

## Flexible Spending Accounts

Two types of Flexible Spending Accounts (FSAs) allow permanent teammates to pay for certain out-of-pocket expenses with pre-tax dollars:

- **Medical Care FSA:** for certain out-of-pocket health care expenses that are not covered, or only partially covered by their health plan.
- **Dependent Care FSA:** for daycare expenses for eligible dependents. Temporary teammates who are placed in a 6-month assignment or longer are eligible to participate.

## Health Savings Account

Teammates enrolled in the Consumer Focused Health Plan have the option of opening a Health Savings Account through a pre-tax payroll deduction to help pay for out-of-pocket cost (deductibles and copays) or help save for the future.

## Life Insurance

The state offers a \$20,000 term life insurance policy, at no cost, to all permanent, full-time teammates and at a pro-rated cost to permanent, part-time teammates. Permanent teammates may elect to purchase additional life insurance coverage for themselves and their dependents.

## Tuition Assistance

At the agency head's discretion, permanent teammates enrolled in courses of instruction related to their work or future advancement may be eligible for up to 100% reimbursement of tuition costs. This program is designed to enable teammates to receive additional education to enhance job performance.

## Teammate Discount Program

Teammates can save at thousands of local, national, and online vendors through the teammate discount program including some colleges' tuition discounts. For more information please see the Teammate Discount Page (<https://das.nebraska.gov/personnel/teammate/discounts.html>).

## State Retirement Plans

Individuals hired as permanent full-time teammates begin mandatory participation in their respective retirement plan immediately. State teammates hired

on a permanent part-time basis who have attained the age of 18 may exercise their option to begin immediate participation in the plan.

Permanent teammates contribute 4.8% of compensation to their retirement plan. The state matches 156% of the teammate's contribution. The benefits under the plan are in addition to and supplement benefits received from Social Security.

Deferred Compensation Plan is also available to state teammates. This is a voluntary supplemental retirement plan teammates may defer a portion of their income to. The state invests the deferred income, at the discretion of the participant, in a fixed, stock, bond, money market, or several other available investments options.

## Temporary Teammate Benefits

Benefits for temporary teammates may include:

- Health\*
- Dental\*
- Short-Term Disability
- Long-Term Disability\*
- Teammate Discount Program\*
- Dependent Care Flexible Spending Account\*
- Civil and Injury Leave
- Military Training or Emergency Duty Leave
- Deferred Compensation Plan

*\*In order to qualify for benefits, the work assignment must be for six months or more, while working at least twenty hours per week. Coverage is effective the first of the month following 30 days of employment.*

This brochure provided you a highlight of the benefits available at the State of Nebraska. For additional benefits or more information please visit our website at:  
<https://das.nebraska.gov/personnel/wellness/index.html>

<https://stateobs.nebraska.gov/index.html> benefits  
402.471.2075  
[state.jobs@nebraska.gov](mailto:state.jobs@nebraska.gov)

OUR  
Benefits  
are ALL  
about  
You  
Benefits for State of  
Nebraska Teammates

# OUR Benefits are ALL about You

## Permanent Teammate Benefits:

- Health Insurance
- Dental Insurance
- Vision Insurance
- WellNebraska Health Plan
- Direct Primary Care (DPC)
- Mail order Rx (3 month supply) and Specialty Pharmacy program
- Virtual Visits and FREE Nurse line 24 hours a day 7 days a week
- No Cost Sharing for Birth of a Child on the Wellness with Incentive Plan
- Employee Assistance Program\*
- Retirement/Investment Plan
- Early Retirement Insurance Program (55 and older)
- Short-Term and Long-Term Disability
- Health Savings Account
- Flexible Spending Accounts
- Life and AD&D Insurance
- Tuition Reimbursement to Dependents of Eligible State Teammates Attending the State's Community Colleges
- LinkedIn Learning Access to 16,000+ On-Demand Courses\*
- Nebraska State Employees Credit Union
- Deferred Compensation Plan
- Paid Holidays
- Vacation, Sick, Civil, and Injury Leave
- Military Training or Emergency Duty Leave
- Teammate Discount Program
- Charitable Giving through Payroll Deduction
- Paid Mentoring Leave

Coverage is effective the first of the month following 30 days of employment.

