



NBA VEBAvision

Bulletin for Bank Employees

Special points of interest:

- Dental & Vision Enrollment
- International Travel Insurance
- Review Your Coverage Email
- Online Resources Available Anytime!
- Wellness: Walk @ Lunch & Allergy Relief

May 2017

Dental and Vision Enrollment Guidelines

Dental and vision coverage has enrollment guidelines. If you are considering adding coverage or making changes to existing coverage remember that open enrollment for dental and vision coverage is January 1 each year. Here are a few other enrollment guidelines to keep in mind:

- Dental Plans AB and ABC require enrollment for 12 months before coverage can be terminated.
- Dental Plan ABCD requires enrollment for 24 months before coverage can be terminated.
- Vision Plans (Plan 1/VSP and Plan 2) require enrollment for 12 months before coverage can be terminated.

When an employee, spouse or child terminates dental or vision coverage, they are not eligible to re-enroll for 24 months.

Additional Reminder for VSP/Vision Plan 1

If you are enrolled in VSP/Vision Plan 1 vision coverage that includes your spouse or child, the dependents will not be loaded in VSP until a claim has been submitted on their behalf. VSP can only verify the tier of coverage, not the name of the spouse/dependent covered.

International Travel Insurance

For many, the desire to travel peaks when summer rolls around. If you take a trip outside of the United States, your health care benefits will travel with you in the event of a medical emergency. However, you must **ALWAYS** keep in mind that you will still need to use in-network providers to get your best benefits and it will be up to you to ensure providers you use are in-network. To locate providers in the area you will be traveling, you can call the BlueCard access number on the back of your ID card, which is 1-800-810-BLUE (2583). An International Claim Form can also be printed off the BCBSNE website at <https://bcbsglobalcore.com/Claims/>. If you have medical services, you will likely have to pay for them up front. So upon your return you will need to submit the completed claim form, supporting medical records, and receipts to BCBSNE for reimbursement.

If you do not want the hassle of locating a provider or submitting claims, BCBSNE encourages you purchase short-term health insurance through GeoBlue. GeoBlue medical plans are very affordable and expands on the insurance benefits you already have. With GeoBlue coverage you have access to:

- * Emergency medical evacuation – coverage for unexpected emergency situations
- * Comprehensive coverage – hospitalization, doctor visits, and prescriptions
- * Cashless, paperless service – direct billing for both inpatient and outpatient care
- * A profiled, elite network – visit “best in class” English-speaking doctors in over 180 countries
- * 24/7 concierge support – VIP assistance scheduling appointments and managing medical care
- * Global health and safety services – online health and security information for your destination
- * Online tools – accessible through the GeoBlue App which is available to all members

For more information please go to BCBSNE’s website at <https://www.nebraskablue.com/shop-plans/individual-and-family/travel-health-insurance>.



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Review Your Coverage Email

When you enroll in health, dental, vision, life or disability coverage or when you make a change to your existing coverage, the VEBA staff sends an email to your Benefit Coordinator to be forwarded to you. This email has important information such as the coverage elected, the start date of the coverage, and the tier of coverage. There are also links to each certificate booklet in this email. Certificate booklets provide detailed information regarding your benefits.

NEW: Enrollee Detail Reports are now included as an attachment with the coverage email. Please take a moment to review the coverage email and the Enrollee Detail Report as soon as you receive them. Verify that the coverage listed is the coverage you intended to elect. If everything is correct, sign the Enrollee Detail Report and give back to your Benefit Coordinator. If you find something that needs to be corrected, please contact your VEBA Benefit Coordinator as soon as possible to assist you with forms necessary to make changes. We appreciate your assistance!

Online Resources Available ANYTIME!

myBlue

Blue Cross Blue Shield of Nebraska (BCBSNE) has a website that provides information regarding your medical bills and health care spending at mynebraskablue.com.

