

# STATE LAW ENFORCEMENT BARGAINING COUNCIL HEALTH PLAN

## 2020 BENEFITS GUIDE







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This Benefits Guide is an overview of the benefits provided by the State Law Enforcement Bargaining Council Health Plan. It is not a Summary Plan Description or Certificate of Coverage. If a question arises about the nature and extent of your benefits under the plans and policies, or if there is a conflict between the informal language of this Benefits Decision Guide and the contracts, the Summary Plan Description or Certificate of Coverage will govern. Please note that the benefits in your Benefits Guide are subject to change at any time. The Benefits Guide does not represent a contractual obligation on the part of SLEBC.

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## ENROLLMENT GUIDELINES

Welcome to the 2020 Benefits Guide for SLEBC. This Guide provides a quick overview of the benefits program and helps to remove confusion that sometimes surrounds member benefits. The benefits program was structured to provide comprehensive coverage for you and your family. Benefit programs provide a financial safety net in the event of unexpected and potentially catastrophic events.

### Eligibility

You are eligible to enroll in the benefits program if you are a:

- State Trooper through the rank of Sergeant working 120 hours in a 28 day period
- Game & Park Conservation Officer working 120 hours in a 28 day period
- Fire Marshal Inspector working 30 hours in a 7 day period
- Fire Marshal Investigator working 60 hours in a 14 day period

Benefits for newly hired members will take effect the first of the month following your sworn in date or 30 calendar days of qualified employment.

Your legal spouse and your dependent children (less than 26 years of age) are eligible for medical, dental, and vision coverage. Unmarried disabled children over age 26 may be eligible to continue benefits after approval of necessary applications.

### Open Enrollment

Open enrollment for health, dental, vision, and flex is once a year and benefit elections will take effect January 1st. Participants may add or drop coverage or make changes to their coverage at this time. Late entrants (members or dependents who apply for coverage more than 31 days after the date of individual eligibility) are also provided an opportunity to enroll for coverage during the plan's open enrollment. The elections you make stay in effect the entire plan year, unless a qualifying life event occurs.

Qualified life events are:

- Marriage
- Divorce
- Birth
- Adoption
- Death
- Gain/Loss of Coverage

Under the medical plan, Open Enrollment under your Spouses' group plan will also be considered a qualifying event.

When you have a qualifying event, you have **30** days to complete and return a new enrollment/change form for health, dental, and/or vision coverage. (You have 60 days to complete and return a new enrollment/change form after coverage under Medicaid or CHIP terminates)



# BENEFIT CONTACTS

## PRIMARY POINT OF CONTACT

**Apta Health Care Coordinators**  
powered by Quantum

Personal Healthcare Advocacy  
Team

(866) 274-9478  
<https://myaptahealth.com>

## OTHER CONTACTS

<b>Magellan Rx</b> 15950 N. 76th Street, Suite 200 Scottsdale, AZ 85260	<b>Prescription Benefit Manager</b>	(800) 424-6817 <a href="http://www.magellanrx.com">www.magellanrx.com</a>
<b>Aetna Open Choice</b>	<b>PPO Network</b>	(800) 343-3140 <a href="http://www.aetna.com/docfind/custom/mymeritain/">http://www.aetna.com/docfind/custom/mymeritain/</a>
<b>Meritain Health</b>	<b>Dental Administration</b>	(800) 925-2272 <a href="http://www.myMeritain.com">www.myMeritain.com</a>
<b>VSP</b> PO BOX 742683 Los Angeles, CA 90074	<b>Vision</b>	(800) 877-7195 <a href="http://www.vsp.com">www.vsp.com</a>
<b>The Standard</b> Group Policy # 162274	<b>Basic Life Insurance AD&amp;D Voluntary Life &amp; AD&amp;D Travel Assistance Program</b>	(800) 387-5742 <a href="http://www.standard.com">www.standard.com</a>
<b>SLEBC</b> P.O. Box 6729 Lincoln, NE 68506	<b>Flexible Spending Account</b>	(402) 489-2081 Tara Johnson <a href="mailto:tjohnson@netroopers.org">tjohnson@netroopers.org</a>
<b>Doctor On Demand</b>	<b>Video Doctor Consultation (telemedicine)</b>	<a href="http://www.doctorondemand.com">www.doctorondemand.com</a> Patient Support – 1-800-997-6196 <a href="mailto:support@doctorondemand.com">support@doctorondemand.com</a>
<b>Healthcare Blue Book</b>	<b>Healthcare Pricing Tool</b>	(800) 341-0504 <a href="http://www.myaptahealth.com">www.myaptahealth.com</a> <a href="mailto:pricefinder@healthcarebluebook.com">pricefinder@healthcarebluebook.com</a>
<b>SLEBC</b> P.O. Box 6729 Lincoln, NE 68506	<b>Tara Johnson</b> Office Administrator	(402) 489-2081 <a href="mailto:tjohnson@netroopers.org">tjohnson@netroopers.org</a>

# MEET YOUR APTA CARE COORDINATORS

Care Coordinators are an expert team of nurses, patient services representatives and benefits specialists who are ready to help you before, during and after any health event. Think of Care Coordinators as your personal healthcare team. They fight hard to help you save money and make sure you get the best possible care for you and your family.

