



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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NEW Life Insurance Services Toolkit

The Standard Insurance Company has announced a partnership with Bensinger, DuPont & Associates (BDA), a leading provider of employee assistance services, to expand our life insurance benefits for **employees** enrolled in a Standard life insurance product and their designated beneficiaries.

Effective immediately, if you are enrolled in a VEBA group insurance coverage (basic life, extra group life, voluntary life, etc.), you have access to:

- * comprehensive online resources and legal forms
- * online will preparation and other estate planning assistance
- * tips to avoid identity theft
- * advance funeral-planning help
- * articles to assist with personal finance

In the event of your death, your designated beneficiary(s) will have access to services such as:

- * grief sessions
- * funeral-planning resources
- * legal assistance
- * financial experts

To learn more about these services, the attached flier titled, Life Services Toolkit, will direct you to the Standard website and tells you to enter “**assurance**” as the username. We hope you will take advantage of these services.

Blink NOW to Prevent Digital Eye Strain

SOURCE: EMC Insurance Loss Control *Insights*, May 2016

Do you spend more than two hours a day looking at a digital screen? If the answer is “yes,” chances are you have experienced digital eye strain at some point. A recent study by The Vision Council found nine out of 10 people with digital eye strain use a device for two or more hours each day.

Symptoms of digital eye strain range from mild to debilitating and can include red, irritated or dry eyes, blurred vision, eye fatigue, back and neck pain and headaches. Most of these symptoms are temporary and generally disappear after a break from staring at a screen. However, some researchers are finding that consistent exposure to digital screens may be linked to long-term vision problems such as macular degeneration and cataracts. “Digital devices permeate our daily lives, and digital eye strain is the price we pay for using these technologies,” notes EMC Risk Improvement Consultant Laurie Hoskins.

Tips to Reduce Digital Eye Strain

While it’s unlikely workers will stop using digital devices any time soon, there are some things you can do to prevent eye strain while using a device.

- Take a 20/20/20 break. Every 20 minutes, take a 20-second break and look at something 20 feet away
- Visit an optometrist every year
- Blink more often to help keep eyes moist
- Dust and wipe digital screens to help reduce glare
- Increase text size to make it easier for you to read
- Lessen the amount of overhead and surrounding light that is competing with the device’s screen
- Adjust the brightness of the device
- Position your screen to a minimum of 24 inches from your eyes with the center of the screen being about 10 - 15 degrees below your eyes
- Use HEV-filtered glasses to help block out the high energy visible light that emits from your screen



The Final Tally

SOURCE: Health Insurance Underwriter, May 2016

- * 1 in 3: working Americans who become disabled for 90 days or more before age 65.
- * 1 in 8: workers who will become disabled for five years or more during their lifetime.
- * 34.6 months: duration of the average group long-term disability claim.
- * 31.6 months: duration of the average individual disability claim.

- * 62%: percentage of personal bankruptcies in the U.S caused by medical problems.
- * 90%: disabilities caused by illness, not accidents.
- * 40%: millennials describe their debt as “overwhelming.”
- * 35%: millennials say healthcare coverage is the most important benefit they want to receive in the workplace.

