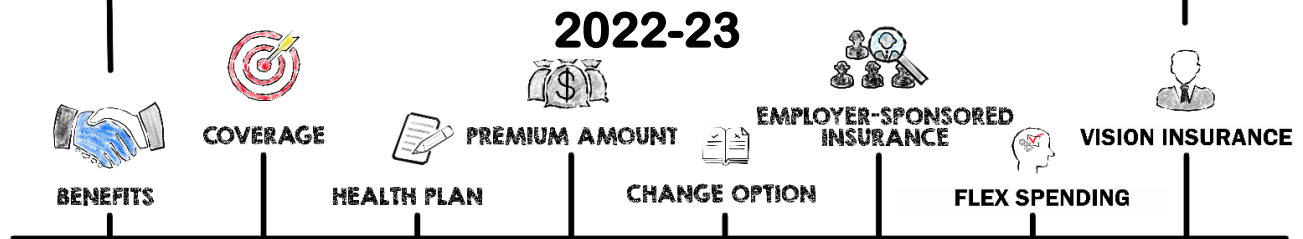


OPEN ENROLLMENT



OPEN ENROLLMENT DATES:

August 1 – 23, 2022 BCBS Health/Dental & Ameritas-VSP Vision

August 1 – 31, 2022 ASI Flex Spending

Go to *Firefly Employee Self Service* for details on your current benefit elections.

BLUE CROSS/BLUE SHIELD: *OPEN ENROLLMENT DATES ARE AUGUST 1-23, 2022*

CHANGES INCLUDE:

- Premiums will increase in August 2022 payroll: 6.14% Health and 0% Dental (see tables below)
- High Deductible Health Plan – deductible (in-network) is increasing to \$3800 and Out-of-Pocket limit (in-network) is increasing to \$4350 effective 09/01/2022
- Prescription drug list changing to PDL 40 effective 09/01/2022 <https://www.nebraskablue.com/DrugList>
- New ID cards will be issued by BCBS
- To make changes to your health/dental insurance, complete an enrollment form and return to HR prior to close of business on August 23, 2022. ***If you have no changes, no action is needed.***

Health Plan Options:

- **\$650 Deductible Standard PPO Plan** includes copays prior to meeting deductible.

Benefits Summary: https://www.ehaplan.org/sites/default/files/option_1_-_educators_health_alliance_650_09-01-2022_-_final.pdf

Health \$650 PPO	Employee Cost/Month	NSCS Cost/Month
Employee	\$118.39	\$670.85
Employee/Spouse	\$414.35	\$1,243.05
Employee/Child(ren)	\$365.02	\$1,095.08
Employee/Family	\$556.36	\$1,669.10

- **\$3800 Deductible with HRA – HDHP (High Deductible Health Plan)** includes monthly employer contribution to HRA (Health Reimbursement Arrangement) plan: \$62.50/month for Employee Plan or \$125/month for All Other Plans. This plan does not offer any medical or prescription copays. Copays and Coinsurance apply only after the deductible has been met.

Benefits Summary: https://www.ehaplan.org/sites/default/files/option_8_-_educators_health_alliance_3800_hsa_09-01-2022_-_final.pdf

Health \$3800 HDHP	Employee Cost/Month	NSCS Cost/Month
Employee	\$94.71	\$536.67
Employee/Spouse	\$331.48	\$994.45
Employee/Child(ren)	\$292.02	\$876.08
Employee/Family	\$445.09	\$1,335.29

Dental Plan: https://www.ehapan.org/sites/default/files/educators_health_alliance_dental_option_5_non-std_09-01-2022_-_final.pdf

- The Dental Plan (Option 5) includes two oral exams/cleanings each calendar year with no deductible.
- Maintenance and Restorative services require a \$25 deductible for individual (\$50 family).
- Orthodontic services are not covered.

Dental	Employee Cost/Month	NSCS Cost/Month
Employee	\$8.70	\$49.31
Employee/Spouse	\$30.46	\$91.39
Employee/Child(ren)	\$26.83	\$80.50
Employee/Family	\$40.91	\$122.73

NOTE: Participation requires election of both health and dental coverage.

AMERITAS-VSP VISION INSURANCE

OPEN ENROLLMENT DATES ARE AUGUST 1-23, 2022

- **NO Increase in Premiums and NO Plan Changes for 2022-23**
- **If you are already enrolled in Vision and want to continue coverage, no action is needed.**
- If you want to enroll or make changes to coverage, complete an enrollment form and return to HR prior to close of business on August 23, 2022.

Vision	Employee Cost/Month	NSCS Cost/Month
Employee	\$4.08	\$4.08
Employee/Spouse	\$13.56	\$4.08
Employee/Child(ren)	\$10.16	\$4.08
Employee/Family	\$19.64	\$4.08

ASI FLEXIBLE SPENDING ACCOUNT:

OPEN ENROLLMENT DATES ARE AUGUST 1-31, 2022

- ***To participate, employees must re-enroll for the flexible spending account each year.***
- Health Care FSA Maximum is \$2,850.
- Dependent Care FSA Maximum is \$5,000 (if married filing joint or single head of household) or \$2,500 (if married filing separate income tax returns).
- **NEW: Debit Cards will be issued to all Health Care FSA participants for the upcoming plan year.**
- **NEW: Dependent Care FSA Automatic Reimbursement and Recurring Direct Payment Options.**
- See attached document for detailed instructions on how to enroll online:
 - If you are a current participant, login at www.asiflex.com and click the green “Open Enrollment” tab
 - If you are **not** a current participant, go to <https://enroll.asiflex.com> and enter employer code “NESTATECOLLEGE”

BENEFICIARY REMINDER – Please review your beneficiaries on your life insurance and retirement plan to make certain they are current. To make changes, contact HR.