# Annual NUFLEX BENEFITS ENROLLMENT

2027

Current Employee Newsletter

University of Nebraska System

## NUFLEX ENROLLMENT PERIOD:

## October 26 – November 13, 2026

The University of Nebraska System is pleased to present your NUFlex Benefits enrollment information for 2027. Between Oct. 26 and Nov. 13, 2026, you will be permitted to make changes. You may enroll, cancel or change coverage elections for medical, dental, vision, life, accidental death and dismemberment, long term disability, long term care, health savings accounts, and flexible spending accounts during the enrollment period. **You must designate your tobacco/nicotine status every year and if you want to take advantage of the enhanced wellness and preventative services you must complete the Health Risk Assessment.**

Please read all of the enrollment information carefully. Take time to review your current benefits and make decisions that will be best for you and your family in 2027.

Additional NUFlex Benefits information may be viewed on the university's benefits web page at nebraska.edu/benefits. As always, the University of Nebraska is here to help you through the NUFlex Benefits enrollment process. If you have any questions, or need assistance, please call your Campus Benefits Office.

We encourage you to enroll early to avoid any last minute complications.

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# BENEFITS ENROLLMENT

## What's New in 2027

- **Medical premiums for employees will increase an average of $15 to $88 per month for employees in 2027. Please check www.nebraska.edu/benefits for your specific plan premiums.**
- **Employer-Sponsored Health Savings (HSA) contribution limits will increase in 2027.** For employees enrolled in the Qualified High Deductible Health Insurance plan and who also have an employer sponsored Health Savings Account (HSA) the IRS contribution limits will increase by $100 for individual coverage and $250 for family coverage. (See page 10 for details)
- **The deductible and out-of-pocket amounts will be increasing for the Qualified High Deductible health plan in 2027.** The IRS has increased the 2027 requirements for qualifying high deductible health plans. (See page 9 for details)
- **Dental Premiums will increase $2 to $5 per month in 2027.** The increase is necessary to keep pace with inflation and increased utilization. The amount of the increase will vary based on the dependent coverage selected. (See page 11 for details)
- **The 2027 IRS Health Care Flexible Spending Account Limit is $3,400.** (see page 12 for more details)
- **The University health insurance program includes access to prediabetes and type 2 diabetes management program.** This program offered by Virta is available to you and your dependents (ages 18 to 79) at no cost through your Blue Cross and Blue Shield of Nebraska health insurance plan. (See page 8 for more details)
- **The University health insurance program includes access to a new virtual physical therapy program.** This program offered by Hinge Health is available to you and your dependents (ages 18 and over) at no cost through your Blue Cross and Blue Shield of Nebraska health insurance plan. (See page 8 for more details)

## Continued from 2026

- **Your benefits confirmation statement will be emailed to you.** You will not receive a paper confirmation statement in the mail. (See page 4).
- **The Health Risk Assessment is easy to access.** It is available through the Firefly website when you enroll for benefits. (See page 7)
- **The Summary Benefits and Coverage (SBC) documents are available online.** Go to **nebraska.edu/benefits** as part of the federal health care reform legislation. (See page 8)
- **An employer sponsored Health Savings Account (HSA) option is available.** Employees must be enrolled in the University's qualified high deductible health plan to take advantage of the HSA. The HSA will allow an employee to set aside personal pre-tax dollars into an HSA to be used for qualified medical expenses. (See page 10)
- **Vision coverage premiums will not increase in 2027.** (See page 12)
- **The carriers for health, pharmacy, and dental insurance will be the same in 2027.** Blue Cross and Blue Shield of Nebraska is the health and dental insurance carrier. EmpiRx Health will continue to provide the University's prescription drug coverage. Carriers for other benefits also remain the same (vision, life, long term care, and flexible spending accounts). (See pages 8 through 11 for more details)

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# Enrollment Checklist

## Do This Now

☐ Review this newsletter for details about your benefit options for 2027.

☐ Review your current benefits by visiting the Firefly website at **firefly.nebraska.edu.**

## Do This Between October 26 – November 13

☐ Enroll between Oct. 26 and Nov. 13 at **firefly.nebraska.edu**. You can enroll, cancel or change your coverage during this time. Reminder: Firefly is available 24/7 anywhere there is Internet access.

