



Benefits

FES, EducationQuest and NSLP employees may choose from several insurance plans. Regular full-time employees and regular part-time employees (working at least 30 hours per week on a continual basis) are eligible to participate. The employer contribution is prorated based on the hours regular part-time employees work.

For most benefits, coverage begins on the first day of the month after your hire date. Your enrollment choices will remain in effect until December 31 (the end of the plan year). Each November, all eligible employees enroll for the next plan year. Coverage begins January 1 and stays in effect until December 31, unless there is a change of carrier. The decisions you make at that time will remain in effect for the entire plan year unless you incur a change in status.

Medical Insurance

Provided by Blue Cross/Blue Shield of Nebraska

Blue Cross/Blue Shield of Nebraska (BCBSNE) provides medical insurance coverage through a Preferred Provider Organization (PPO) plan. By using the PPO network, covered individuals will reduce their out-of-pocket costs. Individuals using a non-PPO provider are covered for eligible services, but may pay substantially higher amounts.

Dental Insurance

Provided by Ameritas Life Insurance Corporation

Ameritas Life Insurance Corporation provides dental insurance which covers basic (preventative), major (restorative) and orthodontic services.

Group Term Life Insurance

Provided by Reliance Standard

The family of Companies provides life insurance worth two times your annual salary round up to the nearest \$1,000 or minimum of \$50,000, whichever is greater. The maximum amount is \$250,000.

Voluntary Term Life Insurance

Provided by Reliance Standard

You may purchase additional group term life insurance up to \$500,000. The cost of the insurance is age rated based on units of \$10,000. The amounts listed below are per pay period amounts. Life insurance is purchased on an after-tax basis. (Rate is determined by employee's age on January 1). Spouse can be covered even if employee does not elect coverage. Elected amounts do not have to be the same and the spouse amount can be higher than that of the employee. You can purchase life insurance for children. The coverage is available in increments of \$2,500, \$5,000, \$7,500 and \$10,000.

Accidental Death and Dismemberment

Provided by Hartford Insurance

You may purchase additional AD&D for yourself, your spouse and/or dependents, or for yourself only. You may purchase coverage from \$10,000 to \$300,000, not to exceed 10 times your annual salary.

Reimbursement Accounts

Flexible Spending Accounts let you pay for a wide range of health and dependent care costs with pre-tax dollars from your pay. You may choose to participate in either or both of the reimbursement accounts. Each account is separate and the money may not be transferred between accounts. You may set aside up to \$5,000 in a Health Flexible Spending Account and \$5,000 in a Dependent Care Flexible Spending Account, with a minimum of \$10 per pay period per account.

American Family Life Assurance Company – AFLAC Benefits

Cancer Insurance

AFLAC cancer insurance covers indirect expenses for the diagnosis of cancer and related treatment, including loss of earning power for both healthy and ill spouse (if covered), travel and lodging expenses, and other out-of-pocket expenses not covered by health insurance. AFLAC cancer insurance can be purchased for employee only or as family coverage.

Hospital Intensive Care

AFLAC's personal hospital intensive care protection insurance policy is designed to provide funds to help cover the extra expenses associated with a stay in intensive care. It pays you directly, unless it is assigned, regardless of any other insurance you may have. These benefits include: daily hospital intensive care unit benefit, daily sub-acute intensive care unit benefit, human organ transplant benefit, and ambulance benefit.

Personal Accident Expense Plan

AFLAC's personal accident expense plan is designed to help cover the expenses associated with an accidental injury. These benefits include: emergency treatment benefit, follow-up treatment, initial accident hospitalization, hospital confinement, intensive care confinement, accidental death and dismemberment benefit, physical therapy benefit, prosthesis benefit, blood and plasma benefit, ambulance and transportation benefit, lodging, and wellness benefit.

Personal Recovery Plus

The personal recovery plan provides a direct, immediate cash benefit upon diagnosis of a heart attack, stroke, coronary artery bypass surgery, paralysis, major third-degree burn, coma, end-stage renal failure, and major organ transplant.

Critical Illness

The Critical Illness plan provides benefit payment for covered critical illnesses: cancer, heart attack, stroke, major organ transplant and renal failure.