



NBA VEBAvision

Bulletin for Bank Employee Benefits Coordinator

Special points of interest:

- VEBAvision is Back
- Important Emails from VEBA
- Wellness: Free Screenings
- What Benefits Do Other Banks Offer?
- Online Enrollment
- Felonious Assault Benefit
- Life Line Screenings
- National Walk @ Lunch Day

March 2017

VEBAvision Newsletter Is Back

Due to an increased work load last year, the VEBA staff took a hiatus from producing the NBA VEBA quarterly newsletter we call VEBAvision. We apologize for any inconvenience.

Going forward, we would welcome any suggestions for articles or other ideas on how we might best serve you through these communication pieces. We want to make the newsletters as informative as possible.

Be Sure You Have Received from VEBA

Since the beginning of the year, we have sent out the following important emails to all VEBA Benefit Administrators for handling:

January

1095B and 1095C Filing - the spreadsheets to assist you with filing the individual 1095B and 1095C forms for the 6055/6056 reporting were sent to each bank via VEBA ShareFile email encryption.

Enrollee Detail Statements - individualized statements were sent for distribution to each of your employees. Any changes need to be submitted on the appropriate change form.

February

CMS Online Disclosure - detailed instructions were sent by email on how to complete the Disclosure to CMS Form online.

Please contact the VEBA office if you have any questions on any of these emails.

Free Health Screenings!

If your bank is not currently participating in the wellness program offered by VEBA, now is your chance!

We are preparing for the second year of our program, beginning on April 1, 2017. This is a **free** wellness program available to each employee and their spouse whether they have VEBA coverage or not. ([Click Here](#) for an editable brochure on our wellness program.)

A new feature of the wellness program for year-two: we are working with Wellness Partners to offer **FREE HEALTH SCREENINGS** to your employees and their spouse if they have health insurance with VEBA or another carrier* (**except for Medicare, Medicaid, or Tricare.*) ([Click Here](#) for more information on health screenings by Wellness Partners.)

Please let Heather Haniszewski know if you would like to make the wellness program available to your employees.

What benefit plans do other Banks offer?

The following information is a summary of member bank participation in the coverages offered through the VEBA for 2017:

<u>Coverage</u>	<u>Number of banks</u>
Health: Total 173 banks	
PR500	37 banks
PR1000	31 banks
PR2000	8 banks
PR4000	3 banks
HDHP3000	33 banks
Dual Option PR500/HD3000	20 banks
Dual Option PR1000/HD3000	41 banks
*20 banks added the new Copay plan, in addition to the existing health plan(s) offered to their employees.	
Dental: Total 148 banks	
AB	30 banks
ABC	74 banks
ABCD	44 banks
Vision: Total 134 banks	
VO1 - VSP	125 banks
VO2 - all other providers	9 banks
Extra Group Life: Total 108 banks	
XL - \$10,000	14 banks
XL1 - one times salary	17 banks
XL2 - two times salary	58 banks
XL3 - three times salary	8 banks
XL4 - four times salary	11 banks
Long Term Disability: Total 121 banks	
Plan 1 - 180 days	24 banks
Plan 2 - 90 days	97 banks
Short Term Disability: Total 31 banks	
Plan 1 - 26 weeks w/ \$500 max	4 banks
Plan 2 - 26 weeks w/\$1,000 max	5 banks
Plan 3 - 13 weeks w/\$500 max	7 banks
Plan 4 - 13 weeks w/\$1,000 max	15 banks



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Online Enrollment is Coming! Felonious Assault Benefit

One of the projects the NBA VEBA staff has been working on with our in-house programmer is online enrollment. We are very excited about going to this format for enrollment, which will allow Benefit Plan Administrators and/or eligible employees to enroll for the group benefits offered by your bank via our web site. We will keep you informed as to our progress and possible roll-out date. Stay tuned!!

The NBA provides a Felonious Assault Policy paid by NBISCO covering every employee of NBA member banks with a benefit of \$50,000 in the event of death during an assault or act of terrorism at your institution. The maximum payout in any one event is \$300,000. Benefit Plan Administrators should keep current beneficiary forms on file for each of your employees for this coverage. **Please don't hesitate to call our office if you have any questions regarding this coverage.** ([CLICK HERE](#) for a link to the Beneficiary form.)

Life Line Screening

A new offering for VEBA member banks effective in 2017 is Life Line Screening. Life Line Screening is an organization that conducts screening events around the state to help detect vascular issues due to plaque build-up in the arteries. By partnering with Life Line Screening, employees and/or customers of a VEBA bank can have the four vascular screenings at the discounted cost of \$135 per person. There are two modes in which we can offer the discount:

- * A VEBA bank can host an event for employees and bank customers by contacting Bob Schmill at 402-493-0665 or email him at Robert.schmill@lisa.com and set up an appointment.
- * Screening events are booked all over the state. VEBA members will get a letter from Life Line Screening when there is a screening event within a 10-mile radius of their home address. On the letter is the toll free number to call in and schedule a time for that date and source code to give in order to get the discounted price.