☐ Complete the Health Risk Assessment to receive the enhanced wellness and preventive services benefit. **You must do this every year.**

☐ Enroll in Flexible Spending Accounts. **You must do this every year.**

☐ Designate your tobacco/nicotine status. **You must do this every year.**

☐ Provide dependent verification documentation if you are adding dependents to your coverage. Documentation must be received in your Campus Benefits Office by Nov. 13, 2026.

☐ 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 by Nov. 13, 2026.

☐ Review your NUFlex Benefits confirmation statement to make sure all of your elections are correct.

**The information in this newsletter is intended to summarize the university's benefits plans in a manner that is clear and easy to understand. Every effort has been made to ensure that this information is accurate. It is not intended to replace the legal plan document, which contains the complete provisions of a program. In case of any discrepancy between this newsletter and the legal plan document, the legal plan document will govern in all cases. You may review the plan summaries online at www.nebraska.edu/benefits.**

# Benefits Enrollment

## How to Enroll

Update your benefits online through the Firefly Employee Self Service website at **firefly.nebraska.edu**. You can enroll, cancel or make changes to your benefits during the NUFlex Benefits enrollment period from Oct. 26 to Nov. 13, 2026. All benefit changes made during NUFlex Benefits enrollment will be effective on Jan. 1, 2027.

When you enroll for benefits online, the website will guide you through the enrollment process. Before you begin online enrollment, we encourage you to watch the video tutorial available on the Firefly website.

**Important:** Please note that benefit changes must be completed by Friday, Nov. 13, 2026. You will not be able to add or change your benefits after this deadline. **If you do not make changes during the enrollment period, you will keep your current benefits and will not be enrolled in the Flexible Spending Accounts and your voluntary life insurance coverage will be defaulted to the tobacco/nicotine premium. If you do not take the Health Risk Assessment you will not receive the Enhanced Wellness Benefits.**

## Confirm Your Benefits

A benefits confirmation statement will be emailed to you the day after you complete online enrollment. Please review the statement carefully to make sure all of your elections are correct. You can go back to Firefly and make changes as many times as you would like during the enrollment period. You cannot make changes or corrections after Friday, Nov. 13, 2026. 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.

**Verify that your home address is correct. Insurance carriers will use this information to mail your plan information and id card.**

### Remember to Update Your Records

During enrollment, please remember to update your emergency contact information and your current and permanent addresses in Firefly. It is important that your contact information is up-to-date in case of an emergency.

Also, please check to make sure that you have a Social Security number recorded in Firefly for each of your dependents. If dependents are eligible for a Social Security number, you must have their number on file in the university's medical plan. If a Social Security number is missing, please contact your Campus Benefits Office to update your records.

**Enroll online through the Firefly Employee Self Service website.**

## ID Cards

**If you are a new enrollee, or make changes to your health and/or dental plans, your ID card will be mailed new ID cards in mid-December to your home address.** This mailing will be sent from Blue Cross and Blue Shield of Nebraska. Please verify your home address is correct in Firefly to ensure the ID card is mailed to the correct address. Your medical, dental, and pharmacy is combined on one ID card. This single card will be used for your health, pharmacy, and dental insurance.

## Assistance is Available

Your Campus Benefits Office is always able to help you through the enrollment process. If you need assistance, please call your Campus Benefits Office.

UNL (402) 472-2600 | UNMC (402) 559-4340 | UNO (402) 554-3449 | UNK (308) 865-8522 | UNOP (402) 472-2600

## Your Only Opportunity to Make a Change

Please remember that the NUFlex Benefits enrollment period is your only opportunity to enroll, change or cancel your benefit elections during the year. The choices you make during NUFlex Benefits enrollment will remain in place from January 1, 2027, through December 31, 2027. You cannot make changes to your benefits during the year unless you experience an IRS permitted election change event. The following events would allow you to make changes to your benefits during the plan year within 31 days unless otherwise noted:

- Marriage
- Divorce
- Change in employment status
- Birth or adoption (for this event only, the plan now allows 60 days to make your change)
- Spouse's loss of job/insurance or change of employment
- Death of employee, spouse, or family member

If you experience one of these events, you have 31 days to enroll or make changes to your coverage. Remember that the benefit changes you make must be related to the event (e.g., changing from employee only to employee and spouse coverage after marriage). Please visit our website at **nebraska.edu/faculty-and-staff/health-benefits/life-events-changes**, to learn more about permitted election change events and the necessary steps to make changes.

