



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 and links, can be found at www.nebraska.edu/benefits. By clicking the “**Benefits Enrollment for New Employees**” link, you will be able to access complete benefits information. **Please note that you must complete your benefits enrollment within 31 days of your hire date.** Enrollment after the initial 31-day period is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs. Some coverages may require proof of insurability to enroll at a later date.

The University provides you an allowance of NUCredits (based on your benefits FTE: \$63/month for full-time employees). This allowance represents part of the money the university spends for your benefits and is yours to spend on coverages which fit your needs. Benefit premiums for FTE’s are available at the above benefits website.

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

Medical	Four different medical options are offered through UMR. 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 features a Preferred Provider option, which lowers your out-of-pocket costs. Enhanced wellness and preventive services can be obtained by completing a Health Risk Assessment (HRA) within 31 days of your hire date and annually thereafter.
Dental	Dental coverage is offered through Ameritas. Coverage provides a Preferred Provider option, which lowers your out-of-pocket costs.
Vision Care	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.
Long Term Disability	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.
Life Insurance Employer-Provided	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.
Voluntary Life Insurance	You have the option to purchase up to \$500,000 of additional term life insurance for yourself through Assurity Life Insurance
Accidental Death & Dismemberment	Accidental Death & Dismemberment insurance is provided through Assurity life Insurance. You may elect coverage up to \$250,000.
Dependent Life Insurance	Term life insurance coverage for your spouse and eligible dependent children may be elected. Coverage is provided through Assurity Life Insurance.
Long Term Care	Long Term Care insurance which 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.
Reimbursement Accounts	The Reimbursement Accounts allows you to pay for certain medical, dental, vision, hearing and dependent care (day care) expenses on a pre-tax basis.

RETIREMENT

Basic - 401(a)	The University provides you with a retirement plan for the purpose of accumulating lifetime retirement income. To be eligible, you must be a Regular employee with a benefit FTE of .50 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 different educational institution. House officer, Post-Doctoral and Visiting appointments are excluded from participation. Participation is required if you are age 30 or older and if voluntary if you are ages 26-29. Both you and the University contribute to the plan based on a percentage of your salary. 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).
Supplemental – 403(b)	You may also contribute to a voluntary Supplemental Plan with pre-tax or post-tax (Roth) contributions (no University contribution) up to an annual amount established by IRS.
Deferred Compensation Plan – 457 (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 the IRS.

NOTE: You must complete your Benefits enrollment within your first 31 days.

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

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