Turn to your Care Coordinators for help with:

- ID Cards
- Claims, billing and benefit questions
- Finding in-network providers
- Nurse coaching to help you stay or get healthy
- Reducing out-of-pocket costs
- Anything that can make the healthcare process easier for you



CARE COORDINATORS  
BY QUANTUM HEALTH

[www.myaptahealth.com](http://www.myaptahealth.com)

**1-866-274-9478**

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## CARE COORDINATORS ARE MOBILE

Download the **Your Care** Coordinators mobile app that lets you:

- Find in-network providers
- Access your ID card
- Check claims information
- Schedule a call with a Care Coordinator
- And so much more





## REFERRAL PROCESS FOR A SPECIALIST

### COORDINATE YOUR CARE THROUGH YOUR PRIMARY CARE PHYSICIAN

Obtain a referral from your PCP before seeing a specialist:

- Saves money on member out-of-pocket costs
- Helps avoid visits to the wrong specialist
- Helps avoid referrals to an out-of-network specialist
- Get in to see specialist faster
- Get alerts for benefits not fully covered
- All referrals obtained are valid for 12 months.
- The PCP must provide the referral to the Care Coordinators.

61% OF THE TIME  
MEMBERS SELF-REFER  
TO THE WRONG  
SPECIALIST

### PRE-CERTIFICATION

Before you receive certain medical services or procedures, your health plan requires a doctor to confirm that these requested services are considered medically necessary under your plan. This verification process is called "pre-certification." Even if some services or therapies are performed in your doctor's office, you may still need a pre-certification. Pre-certification requests must be submitted by your physician directly to the Apta Care Coordinators.

### SERVICES REQUIRING PRE-CERTIFICATION

Inpatient Hospitalizations & Skilled Nursing Facility Admissions	Home Health Care and Services Hospice Care	Oncology Care & Services (chemotherapy, radiation therapy, etc.)	MRI's, MRA's and PET Scans
Out-Patient Surgeries (includes Colonoscopies)	Durable Medical Equipment (DME) over \$1500	Dialysis	Transplants – Organ and Bone Marrow

\*A \$500 penalty will be applied for all services rendered that do not have pre-certification completed.



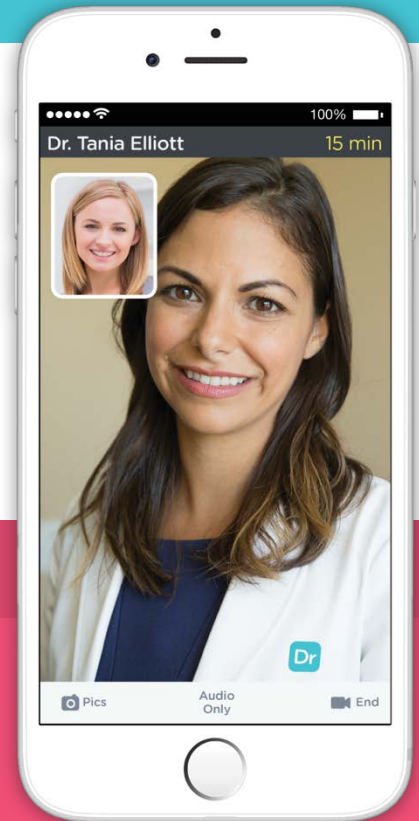
Doctor On Demand medical and psychologist visits (25 minutes or 50 minutes) are \$15 per visit.

### Some of the medical and behavioral health conditions treated:

- Cold & Flu
- Asthma & Allergies
- Pharmacy Rx\*
- Bronchitis & Sinus Issues
- Eye Issues
- Anxiety
- Upset Stomach
- Pediatric Issues
- Depression
- Rashes & Skin Issues
- Relationship Issues
- UTI, Yeast Infections

## Meet the Doctors

The providers at Doctor On Demand are some of the best in the country. They go through rigorous screening and ongoing quality assurance. After each video visit you can rate your experience and write a doctor review.



## Be Prepared For the Unexpected!

Download the App on Google Play for Android, or via the App Store for iPhone/iPad (be sure to check out our patient reviews while you are there).

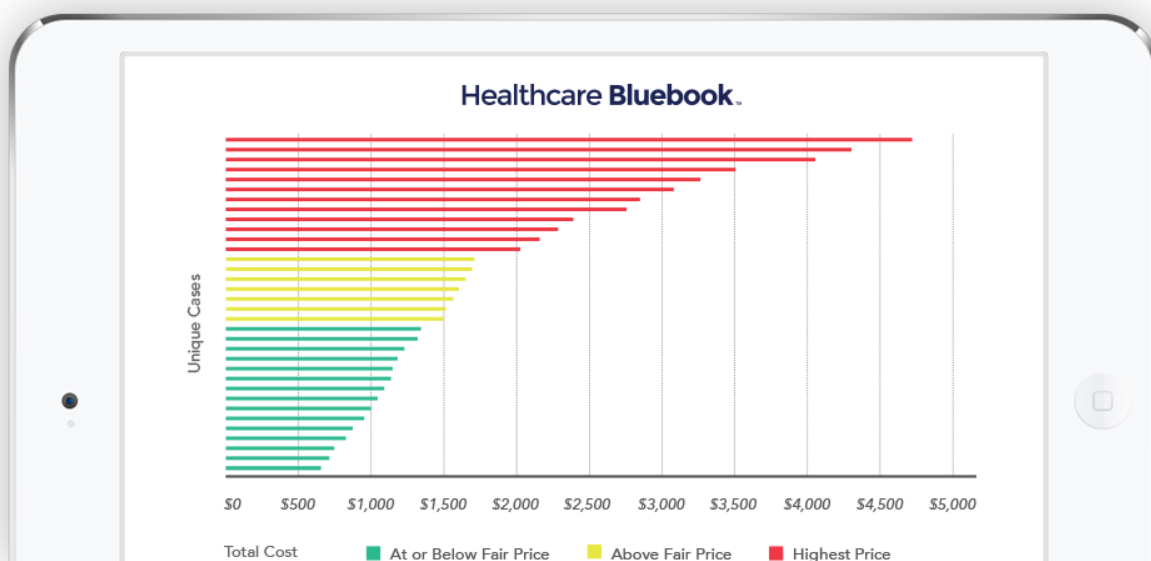
**For more information and to sign up on the web, go to: [www.doctorondemand.com](http://www.doctorondemand.com)**