### Expecting a baby in 2027?

**Remember to add your baby to your benefits coverage within 60 days of birth or adoption, or you won't be able to enroll your child until 2028 NUFlex Benefits enrollment. The birth or adoption of a child is the only event where you are allowed 60 days to make the change. Submit the Dependent Information Request Form and the Benefits Change Form, if applicable, to your Campus Benefits Office within 60 days. Forms are available online at www.nebraska.edu/benefits.**

# Employee Plus One Benefits

The university provides Employee Plus One benefits to eligible employees. This is an opportunity to enroll an adult designee and dependent children of the adult designee in the benefits program during 2027 NUFlex Benefits enrollment. If you would like to enroll for this coverage, you must contact your Campus Benefits Office.

## Is my adult designee eligible for coverage?

University benefits eligibility will be extended to an adult designee of the same or opposite gender who:

- Has resided in the same residence as the employee for at least the past consecutive 12 months and intends to remain so indefinitely;
- Is not related to the employee;
- Is at least 19 years old;
- Is directly dependent upon, or interdependent with, the employee, sharing a common financial obligation that can be documented in a manner prescribed by the university; and
- Is not currently married to or legally separated from another individual under either statutory or common law.

Please see the Employee Plus One module on the benefits web page for exceptions to the above.

## Are there tax implications?

Yes. Please note that if your adult designee or your adult designee's children participate in the university's benefits plan, you may be taxed on the value of that benefit because of federal tax law. One exception to this rule is if the adult designee meets the IRS dependency guidelines. **Before you enroll an adult designee, we strongly encourage you to get advice from a tax professional to find out if your adult designee and his or her children are your tax dependents.**

## How do I enroll my adult designee in coverage?

You must enroll for Employee Plus One coverage through your Campus Benefits Office. You will not be able to enroll online through the Firefly website.

Before enrolling for coverage, read all of the program requirements online at **nebraska.edu/benefits**, confirm that your adult designee is eligible for coverage, speak to a tax professional and contact your Campus Benefits Office.

**To enroll for coverage,** complete the following forms and submit them with all required documentation to your Campus Benefits Office by Friday, Nov. 13, 2026:

- Affidavit of Employee Plus One Relationship
- Certification Concerning Tax-Qualified Dependents for Employee Plus One Coverage
- Employee Plus One Benefits Enrollment Form
- Dependent Information Request Form

**Forms are available online at www.nebraska.edu/benefits**

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# Health Risk Assessment

The University of Nebraska is committed to helping you take control of your health. To help you manage your health and health-care costs, we are giving you the opportunity to complete the Health Risk Assessment (HRA) again this year. This assessment will help you evaluate and monitor your health and you will receive the enhanced wellness and preventive services benefit for completing it. You can complete the HRA during the NUFlex Benefits enrollment period from Monday, Oct. 26 through Friday, Nov. 13, 2026.

You can access the HRA directly through the Firefly website. Click on the "Health Risk Assessment" link at Medical Care Insurance tab or on the Health Assessment tab in Firefly. The link will take you directly to the survey and will automatically log you in. After you complete the HRA, you will receive a Personal Health Report.

If you need assistance with the HRA please contact your campus benefits office. You will now be able to save your HRA in the middle of completion.

REMINDER: You will receive a confirmation report following your successful completion of the HRA survey. We recommend that you print or save the HRA report as proof that you completed the assessment.

As always, your personal health information will remain confidential—the university will not have access to your individual survey data.

## Complete the HRA through Firefly during NUFlex Benefits enrollment

### Enhanced Wellness and Preventive Services

If you complete the HRA and are enrolled in the university's low, basic, or high medical plan, you will receive the following enhanced wellness and preventive services benefit for you and your covered family members in 2027. Only the employee will need to complete the HRA in order to earn benefits for all covered insureds on the plan.

