. - 3:30 p.m.**

**Wednesday, Nov. 30, 2011**

**10:00 a.m. - 11:00 a.m.**

The number of participants is limited for each informational meeting, so we suggest you log in at least 10 minutes before the session begins. The agenda will be available online before the meetings at <http://go.nebraska.edu/meetingagenda>. These online NUFlex informational meetings will be recorded and available on the university's benefits webpage shortly after the meeting to allow viewing at your convenience. If you experience any connection or technical issues, please contact the Adobe Connect Support line at (800) 422-3623.

## Online Benefits Enrollment

- ▶ You may update your benefits for 2012 during the NUFlex enrollment period from Nov. 14 to Dec. 2, 2011 by accessing NUFlex online enrollment through the Firefly Employee Self Service website at <https://firefly.nebraska.edu>. Changes must be completed by 5 p.m. CST on Friday, Dec. 2, 2011. After this deadline, no benefits may be added or changed. If no changes are made during the enrollment period, you will keep your current benefits and will not be enrolled in the Reimbursement Accounts and your Voluntary Life Insurance coverage will be based on the tobacco/nicotine premium in 2012. All benefit changes made during 2012 NUFlex enrollment will be effective on Jan. 1, 2012.

When you enroll for benefits online this year, you will notice many changes to the Firefly Employee Self Service website. The enrollment website has been redesigned, making it easier than ever to change your benefit choices. The improved website will guide you step-by-step through the enrollment process. Before you begin online enrollment, we encourage you to watch the video tutorial available on the Firefly website. To begin enrollment, visit Firefly Employee Self Service at <https://firefly.nebraska.edu>.

Upon completion of your online enrollment, a Confirmation Statement will be emailed to you. Please check this statement, especially any dependents listed on your coverage, carefully. You may go back in and make changes as many times as you wish during the enrollment period. After the enrollment period, you will receive a printed NUFlex Confirmation Statement in the mail with the final benefit choices you made for NUFlex 2012 (See page 2). If you have any questions or need assistance, please call your Campus Benefits Office (See page 11).

# Wellstream Health Risk Assessment

- ▶ The Health Risk Assessment (HRA) program will be offered this fall online. All active (benefits-eligible) employees, retirees, and ancillary insureds (who had an email address in Firefly as of Oct. 1, 2011) have the opportunity to complete the HRA beginning Monday, Nov. 14, 2011. To access the Wellstream Health Risk Assessment, login at <http://bcbsne.wellstreamonline.com> or access the link in Firefly. The program will run for three weeks, ending with the NUFlex enrollment deadline of Friday, Dec. 2, 2011 at 5 p.m. CST. The HRA survey must be completed each year in order to receive the enhanced wellness and preventive services benefit for the following calendar year.

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. The health survey will include a confirmation page at the end of the Personal Health Report that provides you with documentation that the HRA was successfully completed. Once completed, the Personal Health Report must be printed and/or saved for you to receive credit for completing the HRA survey.

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) preventive care allowance of \$600
- 100 percent coverage, up to a \$2,500 maximum, 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.

## Adult Child (Ages 19-26) Eligibility Change

- ▶ Benefits-eligible employees will be able to enroll their adult children under the age of 26 in the NUFlex 2012 plan even if the young adult no longer lives with his or her parents, is not a dependent on a parent's tax return, is employed, has the option of employer-provided benefits or is no longer a student. Adult children will be eligible for medical, dental, vision, dependent AD&D, dependent life and Health Care Reimbursement account participation.

Adult children under age 26 may be enrolled during the NUFlex enrollment period, Nov. 14 - Dec. 2, 2011. Individuals not enrolled before 5 p.m. on Dec. 2, 2011 may not be enrolled until the next annual NUFlex enrollment period (NUFlex 2013). Eligibility criteria for dependent children under age 19 will not change.

Employees electing to add adult children must provide verification documents to their Campus Benefits Office by Dec. 2, 2011. A list of required documents can be found at the university's benefits webpage.