Doctor On Demand operates subject to state laws and is not currently available in AK, AR, AL and LA due to state regulations. Behavioral healthcare is available in all 50 states. Doctor On Demand is not intended to replace an annual, in-person visit with a primary care physician. \*Doctor On Demand physicians do not prescribe DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

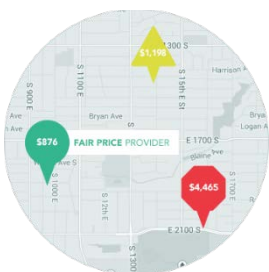


Healthcare Blue Book is an online pricing tool which enables you to find the best prices for the healthcare services you may need. With Healthcare Blue Book, you can shop for care so that you get the most affordable care available in your area, from high quality providers.

**COMPARE PROVIDERS • SHOP FOR CARE • SAVE MONEY**



Be sure to visit **[www.myaptahealth.com](http://www.myaptahealth.com)** to look up your access code. You'll need it when downloading and setting up your app.



**Red** = Among the most expensive providers  
**Yellow** = Provider somewhat above the Fair Price  
**Green** = Provider at or below the Fair Price

# OneRx – THE FREE Rx SAVINGS SOLUTION



## Instant Savings

Finds all coupons & discounts – and instantly applies the savings



## Pick The Right Pharmacy

Live pricing from pharmacies in any given location



## Free App

Average savings using OneRx card is \$750+



## Know out-of-pocket costs in real time

- Employees save money by seeing their personalized out-of-pocket for a drug being prescribed, right at the point of care

## Be alerted to insurance restrictions

- Increase adherence by knowing if step therapy or prior authorization is required before you try to fill the script.

## Stay up to date on coverage & savings

- Track all medications automatically, be kept up to date on formulary status & all available savings





## MEDICAL BENEFITS

BENEFIT	PPO PLAN	
	In-Network	Out-of-Network
Deductible	\$500/single \$1,000/family	\$3,000/single \$6,000/family
Out-of-Pocket Max (Includes deductible and copays)	\$1,500/single \$3,000/family	\$6,000/single \$12,000/family
Preventive Care	0%, Deductible Waived	40% After Deductible
Office Visit (PCP)	\$15 copay	40% After Deductible
Doctor on Demand (Telemedicine)	\$15 copay	N/A
Specialist Office Visit with Notification	\$30 copay	40% After Deductible
Specialist Office Visit without Notification	\$60 copay	40% After Deductible
Chiropractic Services	\$30 copay/50 visits	40% After Deductible
Diagnostic Lab/X-ray	15% After Deductible	40% After Deductible
Imaging (CT/PET scans: MRI's)	15% After Deductible	40% After Deductible
Inpatient Hospital	15% After Deductible	40% After Deductible
Outpatient Hospital	15% After Deductible	40% After Deductible
Maternity <ul style="list-style-type: none"> <li>• Prenatal</li> <li>• Delivery and All Inpatient Services</li> </ul>	0%, Deductible Waived 15% After Deductible	40% After Deductible 40% After Deductible
Mental Health/Substance Abuse Inpatient	15% After Deductible	15% After Deductible
Mental Health/Substance Abuse Outpatient	\$15 copay	\$15 copay
Emergency Room	\$150 copay/ 15% After Deductible	
Emergency Transport/Ambulance	15% After Deductible	
Urgent Care	\$75 copay	40% After Deductible

## MEDICAL BENEFITS (CONTINUED)

BENEFIT	PPO PLAN	
	In-Network	Out-of-Network
<b>Prescriptions</b>		
<b>Retail – 30 day supply</b>		
<b>Generic</b>	\$20 copay, Ded Waived	Not covered
<b>Preferred</b>	\$40 copay, Ded Waived	Not covered
<b>Non-Preferred</b>	\$60 copay, Ded Waived	Not covered
<b>Specialty</b>	30% After Deductible	Not Covered
<b>Mail Order – 90 day supply</b>		
<b>Generic</b>	\$40 copay, Ded Waived	N/A
<b>Preferred</b>	\$80 copay, Ded Waived	N/A
<b>Non-Preferred</b>	\$120 copay, Ded Waived	N/A
<b>Specialty</b>	30% After Deductible	N/A
<b>What you pay and what the plan pays</b> The above Summary of Benefits shows how much you pay for care, and how much the plan pays. It's a brief listing of what is included in your benefits plan. For more detailed information, see your summary plan description.		

## DENTAL BENEFITS

SLEBC offers dental benefits through Meritain. This dental plan balances affordability with the freedom to choose your provider. Keep in mind that you may be responsible for amounts above usual & customary allowances, in addition to the deductible and coinsurance.

Dental Plan	
Deductible	\$50/single \$150/family
Calendar Year Deductible applies to these classes of services: Class B Services – Basic; Class C Services – Major; Class D Services – Orthodontia; and Class E Services - TMJ	
Maximum Benefit Amount	Benefit
Class A - Preventive Services	100%
Class B – Basic Services	80%
Class C – Major Services	50%
Per Covered Person Per Calendar Year	\$1,000
Class D – Orthodontia Services (Available for Dependents under age 19)	50%
Lifetime Maximum Per Covered Person	\$2,000
Class E – Temporomandibular Joint Dysfunction (TMJ)	50%
Lifetime Maximum Per Covered Person	\$2,000

## VISION BENEFITS

SLEBC offers vision benefits through VSP. The vision plan through VSP provides access through a national network including both private practice and retail chain providers. To find a participating provider, visit [www.vsp.com](http://www.vsp.com).

