

Dave Heineman, Governor

TO: HR Partners

FROM: Paula Fankhauser, Administrator Wellness and Benefits

DATE: November 1, 2012

RE: Reminders and Updates

I want to take this opportunity to remind / update you on a couple of items as they pertain to Employee Wellness and Benefits. Also, I want to thank you for all of your help as we all continue to try and serve our employees and taxpayers efficiently and effectively.

- **Health Insurance Premiums** –Like the overwhelming majority of employers across the country employing thousands of people, the State of Nebraska has a self-funded insurance plan. The employer and employee contribute to a fund from which health claims are paid. This reduces costs otherwise paid for insurance and allows the State the ability to customize benefits according to the needs of employees. Over the last few years, the State of Nebraska has made several improvements and changes to health plans, including the addition of the Wellness Plan, which continues to gain in popularity every year. In addition, UnitedHealthcare has recently become our health care administrator and pharmacy benefit manager resulting in significant cost savings to the state.

As a result of all the above improvements and the State of Nebraska continuously being conservative in calculating premiums, there have been positive gains in our self-funded Health Fund Balance. A recent Performance Audit of the Employee Wellness and Benefits Program also identified these gains. Therefore the State is providing a health insurance premium abatement for both employees and state agencies for the months of November and December.

For all employees on a bi-weekly payroll, health insurance premiums will not be deducted from the November 14th, November 28th, December 12th and December 26th employee paychecks. For all employees on a monthly payroll, health insurance premiums will not be deducted from the November 30th and December 31st employee paychecks. (This includes new-hires during this timeframe.) Likewise, agencies will not be paying the employer's share of premiums for those dates. It is important to note, however, that for the employer (or your agency's) cost share, the Governor will be making a recommendation to the 103rd Nebraska Legislature during its 2013 legislative session to reduce your agency's FY2012-13 appropriation for the employer cost of state employee health insurance premiums so that true savings will be realized for Nebraska taxpayers.

State Accounting will make all necessary changes to the ERP system in order to ensure these health insurance premiums are not deducted in November and December. Please review all of the above payrolls to ensure no health insurance premiums are deducted. Pay special attention to part-time employees. State Accounting will also make the changes necessary to resume the appropriate employer and employee deductions in January.

We will be communicating this information to employees via the LINK website at www.link.ne.gov and via electronic mail to all state employees.

Roger Wilson, Central Services Administrator
Finance • Human Resources • Legal

Employee Questions Regarding Specific Benefits – It seems over the years that employees have increasingly reached out to HR personnel and the Benefits Team with questions regarding specific procedures, prescriptions, payments, claims, etc. The employee will receive the quickest response by contacting the vendor responsible for the benefit in question. Never hesitate to redirect employees to call the vendors directly. It is the vendor who can best answer questions pertaining to these issues and we hire them to do so. Below is a list of phone numbers for each of our benefit vendors.

- Ameritas (Dental Plan)...1-800-487-5533
 - ASI (Flexible Spending Accounts)...1-800-659-3035
 - EyeMed Vision Care (Vision Plan)...1-877-861-3459
 - HealthFitness (Wellness Provider)...1-866-956-4285
 - MetLife (Long-Term Disability)...1-800-638-2242
 - Mutual of Omaha (Life and AD&D Plans)...1-800-775-8805
 - UnitedHealthcare and OptumRx (Health and Pharmacy Plans)...1-877-263-0911
- **Termination Process** - It is important to remember the Employee Development Center requires a two-step process when terminating an employee from the system. It is important to follow the steps outlined in User Guide 17 on the LINK website when terminating an employee. Following those steps will ensure that both the employee and the employee's benefits are terminated properly. Please visit www.link.ne.gov to view User Guide 17.
 - **Manage Health Care Benefits Online** – A service that UnitedHealthcare provides its members is the ability to manage your health care benefits 24/7 by accessing www.link.ne.gov and clicking on the UHC-Member Website at the bottom of the page. Employees need to then register by entering information from their health plan ID card, creating a username and password and selecting a security question.

Employees are now able to view a claim, print a temporary ID card, find a doctor, access pharmacy programs and much more. The tools and information available at this website are both practical and personalized allowing employees to get the most out of our benefits. Please encourage employees to utilize this service.

Please note that Health Fitness remains the State of Nebraska's wellness vendor and you need to continue to access information on your wellness options and programs, including taking the health assessment that qualifies you for the Wellness Plan, by visiting www.link.ne.gov and clicking on Resources under Wellness and Benefits at the bottom of the page.