Here you will find answers to questions like:

- Have I met my deductible?
- How much have I spent on health care this year?
- How much might my knee surgery cost?
- Which of my family members have spent the most at the pharmacy?

You can request additional ID cards directly from this site under My Benefits. Additional ID cards will be mailed to your home address.

Sign up today by going to www.mynebraskablue.com. You will need to enter your member ID number found on your BCBSNE ID card. If you have any questions about myblue you can call BCBSNE Member Services at 888-592-8961.

KNOW Before You Go

Improved resources available at myNebraskablue.com can help you find a doctor and estimate the costs of treatments, tests and procedures. **Click Here** for a flier regarding Know Before You Go. You can **Click Here** for information on Frequently Asked Questions

Dental & Vision Benefits Portal

Dental and VSP vision enrollees can register for access to benefits online as well as claim information. You can also print a copy of your dental ID card.

Begin by registering for access at: **www.standard.com/individual/insurance/group-dental**. From there click on "Log in For Benefits". Next you will enter your name and email address, create your user ID and password and select account verification questions. When registering for the site the enrollee will also be asked for their Employee Identification Number. You can either call The Standard to get that information or you can simply enter your social security number.

For VSP benefit information go to: **Or www.vsp.com**, click on View My Benefits.

VEBA Information Online

The NBA website includes all VEBA insurance materials, including BCBSNE Summary Plan Description booklets (SPD's), dental and vision certificate booklets, as well as life and disability certificates. This information is not mailed to members so please refer to the website to review or print off a booklet. New enrollees will be provided with the link to the booklet on the New Enrollee Email. Go to **www.nebankers.com** and click on Health Insurance/VEBA page under Insurance.

Wellness

Thanks for Participating in National Walk at Lunch Day!

In 2017, more than 30,000 Nebraskans walked for better health - raising over \$5,000 for Special Olympics Nebraska! Save the date for our 2018 event, which will take place on **April 25, 2018!**

Gothenburg State Bank Walks @ Lunch!

Amber Burge, with Gothenburg State Bank, let VEBA know how they promoted the 2017 National Walk @ Lunch Day.

They had 88% of their staff participate in the walk that day! (22 walkers out of 25 staff who were available-That's impressive!) Walkers were invited to wear jeans and tennis shoes that day. The walk route was about 2 miles, which is a good length for lunchtime. After the walk, they provided lunch for all participants.

Please let VEBA staff know if your bank is doing something special to encourage employees to be healthier. We would love to inspire others by letting them know about your wellness events!

2017
Walk@
Lunch
Day!



Find relief for your teary, allergy eyes

Source: *EnVision* April 2017

Spring is in the air and so are high levels of pollen, mold, dust, and other irritants that make for miserable eyes! These airborne allergens may be the primary culprit of watery, itchy eyes, but relief could be closer than you think.

If spring is making you weepy, your eyes are telling you something. "Pay attention to your eyes," explains Amy Treski, O.D., a VSP doctor at Optique Boutique in Lawrenceville, NJ. "Itching, redness, and swelling of the eyes and eyelids, are common allergy symptoms—itching being the most uncomfortable and swelling the most persistent symptom." Dr. Treski suggests visiting your VSP doctor if symptoms are prolonged or get worse. Your doctor will be able to determine whether or not seasonal allergies are the problem.

DIY remedies for mild cases

For some immediate relief on days when your allergies are mild, try some do-it-yourself remedies.

- Keep the windows shut in your car and home—especially in the early morning hours when pollination tends to occur.
- Wear wrap-around glasses or sunglasses to keep pollen out of your eyes.
- Place a cold compress over your eyes to soothe discomfort.
- Use artificial tears or lubricating eye drops to flush out any irritants.
- Try an over-the-counter remedy like allergy eye drops, oral antihistamines, or other medication for mild allergies

Dr. Treski advises, "It's important to note that OTC allergy eye drops can offer immediate relief, but with long-term use, they can weaken blood vessels in your eyes and make your eyes redder."