Vision Care Plan	In-Network	Out-of-Network (Reimbursement)
<b>Vision Exam</b> Frequency	\$20 copay Once every 12 months	Up to \$45 Once every 12 months
<b>Materials</b>	\$20 copay applied to entire purchase of eyeglasses (lenses & frames)	N/A
<b>Lenses</b> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Lined Bifocal</li> <li>• Lined Trifocal</li> <li>• Polycarbonate (dependent children)</li> </ul> Frequency	\$20 materials copay applies \$20 materials copay applies \$20 materials copay applies \$20 materials copay applies  Lenses once every 12 months	Up to \$30 Up to \$50 Up to \$65 Up to \$50  Lenses once every 12 months
<b>Frames</b> Frequency	\$20 materials copay applies \$150 allowance for a wide selection of frames \$170 retail frame allowance for featured frame brands 20% savings on the amount over your allowance \$70 Costco frame allowance  Frames once every 24 months	Up to \$70  Frames once every XX months
<b>Contact Lenses</b> (instead of glasses) Frequency	\$150 allowance for contacts; Copay does not apply Contact Lens Exam (fitting and evaluation) – Up to \$60  Contacts once every 12 months	Up to \$105  Contacts once every 12 months

**Note:** When using a non-network provider, the participant pays the full fee to the provider, and VSP reimburses the customer for services rendered up to the maximum allowance, **after the applicable Copay**. All receipts must be submitted at the same time.



## VSP DISCOUNTS: EYE CARE & HEARING AIDS

### VSP Primary EyeCare

You can visit your VSP Doctor as often as needed, paying only a \$20 copay for services, which allows for greater savings compared to the specialist copay under your medical plan.



To Find a VSP Doctor, visit [vsp.com](http://vsp.com) or call 800-877-7195. At your appointment, tell them you have VSP . There's no ID card necessary.

Office visit copay includes treatment for:

- Eye Pain
- Conditions like Pink Eye
- Tests to diagnose sudden vision changes
- Exams to monitor cataracts
- Retinal screenings
- Pictures of your eyes to detect and track conditions for glaucoma and diabetic eye disease

**TruHearing®** is making hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to \$2,400 on a pair of hearing aids with TruHearing pricing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides :

- Three provider visits for fitting, adjustments, and cleanings
- 45-day money back guarantee
- Three-year manufacturer's warranty for repairs and one-time loss and damage
- 48 free batteries per hearing aid

Plus, with TruHearing you'll get:

- Access to a national network of more than 4,500 licensed hearing aid professionals
- Straightforward, nationally fixed pricing on a selection of more than 90 digital hearing aids in 400 styles
- Deep discounts on replacement batteries shipped directly to your door

Best of all, if you already have a hearing aid benefit from your health plan or employer, you can combine it with this program to maximize the benefit and reduce your out-of-pocket expense.

### How it works

**Call TruHearing.** Call 877.396.7194. You and your family members must mention VSP. **Schedule exam.** TruHearing will answer your questions and schedule a hearing exam with a local provider. **Attend appointment.** The provider will make a recommendation, order the hearing aids through TruHearing and fit them for you.

Learn more about this VSP Exclusive Member Extra at [vsp.truhearing.com](http://vsp.truhearing.com) or, call 877.396.7194 with questions.

# FLEXIBLE SPENDING ACCOUNTS

## Flexible Spending Account

The General Purpose Health Flexible Spending Account allows you to set aside up to **\$2,700** for 2020 in pre-tax dollars to pay most out-of-pocket medical, dental or vision expenses, including deductibles and copayments, eye glasses, dental and orthodontic work not covered by insurance.

You decide how much to deposit into your account. Your election amount is evenly deducted pre-tax from your paycheck throughout the plan year. When you have an expense that qualifies, you pay the bill, submit a claim, and you are reimbursed with tax-free dollars from your account.

If you don't use all the money you deposited in your account, you will forfeit any balance in the account at the end of the plan year. You have 90 days after the plan year ends or until March 31<sup>st</sup> to submit claims for expenses incurred during that plan year.

## Dependent Care

The Dependent Care account allows you to set aside tax-free income to pay for qualified dependent care expenses, such as day care, that you would normally pay with after-tax dollars. Qualified dependents include children under age 13 and/or dependents who are physically or mentally unable to care for themselves. If your spouse is unemployed or doing volunteer work, you cannot set up a dependent care account. You must meet the following criteria in order to set up this account:

- *You and your spouse both work;*
- *You are the single head of household;*
- *Your spouse is disabled or a full-time student.*

Each calendar year the IRS allows you to contribute the following amounts, depending on your family status:

- *If you are single, the lesser of your earned income or \$2,500*
- *If you are married, you can contribute the lowest of*
  - *Your (or your spouse's) earned income*
  - *\$5,000 if filing jointly or \$2,500 if filing separately*

## Plan Year

**January 1, 20120 through December 31, 2020**

## Once Enrolled, You May Not Change Your Election

You cannot change your annual election after the beginning of the plan year. However, there are certain limited situations when you can change your elections if you have qualified change in status.

## Flexible Spending Account – Eligible Expenses

Your Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The expenses must be primarily to alleviate a physical or mental defect or illness, and be adequately substantiated by a medical practitioner. The products and services listed below are examples of medical expenses eligible for payment under your FSA, to the extent that such services are not covered by your medical and/or dental insurance plan.