**$400 allowance**

**Annual preventive care allowance of $400 (for insureds age 2 and over).**

**$0 copay**

**$0 copay for seasonal vaccinations administered at an in-network pharmacy and submitted to the prescription drug program.**

**$0 copay**

**$0 copay for generic prescription drugs non-speciality through the EmpiRx Health mail service program with no annual deductible.**

**100% coverage**

**100% coverage for a routine preventive colonoscopy once every 10 years beginning at age 45.**

(Services must be provided by a PPO provider. Out-of-network charges may apply if colonoscopy lab services are provided out-of-network or outside the state of where the colonoscopy is performed.)

# Medical Coverage

## Rate Increases for 2027

Employee premium rates for most health insurance plans will increase by $15 to $88 per month for employees in 2027. Please check **nebraska.edu/benefits** for your specific plan premiums. This increase is necessary due to medical cost inflation and increased utilization. Deductibles and out-of-pocket limits will not increase in 2027 for the low, basic, and high health plan options.

## Insurance Carrier

Blue Cross and Blue Shield of Nebraska is the health insurance carrier. Blue Cross and Blue Shield has a custom phone number and website specifically for the University of Nebraska to assist plan participants. The website is **nebraskablue.com/unsystem** and the phone number is (866) 926-1498. Resources on the Blue Cross web page include in-network provider search tools, information on plan design and coverages, and care management programs.

## Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) is a document that summarizes important information about your health benefits. The SBC is designed to help you make informed decisions about which medical plan to choose. As part of the federal health care reform legislation, we have made the SBCs available to you at **nebraska.edu/benefits**.

## Hinge Health

Hinge Health is a virtual physical therapy program that is now available to you as part of your Blue Cross and Blue health insurance plan. With this program you can get virtual physical therapy at no cost to you. The program offerings include a care plan designed for your everyday activities, exercise therapy sessions, 1-on-1 support from a health coach, and instant feedback during your exercise sessions. The program is available to all health plan participants and covered dependents over the age of 18. To learn more about the program or to sign up visit **hinge.health/uons**.

## Virta Diabetes Assistance Program

Virta is a type 2 diabetes assistance program that helps members in managing their condition. The Virta Diabetes Assistance program now includes access to a prediabetes reversal program. With Virta, enrolled participants will receive a personalized treatment plan, medical supervision from a physician-led care team, one-on-one health coaching, educational tools, and access to a private online support community. There is no cost to you to participate in the program.
Members can enroll at **virtahealth.com/join/universityofne**

## Choosing the Right Medical Plan

You have four medical plan options through Blue Cross and Blue Shield—low, basic, high and the qualified high deductible. All options include prescription drug coverage through EmpiRx Health. The plans differ in the premium, deductible, coinsurance and stop-loss amounts. Take time to compare the four options and find the right plan for you and your lifestyle.

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| | Low | Basic | High | Qualified High Deductible Plan |
|---|---|---|---|---|
| What do you prefer? | **Low:** You would rather pay less each month and pay more when you receive medical care. You don't expect to have many medical expenses, but you have enough money on hand to pay the full deductible if you do need care. | **Basic:** You prefer a balance between the amount you pay each month and the amount you pay out-of-pocket when you receive medical care. Many people find that the basic option is the best choice, from a purely economic perspective. | **High:** You prefer to pay more each month so you can pay less when you receive medical care. | You would rather pay less each month and pay more when you receive medical care. You don't expect to have many medical expenses, but you have enough money on hand to pay the full deductible if you do need care. You also have the ability to contribute to a health savings account. |
| **Monthly Premiums (The amount that is deducted from your pay monthly for medical coverage.) *** | | | | |
| - Single<br>- Employee + Spouse<br>- Employee + Child(ren)<br>- Employee + Family | $164<br>$209<br>$167<br>$237 | $276<br>$437<br>$366<br>$558 | $413<br>$733<br>$690<br>$965 | $164<br>$209<br>$182<br>$237 |
| **Annual Deductible (The amount you pay out-of-pocket for health care before the plan begins to pay. You are responsible for the deductible when you receive care.)** | | | | |
| - PPO<br>- Non-PPO<br>- Enhanced Provider | $1,650 single; $3,300 family<br>$2,050 single; $4,100 family<br>$1,450 single; $2,800 family | $550 single; $1,100 family<br>$750 single; $1,500 family<br>$400 single; $800 family | $400 single; $800 family<br>$550 single; $1,100 family<br>$300 single; $600 family | $3,500 single; $7,000 family<br>$7,000 single; $14,000 family<br>$3,500 single; $7,000 family |
| **Coinsurance (The percentage of an insurance claim that you are responsible for paying.)** | | | | |
| - PPO<br>- Non-PPO<br>- Enhanced Provider | You pay 30%<br>You pay 45%<br>You pay 15% | You pay 30%<br>You pay 45%<br>You pay 15% | You pay 20%<br>You pay 35%<br>You pay 10% | You pay 20%<br>You pay 30%<br>You pay 0% |
| **Stop-loss (The maximum amount you will have to pay per year—not including your deductible.)** | | | | |
| - PPO<br>- Non-PPO<br>- Enhanced Provider | $2,600 single; $5,200 family<br>$3,000 single; $6,000 family<br>$2,400 single; $4,900 family | $1,700 single; $3,400 family<br>$2,100 single; $4,200 family<br>$1,550 single; $3,100 family | $1,500 single; $3,000 family<br>$1,800 single; $3,600 family<br>$1,400 single; $2,800 family | $800 single; $1,700 family<br>$1,500 single; $3,000 family<br>$0 single; $0 family |