# Medical Insurance

## Blue Cross Blue Shield Medical

- ▶ The university's medical contribution to the plan increased \$6.4 million, or an average of 8 percent for all coverages. All increases in the university's contribution were directed toward raising the medical contribution amount. As a result, NUCredits will remain the same for full-time employees in 2012. Blue Cross Blue Shield medical plan price tags for the Low, Basic and High options will not increase for employees with a 100 percent FTE as the university will be absorbing the increase. Employees with an FTE of .50 to .95 will experience an increase proportional to their FTE. Price tags have been reduced, however, by \$2 per month to reflect the reimbursement from the federal Early Retiree Reinsurance Program (ERRP) under the Affordable Care Act. See the university's benefits webpage for more detailed information.
- ▶ An enhancement has been made to the medical and prescription drug plan to allow reimbursement of diabetic insulin pump supplies at either Blue Cross Blue Shield or CVS Caremark. Insulin pumps must continue to be purchased as durable medical equipment through a Blue Cross Blue Shield of Nebraska Durable Medical Equipment (DME) PPO Provider in order to receive reimbursement.
- ▶ The Center for Medicare and Medicaid Services (CMS) requires employers to collect the Social Security number for each spouse and dependent child enrolled in the university's Blue Cross Blue Shield medical plan. As you go through the enrollment process, you should check your medical plan enrollment on Firefly to verify that each of your dependents has a Social Security number on file. If the Social Security number is missing, please contact your Campus Benefits Office to update your university records. If your dependent is not a U.S. citizen and therefore not eligible for a Social Security number, you should contact your Campus Benefits Office to update your records.
- ▶ Medical coverage for a newborn child will begin at the dependent child's date of birth. **To continue the child's coverage, you must contact the Campus Benefits Office within 31 days of the dependent's date of birth to add the newborn child to your medical insurance policy.** You must complete and deliver to the Campus Benefits Office a Dependent Information Request Form (obtained from the Campus Benefits Office or at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits)) to add the new dependent child to your medical insurance policy **even if** you are currently enrolled for Employee & Child or Employee & Family coverage. If the newborn child is added, any required coverage category change and related increase in premiums will be effective the first of the month following the dependent's date of birth. If you do not complete and deliver the properly completed Dependent Information Request Form to your Campus Benefits Office within 31 days of the newborn's birth and then want to cover the child, the child will be considered a late enrollee and benefits will not be provided to the child until the next annual NUFlex enrollment regardless of any Permitted Election Change Event that may occur prior to that date.
- ▶ All current and newly enrolled insureds will receive a Schedule of Benefits (confirming medical insurance coverage) in early January 2012. The 2012 Blue Cross Blue Shield of Nebraska Medical Certificate of Coverage (plan booklet) will be available on the university's benefits webpage in January 2012.

## CVS Caremark Prescription Drug Program

- ▶ Several new prescription drug programs that encourage the use of preferred and/or generic drugs will be effective Jan. 1, 2012. A step therapy program encourages the use of a preferred drug prior to utilization of a non-preferred drug. The preferred drug is a well-supported treatment option and represents the most cost-effective drug for a given condition. Simply put, a step therapy preferred drug strategy enhances the use of safe, equally effective, and less expensive drugs before "stepping up" to a more expensive therapeutic alternative.

The step therapy program will impact those insureds who are receiving certain specialty drug medications in the Human Growth Hormone and Tumor Necrosis Factor (TNF) drug class. In addition, insureds using a prescription drug in the Proton Pump Inhibitor (PPI) drug class to treat ulcers, gherd, stomach acid, etc. will be impacted by this new program. The step therapy program requires the insured to try a lower-cost preferred and/or generic drug before the non-preferred drug will be dispensed and paid for by the plan. **If the preferred drug is an option for you but you continue to use the non-preferred drug, your prescription may not be covered by the plan and you will pay the full cost.**

More detailed information including a list of preferred drugs is available on the university's benefits webpage. CVS Caremark will send detailed information about the step therapy program to insureds that will be impacted. In addition, Caremark will work closely with your provider to assist in the change to the new prescription.

- ▶ An enhancement has been made to the medical and prescription drug plan to allow reimbursement of diabetic insulin pump supplies at Blue Cross Blue Shield in addition to CVS Caremark. Insulin pumps must continue to be purchased as durable medical equipment through a Blue Cross Blue Shield of Nebraska Durable Medical Equipment (DME) PPO Provider in order to receive reimbursement.
- ▶ Employees who complete the HRA and are enrolled in the university's medical plan may obtain generic drugs through the CVS Caremark mail service program for \$0 copay. The \$0 copay is only available through CVS Caremark's mail service and is not applicable at any retail pharmacy. The CVS Caremark mail service program provides a convenient and cost-effective way to obtain long-term maintenance drugs. Participants should complete a mail service order form (mail service request envelope), which is available on the university's benefits webpage and send to CVS Caremark, along with the original prescription(s) (not a photocopy) and the appropriate copay for each prescription, if applicable. Participants will receive their prescription within 10 to 14 calendar days after CVS Caremark receives the order. The participant can also do this by phone, utilizing CVS Caremark's Fast Start program at (866) 239-4704, or online at [www.caremark.com/faststart](http://www.caremark.com/faststart).

## Dental Insurance

- ▶ Blue Cross Blue Shield dental plan price tags will not change in 2012.
- ▶ Beginning this year, you will have the opportunity to make changes to your dental insurance coverage every year during the annual NUFlex enrollment. In the past, the dental option you elected was in effect for two years. This change will provide you with more flexibility by giving you the opportunity to make annual dental insurance choices. As a result, the Blue Cross Blue Shield dental plan will be available to you and your eligible dependents for enrollment, changes or cancellation of coverage at each annual NUFlex enrollment.
- ▶ Blue Cross Blue Shield of Nebraska has expanded the number of national dental network PPO providers. This out-of-state network is called Dental GRID, with access to the expanded dental network effective Jan. 1, 2012. Additional details regarding the national dental network will be sent to you in December.