Flex Spending Account – Eligible Expenses

- Acupuncture
  - Adoption (medical expenses)
  - Alcoholism treatment
  - Ambulance
  - Artificial limbs & teeth
  - Asthma treatments
  - Bandages/Gauze
  - Birth control pills
  - Blood pressure monitoring devices
  - Blood sugar test kit and test strips
  - Breast reconstruction surgery following mastectomy
  - Chiropractor
  - coinsurance & deductibles
  - Contact lenses
  - Copayments
  - Counseling (except marriage)
  - Crutches
  - Deductibles
  - Dental treatment (except cosmetic)
  - Dentures and denture adhesives
  - Diabetic supplies
  - Drug addiction treatment
- Eyeglasses, prescription
  - Fertility/Infertility treatments
  - First aid kits
  - Flu shots
  - Genetic testing (only to diagnose med. condition)
  - Glucose monitoring equipment
  - Guide dog/other animal aid
  - Hearing aids
  - Hospital services
  - Incontinence supplies
  - Insulin
  - IVF (in vitro fertilization)
  - Laboratory fees
  - Laser eye surgery/Lasik
  - Massage therapy (only if recommended by a physician to treat a specific trauma or injury)
  - Nutritionist’s professional expenses (if treatment relates to specifically diagnosed medical condition)
  - Obstetrical expenses
  - Optometrist
  - Organ donors/transplants
  - Orthodontia
  - OTC drugs (only with a prescription)
- Oxygen
  - Personal trainer fees (if for medical condition)
  - Physical exams
  - Physical therapy
  - Prescription drugs
  - Preventive care screenings
  - Prostheses
  - Psychiatric care
  - Psychologist
  - Reading glasses, prescription
  - Smoking cessation programs & medications
  - Speech therapy
  - Sterilization procedures
  - Surgery/Operations
  - Therapy
  - Thermometers
  - Ultrasound (prenatal)
  - Vaccines/Immunizations
  - Vasectomy and reversals
  - Wheelchair
  - X-ray fees

Flexible Spending Plan Worksheet

This form is designed to help you estimate what you will spend on eligible insurance, dependent care and unreimbursed medical expenses during the period of coverage. It is important to estimate your expenses during the last two years. Review your checkbook register, tax records and expense vouchers. Use this information to complete the form, but remember to be conservative in your estimates. If you overestimate your expenses and do not use them during the Plan Year, you will lose them.

Unreimbursed Medical Expenses

**Medical**

Deductible \$ \_\_\_\_\_

Medical copayments \$ \_\_\_\_\_

Office Visits \$ \_\_\_\_\_

Physical Exams \$ \_\_\_\_\_

Prescription Drugs \$ \_\_\_\_\_

Non-Prescription Drugs \$ \_\_\_\_\_

Hospital Services \$ \_\_\_\_\_

Psychologist Services \$ \_\_\_\_\_

Chiropractic Services \$ \_\_\_\_\_

Medical Aids (crutches, etc.) \$ \_\_\_\_\_

**Dental**

Exams \$ \_\_\_\_\_

Fillings \$ \_\_\_\_\_

Braces \$ \_\_\_\_\_

Dentures \$ \_\_\_\_\_

**Vision**

Exams \$ \_\_\_\_\_

Eyeglasses \$ \_\_\_\_\_

Contacts \$ \_\_\_\_\_

**Hearing**

Exams \$ \_\_\_\_\_

Hearing Aids \$ \_\_\_\_\_

**Total Unreimbursed** \$ \_\_\_\_\_

**Medical Expenses**

**Dependent Care** (maximums for dependent care are based on calendar year, per IRS guidelines)  
Use the total expenses estimated on your Dependent Care Work Sheet

**Total Dependent Care** \$ \_\_\_\_\_



# LIFE INSURANCE

## Group Term Life Insurance and AD&D Coverage

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member’s covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

**The cost of this insurance is paid by the State of Nebraska through the State Law Enforcement Bargaining Council.**

### Benefits

Basic Life Coverage \$40,000

Basic AD&D Coverage For a covered accidental loss of life, the coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions Reduces to 65% at age 65 and to 50% at age 70.

### Other Basic Life Features and Services

- Accelerated Benefit Right to Convert
- Repatriation Benefit Waiver of Premium
- Portability of Insurance Travel Assistance
- Life Services Toolkit Free On-Line Will Preparation
- Child Education Day Care
- Spouse Education

### Other Accidental Death & Dismemberment Features

- Seatbelt Additional Benefit Additional Occupational Assault Benefit
- Airbag Additional Benefit Additional Line-of-Duty Benefit
- Felonious Assault Additional Public Transportation Benefit
- Rehabilitation Therapeutic Counseling

#### Waiver of Premium

If you become totally disabled while insured; remain disabled for 6 months and continue to pay premiums during that period; and, are less than age 60, your life insurance will continue until the day you retire or you reach age 70. If total disability ends, you may exercise the conversion privilege.

#### Conversion

If your insurance terminates because you are no longer employed full-time, your insurance may be converted to an individual life insurance policy if you apply and include payment of the first premium within 31 days of termination.  
Conversion does not require proof of medical insurability.

# Additional Group Life and AD&D Insurance

Help protect your loved ones from financial hardship.

Life insurance coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse and child(ren).

Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident.

This plan offers:

- Competitive group rates
- The convenience of payroll deductions
- Benefits if you are dismembered, become terminally ill or die
- A special Guarantee Issue enrollment opportunity this year.

## How Much Can I Apply For?

Your combined Basic Life and Additional Life amounts cannot exceed a maximum of 6 times your annual earnings. The coverage amount for your spouse cannot exceed 50% of your Additional Life coverage.