* The monthly premium pricing assumes you work at 100% FTE. For premium pricing with other FTEs see our website at **nebraska.edu/benefits.**

Please visit the Blue Cross website, **nebraskablue.com/unsystem** or call (866) 926-1498 for any additional questions.

# Medical Coverage (continued)

**New for 2027: Changes to the deductibles and out-of-pocket maximums for the qualified high deductible health plan.** The deductible and out-of-pocket maximum amounts for the qualified high deductible health plan will be increasing in 2027 to comply with IRS regulations. The new amounts are listed in the table on the previous page. These increases are only applicable to the qualified high deductible health plan.

## Employer-Sponsored Health Savings Account (HSA)

The University of Nebraska offers an employer-sponsored Health Savings Account (HSA) option. Employees must be enrolled in the University's qualified high deductible health plan to take advantage of the HSA. The HSA will allow an employee to set aside personal pre-tax dollars into an HSA to be used for qualified medical expenses. Employees that are age 65 and older who are also enrolled in any part of Medicare are not allowed to enroll in the HSA per IRS regulations.

Fidelity is the University's provider of HSA services. To learn more about the services offered by Fidelity, please visit **Fidelity.com/UseHSAvideo.**

The chart below shows the annual HSA contribution limits for 2027:

| HSA Contribution Limits | |
|---|---|
| **Coverage for:** | **Coverage available:** |
| Individual | $4,500 |
| Family | $9,000 |
| Catch up allowed for those 55 and over | $1,000 |

# Prescription Drug Coverage

Prescription drug coverage through EmpiRx Health is included in your medical coverage—you do not have to pay an additional premium to participate. You can fill your prescriptions in person at a participating retail network pharmacy or by mail order.

Each covered person is required to establish an annual $57 prescription drug deductible for brand-name drugs. Once you meet the deductible, you will pay the applicable prescription drug copay listed below.

The chart below summarizes the copayment structure for the low, basic, and high medical plan options. Note for the qualified high deductible health plan option you pay all health care costs, including pharmacy, up front until your deductible is met.

| Day Supply | Up to 30 | 31-60 | 61-90 |
|---|---|---|---|
| Generic | $14 copay | $28 copay | $42 copay |
| Brand (on Formulary/Primary Drug List)* | $36 copay | $72 copay | $108 copay |
| Brand (not on Formulary/Primary Drug List)* | $57 copay | $114 copay | $171 copay |

*An annual $57 deductible is also required for brand-name drugs for each covered person.
**Continued in 2027, there will be a 30-day supply limit on speciality medication.**

## Insurance Carrier

EmpiRx Health is the pharmacy insurance carrier for the University health insurance plan. EmpiRx Health has a custom phone number to assist members with any questions you may have. The phone number is 1-833-419-3436. You may also visit **myempirx-health.com** and select continue as guest to learn more about EmpiRx Health.

