NUFlex 2012 INFORMATIONAL MEETING AGENDA

- **NUFLEX 2012 ENROLLMENT PROCESS**
  - **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.
  - **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.

- **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.

- **NUFLEX ENROLLMENT CHANGES**
  - Beginning this year, you will have the opportunity to make changes to your dental and vision care insurance coverage <u>every year</u> during the annual NUFlex enrollment

- 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.
- 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 decrease by $2 per month in 2012 for employees with a 100 percent FTE.
- 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.
- Reimbursement for diabetic insulin pump supplies will be allowed at Blue Cross Blue Shield in addition to CVS Caremark in 2012.

➢ DENTAL INSURANCE

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

➢ VISION CARE INSURANCE

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

➢ LONG TERM DISABILITY

- Long term disability premiums will decrease 10 percent for 2012.

➢ 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.

➢ 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. 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.
- Proof of insurability is required to enroll in or increase any life insurance coverage amounts. 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.

➢ WELLSTREAM HEALTH RISK ASSESSMENT

- 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.

The program will run for three weeks, ending with the NUFlex enrollment deadline of Friday, Dec. 2, 2011 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.

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 10years 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.