- For You: \$10,000 to \$300,000 in increments of \$10,000
- For Your Spouse: \$5,000 to \$150,000 in increments of \$5,000
- For Your Child(ren): \$10,000

## What is the Guarantee Issue Maximum?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

- For You: Up to \$100,000
- For Your Spouse: Up to \$25,000
- For Your Child(ren): \$10,000

## What does My AD&D Benefit Provide?

If you elect AD&D insurance coverage, the benefit amount is the same as the Additional Life insurance benefit.

This benefit is available for employee elections but not for Spouse or Children

### Waiver of Premium

Your Basic and Additional Life premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60, and
- Complete a waiting period of 180 days

If these conditions are met, you Basic and Additional Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

### Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health, as long as you apply within 30 days of termination.

## How Much Your Insurance Costs

Your Basic Life insurance is paid for by the State of Nebraska through the State Law Enforcement Bargaining Council. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

If you buy coverage for your spouse, the monthly rate is \$0.160 per \$1,000.

If you buy Dependents Life coverage for your child(ren), your monthly rate is \$0.200 per \$1,000, no matter how many children you're covering.

Age (as of May 1, 2017)	Your Rate (per \$1,000 of Total Coverage)
<30	\$0.081
30–34	\$0.084
35–39	\$0.096
40–44	\$0.144
45–49	\$0.206
50–54	\$0.351
55–59	\$0.577
60–64	\$0.784
65–69	\$1.395
70–74	\$3.042
75+	\$11.535

**Use this formula to calculate your premium payment:**

$$\frac{\text{Enter the amount of coverage you are requesting}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table below}}{\div 1000} = \text{_____}$$

Enter the amount of coverage you are requesting

Enter your rate from the rate table below

This amount is an estimate of how much you would pay each month.

If you elect AD&D insurance with your Additional Life insurance, your monthly AD&D rate is \$0.060 per \$1,000 of AD&D benefit added to the above rates.

For Full Rate Tables, refer to your enrollment packet or contact Tara Johnson, SLEBC Office Administrator.



# TRAVEL ASSISTANCE PROGRAM

## Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from The Standard.

## Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements.

Emergency ticket, credit card and passport replacement, funds transfer and missing baggage  
24/7/365 phone access to registered nurses for health and medication information, symptom decision support, and help understanding treatment options.

Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains

Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services.

Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization.

Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability; for more complex situations, assists with making arrangements with providers of specialized security services.

## Contact Travel Assistance

**800.527.0218**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

**+1.410.453.6330**

Everywhere else

**Assistance@uhcglobal.com**

**www.standard.com/travel**

# PREMIUMS

**Employee Contributions** (per month)  
Effective January 1, 2020

Medical Plans	Premium	Employee Pays	State Pays	Bi-Weekly Employee Pays	Bi-Weekly State Pays	COBRA
Single	\$738.24	\$125.50	\$612.74	\$62.75	\$306.37	\$753.00
EE + SP	\$1,508.65	\$256.47	\$1,252.18	\$128.84	\$626.09	\$1,538.82
EE + CH	\$1,247.06	\$212.00	\$1,035.06	\$106.00	\$517.53	\$1,272.00
Family	\$1,884.29	\$320.33	\$1,563.96	\$160.16	\$781.98	\$1,921.98

Dental Plans	Premium	Employee Pays	State Pays	Bi-Weekly Employee Pays	Bi-Weekly State Pays	COBRA
Single	\$34.68	\$18.68	\$16.00	\$9.34	\$8.00	\$35.37
EE + SP	\$68.05	\$46.05	\$22.00	\$23.03	\$11.00	\$69.41
EE + CH	\$98.71	\$76.71	\$22.00	\$38.36	\$11.00	\$100.68
Family	\$106.72	\$78.72	\$28.00	\$39.36	\$14.00	\$108.85

Vision Plans	Premium	Employee Pays	Bi-Weekly Employee Pays	COBRA
Single	\$14.09	\$14.09	\$7.05	\$14.37
EE + One	\$22.54	\$22.54	\$11.27	\$22.99
EE + CH	\$23.01	\$23.01	\$11.51	\$23.47
Family	\$37.10	\$37.10	\$18.55	\$37.84

\* Retirees pay the Total Premium for all plans

# IMPORTANT NOTICES

## **Special Enrollment Rights**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage, or if the employer stops contributing towards your or your dependents' other coverage. However, you must request enrollment within 31 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). To be eligible for these Special Enrollment rights you must have completed a waiver when you were first eligible stating that you were declining because of other group health insurance coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. In the case of marriage, eligible individuals must submit their enrollment forms prior to the Effective Dates of coverage in order for salary reductions to have preferred tax treatment from the date coverage begins.

## **Women's Health & Cancer Rights Act of 1998**

As required by the Women's Health and Cancer Rights Act of 1998, benefits under this Plan are provided for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). If you are receiving benefits in connection with a mastectomy, benefits are also provided for the following Covered Charges, as you determine appropriate with your attending Physician: All stages of reconstruction of the breast on which the mastectomy was performed; Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prostheses and treatment of physical complications of the mastectomy, including lymphedema. The amount you must pay for such Covered Charge (including Copayments and any Deductible) are the same as are required for any other Covered Charge. Limitations on benefits are the same as for any other Covered Charge.

## **Patient Protection Notice**

State Law Enforcement Bargaining Council Health Plan generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Apta Care Coordinators at 866-274-9478.

For children, you may designate a pediatrician as the primary care provider. You do not need prior authorization from the State Law Enforcement Bargaining Council Health Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Apta Care Coordinators at 866-274-9478.

