QUICK REFERENCE GUIDE
2017-18 HEALTH BENEFITS

Options
benefits as individual as you

Medical, Dental, & Vision Premiums

The monthly premiums for your medical, dental, and vision plans for July 1, 2017, through June 30, 2018, are shown below. The state contributes 79% of the total cost of your health care benefits for full-time employees. Premiums are deducted from your paycheck pre-tax, meaning you do not pay taxes on them as they are deducted from your pay before taxes are withheld.

It is your responsibility to review your pay stub to ensure that the proper deductions are taken. You are responsible for the cost of the proper employee share of your elected benefits. A payroll error does not absolve you of responsibility for payment of the proper share of the cost.

NOTE: For employees who are paid bi-weekly, your deduction will be half of the total shown here and deductions are only taken 24 times per year.

Monthly Medical Plan Premiums

		WellNebraska Health Plan				Regular Health Plan		Consumer Focused Health Plan	
		With Wellness Incentive		Without Wellness Incentive					
		FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Employee Only (Single Coverage)	**Your Cost:**	**$122.78**	**$201.12**	**$148.30**	**$242.92**	**$148.30**	**$242.92**	**$83.86**	**$137.38**
	State Cost:	$461.90	$383.56	$557.88	$463.26	$557.88	$463.26	$315.52	$262.00
	Total:	$584.68	$584.68	$706.18	$706.18	$706.18	$706.18	$399.38	$399.38
Employee + Spouse (Two-Party Coverage)	**Your Cost:**	**$325.36**	**$532.98**	**$392.98**	**$643.74**	**$392.98**	**$643.74**	**$222.26**	**$364.08**
	State Cost:	$1,224.04	$1,016.42	$1,478.40	$1,227.64	$1,478.40	$1,227.64	$836.10	$694.28
	Total:	$1,549.40	$1,549.40	$1,871.38	$1,871.38	$1,871.38	$1,871.38	$1,058.36	$1,058.36
Employee + Dependent Children (Four-Party Coverage)	**Your Cost:**	**$251.70**	**$412.30**	**$304.00**	**$498.00**	**$304.00**	**$498.00**	**$171.94**	**$281.64**
	State Cost:	$946.88	$786.28	$1,143.68	$949.68	$1,143.68	$949.68	$646.80	$537.10
	Total:	$1,198.58	$1,198.58	$1,447.68	$1,447.68	$1,447.68	$1,447.68	$818.74	$818.74
Employee + Spouse + Dependent Children (Family Coverage)	**Your Cost:**	**$435.86**	**$714.00**	**$526.46**	**$862.38**	**$526.46**	**$862.38**	**$297.74**	**$487.72**
	State Cost:	$1,639.72	$1,361.58	$1,980.50	$1,644.58	$1,980.50	$1,644.58	$1,120.06	$930.08
	Total:	$2,075.58	$2,075.58	$2,506.96	$2,506.96	$2,506.96	$2,506.96	$1,417.80	$1,417.80

Monthly Vision Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$5.34	$8.30
Employee + Spouse (Two-Party Coverage)	$8.58	$13.28
Employee + Dependent Children (Four-Party Coverage)	$8.76	$13.52
Employee + Spouse + Dependent Children (Family Coverage)	$14.10	$21.84

Monthly Dental Plan Premiums

	Basic Option	Premium Option
Employee Only (Single Coverage)	$23.12	$27.00
Employee + Spouse (Two-Party Coverage)	$46.28	$54.04
Employee + Dependent Children (Four-Party Coverage)	$66.68	$77.92
Employee + Spouse + Dependent Children (Family Coverage)	$72.44	$84.60

