



NBA VEBAvision

Bulletin for Bank Employees

Special points of interest:

- Timeline for Coverage Set Up
- NEW Toolkit from The Standard
- 2015 Summary of Utilization
- Reduce Digital Eye Strain

May 2016

Timeline for Coverage Set Up

New enrollment in **any** of the benefits offered by your bank requires a certain amount of time for processing both for VEBA and the insurance companies. Whether as a new employee or as an existing employee adding the benefits for the first time, it is important you understand the timeline before benefits are available to be used.

Here is an example of a typical timeline for enrollment: Application received in VEBA office on Wednesday.

1. VEBA staff enters data on Wednesday or no later than the next day.
2. Medical enrollment is electronically sent in a file to Blue Cross Blue Shield of Nebraska (BCBSNE) every Tuesday. Coverage information and enrollee details are entered in BCBSNE by the end of the week.
3. Dental and/or vision enrollment is sent by electronic file each Tuesday. The data entry is completed in the VEBA database and manually entered in the Standard database no later than the following Wednesday.

Possible delays:

- ◇ Application forms not submitted in a timely manner.
- ◇ Enrollment forms incomplete or not readable.
- ◇ If the enrollee had prior BCBSNE coverage, the enrollment into the BCBSNE membership screen is delayed until BCBSNE receives termination from the prior employer.

We would appreciate if enrollees would refrain from making non-emergency appointments until you receive your ID cards to ensure coverage is properly set up.

2015 Summary of NBA VEBA Utilization

We are proud to report that over 85% of the banks in Nebraska participate in the VEBA program. That includes 176 banks/branches and more than 10,000 lives!

The NBA VEBA is a self-insured group. **This means that your health premium dollars are used to pay claims for all those enrolled in health coverage.** BCBSNE is the claims administrator for the plan and pays claims directly to the hospitals and doctors. In turn, NBA VEBA reimburses BCBSNE for the claims paid by them.

Here is a brief summary of NBA's utilization for 2015:

- ◆ Average age of membership is 35.0 years old
- ◆ Top 5 utilized prescriptions by claimants:
 - ◇ Humira Pen
 - ◇ Enbrel
 - ◇ Korlym
 - ◇ Novolog
 - ◇ Tecfidera
- ◆ Number of RX scripts: 113,659
- ◆ Total RX claims paid: \$9,144,495
- ◆ Total medical claims paid: \$41,140,181
- ◆ Number of births: 149
- ◆ Emergency room visits for non-emergency diagnosis (influenza, Chronic Sinusitis, Bronchitis, etc.): 58 claimants (\$45,875 paid)
- ◆ Frequent emergency room visits (Used ER 3 or more times): 44 claimants (176 total visits) \$283,648 paid

If you are interested in knowing any other statistics about your group plan, please let us know. We are happy to provide this information.

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