# NOTICE OF PRIVACY PRACTICES

**THIS NOTICE OF PRIVACY PRACTICES DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

This Notice of Privacy Practices (the "Notice") describes the legal obligations of the State Law Enforcement Bargaining Council and your legal rights regarding your protected health information held by the Plan under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Health Information Technology for Economic and Clinical Health Act (HITECH Act). Among other things, this Notice describes how your protected health information may be used or disclosed to carry out treatment, payment, or health care operations, or for any other purposes that are permitted or required by law.

We are required to provide this Notice of Privacy Practices to you pursuant to HIPAA.

The HIPAA Privacy Rule protects only certain medical information known as "protected health information." Generally, protected health information is health information, including demographic information, collected from you or created or received by a health care provider, a health care clearinghouse, a health plan, or your employer on behalf of a group health plan, from which it is possible to individually identify you and that relates to:

- (1) your past, present, or future physical or mental health or condition;
- (2) the provision of health care to you; or
- (3) the past, present, or future payment for the provision of health care to you.

If you have any questions about this Notice or about our privacy practices, please contact SLEBC at 402-489-2081.

**Effective Date**

This Notice is effective September 23, 2013.

**Our Responsibilities**

We are required by law to:

- maintain the privacy of your protected health information;
- provide you with certain rights with respect to your protected health information;
- provide you with a copy of this Notice of our legal duties and privacy practices with respect to your protected health information; and
- follow the terms of the Notice that is currently in effect.

We reserve the right to change the terms of this Notice and to make new provisions regarding your protected health information that we maintain, as allowed or required by law. If we make any material change to this Notice, we will provide you with a copy of our revised Notice of Privacy Practices by internal company email.

**How We May Use and Disclose Your Protected Health Information**

Under the law, we may use or disclose your protected health information under certain circumstances without your permission. The following categories describe the different ways that we may use and disclose your protected health information. For each category of uses or disclosures we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted to use and disclose information will fall within one of the categories.

**For Treatment.** We may use or disclose your protected health information to facilitate medical treatment or services by providers. We may disclose medical information about you to providers, including doctors, nurses, technicians, medical students, or other hospital personnel who are involved in taking care of you. For example, we might disclose information about your prior prescriptions to a pharmacist to determine if prior prescriptions contraindicate a pending prescription.

**For Payment.** We may use or disclose your protected health information to determine your eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate Plan coverage. For example, we may tell your health care provider about your medical history to determine whether a particular treatment is experimental, investigational, or medically necessary, or to determine whether the Plan will cover the treatment. We may also share your protected health information with a utilization review or precertification service provider. Likewise, we may share your protected health information with another entity to assist with the adjudication or subrogation of health claims or to another health plan to coordinate benefit payments.

**For Health Care Operations.** We may use and disclose your protected health information for other Plan operations. These uses and disclosures are necessary to run the Plan. For example, we may use medical information in connection with conducting quality assessment and improvement activities; underwriting, premium rating, and other activities relating to Plan coverage; submitting claims for stop-loss coverage; conducting or arranging for medical review, legal services, audit services, and fraud and abuse detection programs; business planning and development such as cost management; and business management and general Plan administrative activities. However, we will not use your genetic information for underwriting purposes.

**Treatment Alternatives or Health-Related Benefits and Services.** We may use and disclose your protected health information to send you information about treatment alternatives or other health-related benefits and services that might be of interest to you.

**To Business Associates.** We may contract with individuals or entities known as Business Associates to perform various functions on our behalf or to provide certain types of services. In order to perform these functions or to provide these services, Business Associates will receive, create, maintain, transmit, use, and/or disclose your protected health information, but only after they agree in writing with us to implement appropriate safeguards regarding your protected health information. For example, we may disclose your protected health information to a Business Associate to process your claims for Plan benefits or to provide support services, such as utilization management, pharmacy benefit management, or subrogation, but only after the Business Associate enters into a Business Associate contract with us.

**As Required by Law.** We will disclose your protected health information when required to do so by federal, state, or local law. For example, we may disclose your protected health information when required by national security laws or public health disclosure laws.

**To Avert a Serious Threat to Health or Safety.** We may use and disclose your protected health information when necessary to prevent a serious threat to your health and safety, or the health and safety of the public or another person. Any disclosure, however, would only be to someone able to help prevent the threat. For example, we may disclose your protected health information in a proceeding regarding the licensure of a physician.

**To Plan Sponsors.** For the purpose of administering the plan, we may disclose to certain employees of the Employer protected health information. However, those employees will only use or disclose that information as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized further disclosures. Your protected health information cannot be used for employment purposes without your specific authorization.

### **Special Situations**

In addition to the above, the following categories describe other possible ways that we may use and disclose your protected health information without your specific authorization. For each category of uses or disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted to use and disclose information will fall within one of the categories.

**Organ and Tissue Donation.** If you are an organ donor, we may release your protected health information after your death to organizations that handle organ procurement or organ, eye, or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation.

**Military.** If you are a member of the armed forces, we may release your protected health information as required by military command authorities. We may also release protected health information about foreign military personnel to the appropriate foreign military authority.

**Workers' Compensation.** We may release your protected health information for workers' compensation or similar programs, but only as authorized by, and to the extent necessary to comply with, laws relating to workers' compensation and similar programs that provide benefits for work-related injuries or illness.

**Public Health Risks.** We may disclose your protected health information for public health activities. These activities generally include the following:

- to prevent or control disease, injury, or disability;
- to report births and deaths;
- to report child abuse or neglect;
- to report reactions to medications or problems with products;
- to notify people of recalls of products they may be using;
- to notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition;
- to notify the appropriate government authority if we believe that a patient has been the victim of abuse, neglect, or domestic violence. We will only make this disclosure if you agree, or when required or authorized by law.

