NEBRASKA BANKERS ASSOCIATION
VOLUNTARY EMPLOYEES’ BENEFICIARY ASSOCIATION

Plan Renewal

January 1, 2019 through December 31, 2019
DISCUSSION POINTS

➢ Background of the NBA VEBA
➢ Rate Changes
➢ Health Plan Changes
➢ Health Plans
➢ Dental Plans
➢ Disability & Life Plans
➢ Vision Plans
➢ Online Enrollment
➢ Other Services Offered
➢ Questions?
NBA VEBA – a trust formed in 1974 to provide benefits to bank employees allowing the NBA to establish a self-insured health program for member banks.

NBA VEBA trustees – 10 bankers serving four year terms providing oversight to the program.

The primary role of the trustees is to establish plan design and premiums.
The only eligibility requirement for a bank to participate in the VEBA plan is that the bank must be a member of the NBA.

- The bank must pay at least 50% of the cost of the employee health coverage.

- 75% of the eligible employees must participate in the program.

- Over 85% of the NBA membership participates in the VEBA program – over 200 banks/branches and over 10,000 covered lives.
NBISCO – Third Party Administrator (TPA) of the Trust.

Duties include:

- Enrollment
- Processing billing statements for banks and their enrollees
- Collecting and investing of premium
- Training available for benefit coordinators
- Compliance
- Reimbursing Blue Cross Blue Shield for claim payments
- COBRA administration
- Managing of call center for questions regarding the plan
- Conducting bank employee meetings
Blue Cross Blue Shield – claims payer for health (self-insured).

The Standard – claims payer for dental, life, disability, and vision (fully-insured).
BACKGROUND

Administrative Fee Analysis

% of Premiums

Fiscal Year

RATE CHANGES FOR PLANS

➢ Health Plans: 14% increase - all plans

➢ Dental Plans: No rate increase - all plans for 2 years

➢ Vision Plans: No rate increase - all plans for 2 years

There are no rate changes for the life and disability plans with a 4 year lock on rates.
Health Insurance Rate Changes
Average Rate Increase is 6.5%
HEALTH PLAN CHANGES

Orthopedic Specialty Benefit
- Hip joint replacement
- Knee joint replacement
- Dorsal and lumbar fusion procedures
- Cervical spinal fusion and other back/neck procedures

Exclusion of CVS Pharmacies
- CVS pharmacies will be considered out-of-network
HEALTH PLANS OFFERED

PremierBlue Health Plans (PPO)

- $500 Deductible (32 banks)
- $1,000 Deductible (28 banks)
- $1,000 Deductible with Copay (26 banks)
- $2,000 Deductible (10 banks)
- $4,000 Deductible (1 bank)
HEALTH PLANS OFFERED

High Deductible Health Plan (HDHP) (Qualifies for Health Savings Accounts)

$3,000 Individual/ $6,000* Family Deductible

(28 banks participate)

*The $6,000 family deductible, which includes employee/spouse and employee/child(ren), is an aggregate deductible; the entire deductible must be met before benefits are paid.
HEALTH PLANS OFFERED

HDHP Dual Option Package

➢ $3,000/$6,000 HDHP or $500 PPO Deductible
   (23 banks participate)
   OR
➢ $3,000/$6,000 HDHP or $1,000 PPO Deductible
   (38 banks participate)

A bank may select only one HDHP/PPO dual option
BENEFITS OFFERED BY THE STANDARD

➢ Dental

➢ Disability

➢ Life and AD&D

➢ Vision
DENTAL PLANS OFFERED

➢ AB Plan (28 banks)

➢ ABC Plan (69 banks)

➢ ABCD Plan (42 banks)

No employee participation requirements for the dental plans.
SHORT TERM DISABILITY

Options available:

➢ Plan 1 – 26 weeks up to $500 max per wk (3 banks)
➢ Plan 2 – 26 weeks up to $1,000 max per wk (8 banks)
➢ Plan 3 – 13 weeks up to $500 max per wk (5 banks)
➢ Plan 4 – 13 weeks up to $1,000 max per wk (15 banks)

➢ 60% weekly benefit
➢ 14 day elimination period
➢ For off the job accident or illness/sickness

Enrollee participation - 10% (if employee contributes)
Employer minimum contribution - 25%
LONG TERM DISABILITY

Options available:

➢ Plan 1 – 90 day elimination period (91 banks)
➢ Plan 2 – 180 day elimination period (21 banks)

➢ Pays 66 2/3% of monthly salary up to max of $8,000
➢ Pays up to age 65 with a shorter benefit period after 65 for on/off the job accident or illness/sickness (see Maximum Benefit Period chart)

Enrollee participation - 75% (if the employee contributes)
The premiums can be paid by the employer or employee
MAXIMUM BENEFIT PERIOD FOR LTD

<table>
<thead>
<tr>
<th>Age Maximum</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>61 or younger</td>
<td>To age 65</td>
</tr>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69 or older</td>
<td>1 year</td>
</tr>
</tbody>
</table>
EXTRA GROUP TERM LIFE INSURANCE

Options available:

➢ Plan 1 – $10,000 (13 banks)
➢ Plan 2 – one times annual salary (14 banks)
➢ Plan 3 – two times annual salary (54 banks)
➢ Plan 4 – three times annual salary (6 banks)
➢ Plan 5 – four times annual salary (11 banks)

➢ $75,000 guarantee issue maximum
➢ $500,000 maximum limit

Other options:

➢ Spouse/dependent life (5 options)
➢ Employee voluntary life

Enrollee participation - 75% (if the employee contributes)
The premiums can be paid by the employer or employee
TWO VISION PLAN OPTIONS

➢ Balanced Care Vision Option I utilizing VSP plan and network (119 banks)

➢ Balanced Care Vision Option II open choice (8 banks)

No participation requirement for the vision plans

The premiums can be paid for by employer or employee
Enrollment and changes will be available online for the main bank contact and employees through the NBA website.