All insureds will be issued new Blue Cross Blue Shield of Nebraska Identification Cards to reflect the new national dental PPO network. If you have both medical and dental insurance, you will receive one card which reflects both coverages. A sample of the new identification card may be viewed at the university's benefits webpage. The new Blue Cross Blue Shield Identification Cards will be mailed to you in late December; you should receive them by Dec. 31, 2011.

- ▶ All current and newly enrolled insureds will receive a Schedule of Benefits (confirming dental insurance coverage) in December 2011. The 2012 Blue Cross Blue Shield of Nebraska Dental Certificate of Coverage (plan booklet) will be available on the university's benefits webpage in January 2012.

## Vision Care Insurance

- ▶ Beginning this year, you will have the opportunity to make changes to your vision care insurance coverage every year during the annual NUFlex enrollment. In the past, the vision care option you elected was in effect for two years. This change will provide you with more flexibility by giving you the opportunity to make annual vision care insurance choices. As a result, the EyeMed Vision Care plan will be available to you and your eligible dependents for enrollment, changes or cancellation of coverage at each annual NUFlex enrollment.
- ▶ EyeMed Vision Care price tags will increase in 2012, ranging from \$1.00 to \$2.76 per month. Increases will depend on the coverage category in which you are enrolled. Increases are due to higher utilization of benefits by insureds and the addition of several benefit enhancements which are noted below.
- ▶ The vision plan's frame allowance will increase from \$100 to \$120 and the contact lens allowance from \$75 to \$120 for each family member, decreasing your out-of-pocket expense for frames by \$20 and contact lens by \$45.
- ▶ EyeMed Vision Care Identification Cards will be mailed to all employees enrolled in the EyeMed Vision Care plan in January 2012.



## Long Term Disability Insurance

- ▶ Long term disability rates will decrease 10 percent due to positive claims experience. The actual amount of the decrease is dependent upon the option in which you are enrolled and your monthly salary. For employees enrolled in Option 3 (66 2/3% income replacement – 180 day elimination period), the average decrease will range from \$2 to \$9 per month.

## Life Insurance

- ▶ Premiums for Voluntary Life Insurance coverage are based in part on your tobacco/nicotine use. Beginning with the 2012 NUFlex enrollment, you will be required to designate your tobacco/nicotine status each year. As a result, you will be required to designate your tobacco/nicotine status at this time. If you have not used any form of tobacco or nicotine, including smokeless tobacco, nicotine substitutes (e.g. patches, gum, etc.) within the last 12 months, your life insurance premium will be based on the non-tobacco/nicotine premium. If you do not designate your tobacco/nicotine status online through Firefly, your Voluntary Life Insurance premium will be based on the tobacco/nicotine premium. The tobacco/nicotine designation does not, however, need to be completed if you do not elect Voluntary Life Insurance coverage.

Any material misrepresentation made to your Life Insurance Tobacco/Nicotine Designation, including the tobacco/nicotine use history, may void your insurance, pursuant to the policy's Incontestable Clause.

- ▶ Proof of insurability is required to enroll in or increase any life insurance coverage amounts. The Assurity Life Statement of Health form is available on the Firefly Employee Self Service website during the enrollment process or on the university's benefits webpage. This completed form must be received in your Campus Benefits Office no later than 5 p.m. CST on Dec. 2, 2011. If applicable, all underwriting examinations must be scheduled by Dec. 28, 2011, or the new coverage amounts will be denied. Coverage may be reapplied for at the next annual NUFlex enrollment.

## Long Term Care

- ▶ To help maintain your protection and keep up with the rising cost of care, the CNA long term care plan contains a voluntary inflation protection feature (Guaranteed Benefit Increase Option) that provides periodic special opportunities to increase the daily and lifetime maximum benefit amounts without medical underwriting\*. Your daily and lifetime maximum benefit amount may be increased for 2012 through this inflation protection feature. CNA will send you additional information including applicable premiums and an election form for your review.

Premiums for increased coverage will be based on your current age at the time of the offer. Premiums for your existing benefits will continue to be based on your age at the time those benefits went into effect.

\*If you elected the optional Lifetime Automatic Benefit Increase, you will not receive this offer as your daily benefit amount automatically increases each year.

## Health Care Reimbursement Account

- ▶ As part of the federal health care reform legislation, the annual Health Care Reimbursement Account maximum contribution will decrease from \$5,000 to \$2,500 in 2013. For 2012, the maximum contribution will remain at \$5,000; however, please plan accordingly for the upcoming change. If you are planning to have a major medical procedure in the near future, you may want to consider doing so in 2012 while the maximum contribution remains at \$5,000.

## Emergency Contact Information

- ▶ During the NUFlex enrollment, you are encouraged to review both your permanent and current address and emergency contact information that is recorded in Firefly and update if necessary. It is important that your contact information is current and up-to-date in case of an emergency.

# Campus Benefits Offices

If you have any questions regarding 2012 NUFlex enrollment, please call your Campus Benefits Office.

## **UNL**

(402) 472-2600  
32 Canfield Administration  
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benefits@unlnotes.unl.edu

## **UNMC**

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