**$0**

**Generic copay through the mail service if you complete the HRA**

If you complete the Health Risk Assessment and are enrolled in the university's medical plan, you can obtain generic drugs through the mail service program for $0 copay. The $0 copay is not applicable at any retail network pharmacy or for speciality medications.

To learn more about enrolling in the pharmacy mail service program see the prescription drug coverage and management information at **nebraska.edu/benefits.** You can also call member services at 833-419-3436 to inquire about enrolling in the pharmacy mail service program.

## Additional Information on Pharmacy Coverage

Please visit **nebraska.edu/benefits** to access additional information about the pharmacy network and covered medication formulary.

# Dental and Vision Coverage

Dental coverage is offered through Blue Cross and Blue Shield of Nebraska. Plan coverages are similar to the dental coverage provided in prior years. Visit **nebraskablue.com/unsystem** to view additional details on the dental plan.

- The employee paid premiums for the dental plan will increase by $2 to $5 per month in 2027. The amount of the increase varies based on the dependent coverage selected

| Monthly Dental Premiums | |
|---|---|
| Employee Only | $19 |
| Employee + Spouse | $28 |
| Employee + Child(ren) | $29 |
| Employee + Family | $45 |

*Deductible, coinsurance and benefit maximum amounts are available online at **nebraskablue.com/en/UNSystem/Medical-and-Dental**

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## Vision Coverage

Vision coverage is offered through EyeMed Vision Care. Coverage includes eye exams, glasses or contact lenses, and other services at a reduced cost.

- Vision Care premiums will not be changing in 2027. There are no changes to the program coverages.
- The contact lens allowance is $130.
- The frame allowance is $150.

| Monthly Vision Premiums | |
|---|---|
| Employee Only | $8.46 |
| Employee + Spouse | $18.58 |
| Employee + Child(ren) | $18.58 |
| Employee + Family | $23.30 |

*Copay and benefit maximum amounts are available online at **www.nebraska.edu/benefits**

# Flexible Spending Accounts (FSAs)

Flexible Spending Accounts allow you to set aside pre-tax money to pay for eligible medical and dependent care expenses. Participation does not automatically renew each year so remember to enroll in the FSAs during NUFlex Benefits enrollment. A list of eligible expenses is available on the Inspira Financial FSA website.

**You will be able to carry over up to $680 in unspent Health Care Flexible Spending Account funds from 2026 to the 2027 plan year.** This means that Health Care flexible spending care account amounts you do not use during the 2026 year can be carried over to the 2027 year subject to the IRS maximum carry over of $680. You must remain in an benefits eligible employee status in order to access the carry-over funds. If you are planning to enroll in the qualified high deductible health plan and utilize a health savings account in 2027, you may want to waive your Health Care FSA carry over. If this is the case, please contact your campus benefits office. The annual contribution limit for the Dependent Care FSA is $7,500. The annual contribution limit for the Health Care FSA is $3,400.

## Health Care FSA

**The Health Care FSA maximum will be $3,400 per year.**

* Reminder: If you enroll in a Health Care FSA you can not participate in a Health Savings Account (HSA).

## Dependent Care FSA

**The Dependent Care FSA maximum will be $7,500 per year.**

## Plan Carefully

Plan your FSA contributions carefully. You could forfeit (lose) any money remaining in your FSAs at the end of the calendar year. Estimate your medical and dependent care expenses for the current year before you enroll.

## Advantages of a Flexible Spending Account

- Save an average of 30% on a wide variety of eligible health care and dependent expenses using pre-tax payroll contributions.
- Use several convenient, no-hassle health care payment and reimbursement options.

# LTD Coverage and Life Insurance

## Long Term Disability (LTD) Coverage

Long term disability coverage through Unum provides monthly benefits if you are unable to work for an extended period of time due to an illness or injury. You can purchase coverage to receive 50% or 66 2/3% of your annual salary with a 90 or 180 day waiting period if you become ill or injured.