\*Not all agencies may be participating in this benefit.

## Paid Time Off

The State of Nebraska offers 13 paid holidays to permanent teammates

- |                        |                      |
|------------------------|----------------------|
| New Years Day          | Labor Day            |
| Martin L. King Jr. Day | Columbus Day         |
| President's Day Arbor  | Veterans Day         |
| Day Memorial Day       | Thanksgiving Day Day |
| Juneteenth             | after Thanksgiving   |
| Independence Day       | Christmas Day        |

State of Nebraska teammates also enjoy 12 vacation and 12 sick days per year.\*

*\*Some exceptions for certain classifications per collective bargaining.*

## Veteran Resources

Nebraska is committed to becoming America's #1 state for veterans and we value the skills and experience veterans bring to the workforce. We offer a variety of programs to promote veteran and military employment with the State of Nebraska, including:

- Providing hiring preferences for eligible veterans and spouses of service members.
- Offering services to help connect military spouses with meaningful careers.
- Partnering with the DOD SkillBridge Program to offer internships to Service members within their last 180 days of military service.
- Monthly stipend for retired military service members with health coverage through TRICARE

## Health Insurance

The state offers several different plans that vary in coverage with deductibles, co-pays, and coinsurance. For each plan, the state pays 79% of premiums. Each person should review all the features provided in each of our plans to select a package best suited for their particular situation.

### Eligible Dependent Types:

- Legal spouse, as a result of a marriage that is valid and recognized by State of Nebraska law.
- Children up to age 26, including:
  - Natural child
  - Step child, if enrolled in family coverage
  - Legally adopted child
  - Child placed with you for adoption
  - Child, or grandchild, for whom you have legal custody, legal guardianship or court ordered custody
- Child must be covered on the State health plan upon attaining age 26
- Child over 26, if disabled and dependent upon you for support
- Child must be disabled prior to age 26

## Types of Coverage

- Employee Only - (Single Coverage)
- Employee + Spouse - (Two-Party Coverage)
- Employee + Dependent Children - (Four-Party Coverage)
- Employee + Spouse + Dependent Children - (Family Coverage)

## WellNebraska Health Plan

Any teammate is eligible to enroll in the WellNebraska Health Plan. Teammates and spouses (if applicable) who choose this option will benefit from reduced premiums and lower out-of-pocket costs for certain benefits. Teammates and spouses (if applicable) are required to complete the Rally Survey by required date to qualify.

## Real Appeal

Real Appeal is an online weight loss and healthy lifestyle program based on the science of what really works to help people lose weight and keep it off. It is available at no cost to all eligible State of Nebraska teammates and their family members age 18 and older who are enrolled in State of Nebraska medical coverage through UnitedHealthcare.

## Virtual Visit And FREE NurseLine

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. A free NurseLine is also available 24 hours/7 days a week. And both are part of your health benefits!

How State Benefits Impact Your Bottom Line			
Example Pay Rate	\$15 per hour	\$20 per hour	\$30 per hour
<b>156%</b> match for retirement	<b>\$1.12</b> per hour	<b>\$1.50</b> per hour	<b>\$2.25</b> per hour
<b>79%</b> of health insurance	<b>\$3.66</b> per hour (Single coverage)	<b>\$3.66</b> per hour (Single coverage)	<b>\$3.66</b> per hour (Single coverage)
	<b>\$12.96</b> per hour (Family coverage)	<b>\$12.96</b> per hour (Family coverage)	<b>\$12.96</b> per hour (Family coverage)
for a Teammate selecting Single Coverage on the Regular Plan this is Like making	<b>\$19.78</b> per hour	<b>\$25.16</b> per hour	<b>\$35.91</b> per hour
for a Teammate selecting Family Coverage on the Regular Plan this is Like making	<b>\$29.08</b> per hour	<b>\$34.46</b> per hour	<b>\$45.21</b> per hour