Bank contacts will have the ability to:
- Change institution coverages at renewal time
- Add enrollees
- See institution specific reports

Employees will have the ability to:
- Fill out necessary information for adding new coverages; only showing them what the institution offers
- Make changes to their coverage following all NBA VEBA and institution business rules
ONLINE ENROLLMENT

Live production on or around October 1, 2018 and will allow NBA VEBA Staff and assigned Benefit Coordinators to enter live data for testing

Renewal process for Benefit Coordinators in October to complete:
➢ Application and Participation Agreement
➢ Verify current employees/coverages
➢ Update salary online

Open enrollment for employees beginning the middle of November

The webhosting site is HIPAA compliant

Guidelines and training will be provided
HATCX

Linking Humans to their Health
We’re HATCX

• HATCX is an innovation team out of Blue Cross Blue Shield of Nebraska focused on health care innovation

• Creating solutions that are simple to use, easily accessible

• Bringing transparency and understanding to health care with personalized information

• Empowering your employees to make confident health care decisions with information that convenient, consistent and relevant

LINKING HUMANS TO THEIR HEALTH
AVAILABLE NOW

✓ Cost Transparency
✓ Doctor Finder
✓ Ratings & Reviews
✓ Claims & EOB
Review

GET IT ON Google Play
Download on the App Store
LINKING HUMANS TO THEIR HEALTH
COST.HATCX.com

- Provides all the same functionality as the HATCX cost app.
- Same look and feel
- Consistent experience across platforms
But We’re Not Stopping There

HATCX is dedicated to providing functionality users want the most

- Health Age
- Provider Payments
- Notifications
- Wearable Integration
- Scheduling
- RX
- Insurance Benefit Review
- Telehealth
Questions?

Learn more: hatcx.com
hello@hatcx.com
BCBSNE partnered with American Well

- Board-certified, licensed and credentialed physicians
- Telehealth Services 24/7/365 with less than three-minute wait time
- Common diagnoses: $39
  - Sinusitis, respiratory infection, bronchitis, urinary tract infection, cough, influenza, and allergies
- Psychologist (45-minute session):
  - Master’s level $79
  - Doctoral level $95
- Psychiatrist:
  - Cost will vary depending on service provided. Initial evaluation maximum is $200.

**Members pay at the time of service with credit, debit, or HSA/FSA card**

**Members must first register to get the BCBSNE rates at:**
[nebraskablue.com/telehealth](http://nebraskablue.com/telehealth) and when prompted, enter service key BCBSNE
Health Fitness through BCBS

- Easy access to a comprehensive online portal with health trackers and reminders.
- Health Assessment (HA) – participants will complete the HA online and receive a personal Overall Wellness Score based on the self-reported information.
- **OPTIONAL** - lifestyle coaching (based on HRA results) – no additional cost
- New wellness challenges - organized and coordinated by BlueHealth Advantage and NBA VEBA

Wellness Partners

- Biometric screenings at no cost
- Information is provided directly to Health Fitness and added as part of HA

Your enrollee’s privacy is important! – information is confidential and protected by law. No one, including NBA VEBA or BCBSNE, can obtain your enrollee’s personal information without their permission.
AFLAC PLANS

➢ Accident
➢ Cancer/Specified Disease
➢ Critical Care and Recovery (Specific Health Event)
➢ Hospital Confinement

➢ Policies are portable

➢ For more specific information and pricing contact:
  ➢ Jim Bellows, Regional Sales Coordinator
  ➢ (402) 362-0150 (office)  (402) 366-4456 (cell)
  james.bellows@us.Aflac.com
➢ **Simplified issue** – a completed application is all that is needed for approval

➢ **Family Eligibility** – can be offered to eligible employees’ dependents (spouse, children and grandchildren)

➢ **Level Premiums** – premiums are levels and guaranteed not to increase with a minimum face value of $5,000

➢ **Policies are Portable**

➢ **Coverage Limits**

<table>
<thead>
<tr>
<th>Insured</th>
<th>Issue Ages</th>
<th>Maximum Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>16 - 70</td>
<td>$150,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>16 - 70</td>
<td>$50,000</td>
</tr>
<tr>
<td>Children/Grandchildren</td>
<td>15 days - 25 years</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

For more specific information and pricing contact:

Matt Schernikau  
(402) 413-8325 (office)  (402) 440-9898 (cell)

mkschernikau@ft.newyorklife.com
Who to contact with questions regarding Medicare?

Individually cannot be forced to take Medicare

Social Security Administration office

Matt Bettenhausen at (402) 421-1223
ACTION ITEMS FOR RENEWAL

➢ Complete, sign and return contract with selections of coverages for new plan year.

➢ Complete, sign and return verification form.
  ➢ Both of these items are due ......

➢ OCTOBER 31, 2018

➢ All health, dental, and vision enrollment additions and changes for January 1, 2019 must be in by.....

➢ NOVEMBER 30, 2018
Thank you for your participation in the VEBA program and in this seminar.

If you have questions, please Call 1-888-419-8322
Email: veba@nebankers.org