Your Health Insurance Benefits

	WellNebraska Health Plan			
	With Wellness Incentive		Without Wellness Incentive	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Deductible (must be satisfied before coinsurance is paid)	$800 individual $1,600 family	$1,600 individual $3,200 family	$1,200 individual $2,400 family	$2,400 individual $4,800 family
Annual Medical Out-of-Pocket Maximum (deductible, coinsurance, & medical co-pays)	$2,700 individual $5,400 family	$5,400 individual $10,800 family	$4,000 individual $8,000 family	$8,000 individual $16,000 family
Annual Pharmacy Out-of-Pocket Maximum	$2,000 individual $4,000 family		$2,000 individual $4,000 family	
PHYSICIAN OFFICE VISITS				
Primary Care Physician Office visit	$35 copay	30% after deductible	$45 copay	40% after deductible
Specialty Office visit	$50 copay		$55 copay	
Virtual Visits	$10 copay		$10 copay	
Allergy testing / serum	Plan pays 100%		20% after deductible	
Allergy shots	Plan pays 100%			
Lab and Pathology Services	Paid at 100% up to $500; then 20% after deductible			
Radiology and Chemotherapy/Radiation Therapy	20% after deductible			
Routine Vision Exam plus Refraction	Not covered	Not covered	Not covered	
PREVENTIVE EXAMS				
Services include flu shots, immunizations, preventive exams, well-baby exams, routine pre-natal visits, mammogram, colonoscopies, and diabetes vision screening. **See Summary Plan Document on Employee Wellness & Benefits website for a comprehensive list of your preventive care services.**	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines. There are no age restrictions on preventive screenings.	Covered at 30% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines.	Covered at 40% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.
EMERGENCY CARE				
Ambulance	Plan pays 100%		20%; deductible waived	
Urgent care center	$50 copay	30% after deductible	$55 copay	40% after deductible
Hospital emergency room	20% after deductible		20% after deductible	
HOSPITAL SERVICES				
Inpatient and outpatient hospital services **Approved skilled nursing facility** **Home health care, Hospice care**	20% after deductible	30% after deductible	20% after deductible	40% after deductible
BEHAVIORAL HEALTH SERVICES				
Inpatient	20% after deductible	30% after deductible	20% after deductible	40% after deductible
Outpatient	$35 copay		$45 copay	
OTHER SERVICES				
Chiropractic Office visit (Limit 30 sessions per year)	$50 copay	30% after deductible	20% after deductible	40% after deductible
Therapy - Occupational, Physical, Speech (Limit 20 sessions each per year)	$35 copay			
Hearing aids & exam (Limit $3,000 every 3 years)	20% after deductible			
Durable Medical Equipment				

IMPORTANT INFORMATION: This document provides a general summary of basic benefit plan provisions and is not a substitute for the official documents. If there are any inconsistencies between this summary and the official plan documents, the plan document will prevail. Please refer to the summary plan documents found on Employee Wellness & Benefits website at **das.nebraska.gov/benefits** for exact benefits, exclusions and limitations.

	Regular Health Plan		Consumer Focused Health Plan (HSA Eligible)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Deductible (must be satisfied before coinsurance is paid)	$1,200 individual $2,400 family	$2,400 individual $4,800 family	$2,600 individual $5,200 family	$5,200 individual $10,400 family
Annual Medical Out-of-Pocket Maximum (deductible, coinsurance, & medical co-pays)	$4,000 individual $8,000 family	$8,000 individual $16,000 family	$4,100 individual $8,200 family	$8,200 individual $16,400 family
Annual Pharmacy Out-of-Pocket Maximum	$2,000 individual $4,000 family		Included in the medical out-of-pocket maximum	
PHYSICIAN OFFICE VISITS				
Primary Care Physician Office visit	$45 copay	40% after deductible	20% after deductible	40% after deductible
Specialty Office visit	$55 copay			
Virtual Visits	$10 copay			
Allergy testing / serum	20% after deductible			
Allergy shots				
Lab and Pathology Services				
Radiology and Chemotherapy/Radiation Therapy				
Routine Vision Exam plus Refraction	Not covered		Not covered	
PREVENTIVE EXAMS				
Services include flu shots, immunizations, preventive exams, well-baby exams, routine pre-natal visits, mammogram, colonoscopies, and diabetes vision screening. **See Summary Plan Document on Employee Wellness & Benefits website for a comprehensive list of your preventive care services.**	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines.	Covered at 40% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.	Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines.	Covered at 40% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.
EMERGENCY CARE				
Ambulance	20%; deductible waived		20% after deductible	
Urgent care center	$55 copay	40% after deductible	20% after deductible	40% after deductible
Hospital emergency room	20% after deductible		20% after deductible	
HOSPITAL SERVICES				
Inpatient and outpatient hospital services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Approved skilled nursing facility				
Home health care, Hospice care				
BEHAVIORAL HEALTH SERVICES				
Inpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient	$45 copay			
OTHER SERVICES				
Chiropractic Office visit (Limit 30 sessions per year)	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Therapy - Occupational, Physical, Speech (Limit 20 sessions each per year)				
Hearing aids & exam (Limit $3,000 every 3 years)				
Durable Medical Equipment				