[Click here](#) for a brochure you can use to set up your own event. The upper part of the flier can be edited to reflect your appointed date and time. Also attached are questions most asked by employees and customers that you can share. This is an editable document so feel free to cut and paste into emails if you like. ([Click here](#) for the FAQ on Life Line Screening.) If you have any further questions, please contact our office.

Life Line Screening—Frequently Asked Questions

Here is a sample of the information in the Life Line Screening—Frequently Asked Questions document linked above. Please see the document for the entire list of frequently asked questions.

Since Life Line Screening's inception in 1993, they have screened over 9 million people, and currently screen over 1 million people each year at over 16,000 screening events nationwide. Life Line Screening uses advanced vascular equipment and the screenings are performed by highly trained healthcare professionals and are confidential.

Q: Why should I participate in a screening? How does this benefit me?

A: It is very hard in today's society to stay healthy and to keep health care cost from the large increases each year. Nebraska Bankers Association is offering these screenings as a discounted member benefit program to provide you with resources to assist you in making healthier lifestyle choices.

Q: Why does Nebraska Bankers Association highly encourage us to participate in the health screening?

A: At Nebraska Bankers Association, our greatest asset is YOU! Your health matters and we want to help you achieve your personal wellness goals. Nebraska Bankers Association is providing these discounted member benefit screenings to help members better understand and manage their health and to help maintain cost effect health care rates.

Q: Is this a mandatory program?

A: No, this is not a mandatory program. It is your choice if you would like to participate.

Q: Who do I contact if I have questions about the screening measures or sign up for my screening appointment?

A: Please contact Life Line Screening at the toll free number at 888-813-0403.

Wellness

SAVE THE DATE!
National Walk At Lunch Day
Wednesday, April 26, 2017

Take the pledge to add walking to your day on Wednesday, April 26. Join Blue Cross and Blue Shield of Nebraska (BCBSNE) in taking steps towards better health on National Walk at Lunch Day!

We spend an average of 13 hours a day sitting. Standing up once an hour can improve your health - and walking for just 30 minutes a day can reduce the risk of chronic illnesses like heart disease, diabetes and high blood pressure, improve your mood *and* help you lose weight!

Plus, your pledge to walk gives back: BCBSNE will donate \$20 for every group/school/organization and \$1 for every individual who registers for National Walk at Lunch Day to [Special Olympics Nebraska](#).

In 2016, more than 27,000 walkers took the pledge, raising over \$4,800! Take the pledge today and support physical fitness for all Nebraskans!

[Register now!](#)

10 Tips For Finding the Right Shoes

When shopping for shoes, you want to have more than fashion in mind – you'll also want to consider function and keeping your feet in good shape. These 10 tips can help you choose the right shoes:

1. Take a tracing of your foot with you. Place any shoe you think you might buy on top of the tracing. If the shoe is narrower or shorter than the tracing, don't even try it on.
2. Shop for shoes during the afternoon – your foot naturally expands with use during the day.
3. Wear the same type of socks to the store that you intend to wear with the shoes.
4. Have a salesperson measure both of your feet – and get measured every time you buy new shoes. Feet change with age, often growing larger and wider. If one foot is larger than the other, buy a size that fits the larger foot.
5. Stand in the shoes. Press gently on the top of the shoe to make sure you have about a half-inch of space between your longest toe and the end of the shoe. This provides enough room for your foot to press forward as you walk. Wiggle your toes to make sure there's enough room.
6. Walk around in the shoes to determine how they feel. Is there enough room at the balls of the feet? Do the heels fit snugly, or do they pinch or slip off? Don't rationalize that the shoes just need to be "broken in." Find shoes that fit from the start.
7. Trust your own comfort level rather than a shoe's size or description. Sizes vary between manufacturers. And no matter how comfortable an advertisement claims those shoes are, you're the real judge.
8. Pay attention to width as well as length. If the ball of your foot feels compressed in a particular shoe, ask if it comes in a wider size. Buying shoes that are a half-size bigger – but not any wider – won't necessarily solve the problem.
9. Feel the inside of the shoes to see if they have any tags, seams, or other material that might irritate your foot.
10. Examine the soles. Are they sturdy enough to provide protection from sharp objects? Do they provide any cushioning? Take note of how they feel as you walk around the shoe store. Try to walk on hard surfaces as well as carpet to see how the shoe feels on both.

Source: Harvard Health Publications