## Life Insurance

The university provides you with term life insurance equal to 1x your annual budgeted salary (up to $120,000), at no cost to you. You also have the option to purchase additional life insurance through Assurity Life Insurance Company for yourself, your spouse, and/or your children.

| Employer-Provided Life Insurance | |
|---|---|
| **Coverage for:** | **Coverage available:** |
| Employee | 1x your annual budgeted salary (rounded to the nearest $100) – up to $120,000 |

| Voluntary Life Insurance | |
|---|---|
| **Coverage for:** | **Coverage available:** |
| Employee | Up to $500,000 |
| Spouse | $10,000, $20,000 or $50,000 |
| Child | $5,000 or $10,000 |

*Premiums for voluntary life insurance are based on your age and your tobacco/nicotine use. Premium amounts are available online at **nebraska.edu/benefits**.

*Employees age 70 and over should contact their campus benefits office for premium and coverage amounts.

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**Important:** Please remember to designate your tobacco/nicotine status on Firefly during NUFlex Benefits enrollment. **If you do not designate your tobacco/nicotine status during enrollment, your voluntary life insurance premium will be defaulted to the tobacco/nicotine premium.** Any material misrepresentation made to your tobacco/nicotine designation, including your tobacco/nicotine history use, may void your insurance pursuant to the policy's incontestable clause.

You may change your level of life insurance coverage during the NUFlex Benefits enrollment period. To enroll or increase your coverage, you must complete and submit the online proof of insurability form by Friday, Nov. 13, 2026. If applicable, all underwriting examinations must be scheduled by Dec. 24, 2026, or the new coverage amounts will be denied.

## AD&D Insurance

### Accidental Death & Dismemberment (AD&D) Insurance

The AD&D insurance plan through Assurity Life Insurance Company provides benefits if you or a covered family member dies or is dismembered (loss of eye, arm, leg, etc.) as result of an accident.

| Accidental Death & Dismemberment (AD&D) Insurance | |
|---|---|
| **Coverage for:** | **Coverage available:** |
| Employee | Increments of $25,000 – up to $250,000 |
| Employee + Family | Spouse: 50% of your coverage amount |
| | Child: 10% of your coverage amount |

*Premium amounts are available online at **nebraska.edu/benefits**.

### Important Reminder: Update Your Beneficiaries!

A beneficiary is a person you choose to receive your life insurance and retirement benefits in the event of your death. It is very important for you to keep your beneficiary information up to date. The life insurance and accidental death and dismemberment beneficiaries are maintained in Firefly – Employee Self Service. Retirement plan beneficiaries are maintained with the plan vendors (TIAA and Fidelity).

## Long Term Care Insurance

Long term care insurance can assist in paying the expense for long term care services received at home, in the community, or in a nursing facility.

You can choose between daily benefit choices of $100, $150, or $200. You can also make choices on the duration of the benefits and cost inflation protection.

For more information, or to enroll, go to **nebraska.groupltc.com**.

Premium rates are provided on the website and vary based on level of insurance and age of the enrollee. Your acceptable enrollment will be subject to the Genworth underwriting requirements, which may include a physical and detailed health questions.

# Contact Information

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

### UNL

Campus Benefits Office
**Call:** (402) 472-2600
**E-mail:** benefits@unl.edu

### UNO

Campus Benefits Office
**Call:** (402) 554-3449
**E-mail:** unobenefits@unomaha.edu

### UNOP

System Benefits Office
**Call:** (402) 472-2600
**E-mail:** benefits@nebraska.edu

### UNMC

Campus Benefits Office
**Call:** (402) 559-4340
**E-mail:** benefits@unmc.edu

### UNK

Campus Benefits Office
**Call:** (308) 865-8522
**E-mail:** benefitsunk@unk.edu

# *Annual* NUFLEX BENEFITS ENROLLMENT

University of Nebraska System

The University of Nebraska believes its low, basic, and high medical plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain low, basic, and high health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans (e.g., the requirement for the provision of preventive health services without any cost sharing). However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act (e.g., the elimination of lifetime limits on benefits).

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your Campus Benefits Office. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The University of Nebraska does not discriminate based on race, color, ethnicity, national origin, sex, pregnancy, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, marital status, and/or political affiliation in its programs, activities, or employment. For nondiscrimination inquiries, contact the Title IX Coordinator or the Section 504/ADA Coordinator at 3835 Holdrege Street, Lincoln, NE 68583, (402) 472-2111.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-xxx-xxx-xxxx (TTY: 1-888-592-8963).

註意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-xxx-xxx-xxxx (TTY: 1-888-592-8963)。