Your Pharmacy Benefits

	WellNebraska Plan With Wellness Incentive	WellNebraska Plan Without Wellness Incentive	Regular Health Plan	Consumer Focused Health Plan (HSA Eligible)
RETAIL - 30 DAY SUPPLY				
Tier 1	$5 copay	$5 copay	$5 copay	20% after deductible
Tier 2	$30 copay	$35 copay	$35 copay	20% after deductible
Tier 3	$50 copay	$55 copay	$55 copay	20% after deductible
MAIL ORDER (OR RETAIL) - 90 DAY SUPPLY				
Tier 1	$10 copay	$10 copay	$10 copay	20% after deductible
Tier 2	$60 copay	$70 copay	$70 copay	20% after deductible
Tier 3	$100 copay	$110 copay	$110 copay	20% after deductible
Pharmacy Out-of-Pocket Maximum	$2,000 - individual $4,000 - family	$2,000 - individual $4,000 - family	$2,000 - individual $4,000 - family	Included in the medical out-of-pocket maximum

WellNebraska Health Plan ONLY (with Wellness Incentive)

DIABETIC, HYPERTENSION, AND HIGH CHOLESTEROL PRESCRIPTIONS

RETAIL - 30 DAY SUPPLY	
Tier 1	No copay
Tier 2	$15 copay
Tier 3	$30 copay
MAIL ORDER (OR RETAIL) - 90 DAY SUPPLY	
Tier 1	2 Times the 30-day supply
Tier 2	
Tier 3	

Consumer Focused Health Plan ONLY

UHC PREVENTIVE DRUG LIST (FORMULARY)
For list, go to Wellness & Benefits Resources page at **das.nebraska.gov/benefits**

RETAIL - 30 DAY SUPPLY	
Tier 1	No copay
Tier 2	$25 copay
Tier 3	$50 copay
MAIL ORDER (OR RETAIL) - 90 DAY SUPPLY	
Tier 1	2 Times the 30-day supply
Tier 2	
Tier 3	

Virtual Visits

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. And it's part of your health benefits!

Virtual Visits Rate (New Lower Copay!)

WellNebraska Plan	Regular Health Plan	Consumer Focused Health Plan
$10 copay	$10 copay	20% after deductible

You will be required to pay with a credit card at the time of the visit. You may use your FSA or HSA account card.

Conditions commonly treated in a virtual visit:

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Seasonal Flu
- Sore Throat
- Sinus Problems
- Bladder Infection
- Fever
- Pink Eye

myNurseLine

Receive immediate answers from nurses, backed by medical professionals who are here to help you.

- Chat with a registered nurse
- Understand your symptoms and treatment options
- Ask medication questions
- Decide if you should use virtual visits, see a doctor, go to the ER, or try self-care
- Find a doctor, hospital, or specialist
- Make an appointment with your provider

877-263-0911
24 hours a day, 7 days a week
MonTTY: 711