**Health Oversight Activities.** We may disclose your protected health information to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

**Lawsuits and Disputes.** If you are involved in a lawsuit or a dispute, we may disclose your protected health information in response to a court or administrative order. We may also disclose your protected health information in response to a subpoena, discovery request, or other lawful process by someone involved in a legal dispute, but only if efforts have been made to tell you about the request or to obtain a court or administrative order protecting the information requested.

**Law Enforcement.** We may disclose your protected health information if asked to do so by a law-enforcement official-

- in response to a court order, subpoena, warrant, summons, or similar process;
- to identify or locate a suspect, fugitive, material witness, or missing person;
- about the victim of a crime if, under certain limited circumstances, we are unable to obtain the victim's agreement;
- about a death that we believe may be the result of criminal conduct; and
- about criminal conduct.

**Coroners, Medical Examiners, and Funeral Directors.** We may release protected health information to a coroner or medical examiner. This may be necessary, for example, to identify a deceased person or determine the cause of death. We may also release medical information about patients to funeral directors, as necessary to carry out their duties.

**National Security and Intelligence Activities.** We may release your protected health information to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

**Inmates.** If you are an inmate of a correctional institution or are in the custody of a law-enforcement official, we may disclose your protected health information to the correctional institution or law-enforcement official if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

**Research.** We may disclose your protected health information to researchers when:

- (1) the individual identifiers have been removed; or
- (2) when an institutional review board or privacy board has reviewed the research proposal and established protocols to ensure the privacy of the requested information, and approves the research.

### **Required Disclosures**

The following is a description of disclosures of your protected health information we are required to make.

**Government Audits.** We are required to disclose your protected health information to the Secretary of the United States Department of Health and Human Services when the Secretary is investigating or determining our compliance with the HIPAA privacy rule.

**Disclosures to You.** When you request, we are required to disclose to you the portion of your protected health information that contains medical records, billing records, and any other records used to make decisions regarding your health care benefits. We are also required, when requested, to provide you with an accounting of most disclosures of your protected health information if the disclosure was for reasons other than for payment, treatment, or health care operations, and if the protected health information was not disclosed pursuant to your individual authorization.

### **Other Disclosures**

**Personal Representatives.** We will disclose your protected health information to individuals authorized by you, or to an individual designated as your personal representative, attorney-in-fact, etc., so long as you provide us with a written notice/authorization and any supporting documents (i.e., power of attorney). Note: Under the HIPAA privacy rule, we do not have to disclose information to a personal representative if we have a reasonable belief that:

- (1) you have been, or may be, subjected to domestic violence, abuse, or neglect by such person; or
- (2) treating such person as your personal representative could endanger you; and
- (3) in the exercise of professional judgment, it is not in your best interest to treat the person as your personal representative.

**Spouses and Other Family Members.** With only limited exceptions, we will send all mail to the employee. This includes mail relating to the employee's spouse and other family members who are covered under the Plan, and includes mail with information on the use of Plan benefits by the employee's spouse and other family members and information on the denial of any Plan benefits to the employee's spouse and other family members. If a person covered under the Plan has requested Restrictions or Confidential Communications (see below under "Your Rights"), and if we have agreed to the request, we will send mail as provided by the request for Restrictions or Confidential Communications.

**Authorizations.** Other uses or disclosures of your protected health information not described above will only be made with your written authorization. For example, in general and subject to specific conditions, we will not use or disclose your psychiatric notes; we will not use or disclose your protected health information for marketing; and we will not sell your protected health information, unless you give us a written authorization. You may revoke written authorizations at any time, so long as the revocation is in writing. Once we receive your written revocation, it will only be effective for future uses and disclosures. It will not be effective for any information that may have been used or disclosed in reliance upon the written authorization and prior to receiving your written revocation.

**Your Rights** You have the following rights with respect to your protected health information:

**Right to Inspect and Copy.** You have the right to inspect and copy certain protected health information that may be used to make decisions about your Plan benefits. If the information you request is maintained electronically, and you request an electronic copy, we will provide a copy in the electronic form and format you request, if the information can be readily produced in that form and format; if the information cannot be readily produced in that form and format, we will work with you to come to an agreement on form and format. If we cannot agree on an electronic form and format, we will provide you with a paper copy.

To inspect and copy your protected health information, you must submit your request in writing to SLEBC. If you request a copy of the information, we may charge a reasonable fee for the costs of copying, mailing, or other supplies associated with your request.

We may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to your medical information, you may request that the denial be reviewed by submitting a written request to SLEBC.

**Right to Amend.** If you feel that the protected health information we have about you is incorrect or incomplete, you may ask us to amend the information. You have the right to request an amendment for as long as the information is kept by or for the Plan.

To request an amendment, your request must be made in writing and submitted to the State Law Enforcement Bargaining Council P.O. Box 6729 Lincoln, NE 68506. In addition, you must provide a reason that supports your request.

We may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to amend information that:

- is not part of the medical information kept by or for the Plan;
  - was not created by us, unless the person or entity that created the information is no longer available to make the amendment;
  - is not part of the information that you would be permitted to inspect and copy; or
  - is already accurate and complete.
- If we deny your request, you have the right to file a statement of disagreement with us and any future disclosures of the disputed information will include your statement.

**Right to an Accounting of Disclosures.** You have the right to request an "accounting" of certain disclosures of your protected health information. The accounting will not include (1) disclosures for purposes of treatment, payment, or health care operations; (2) disclosures made to you; (3) disclosures made pursuant to your authorization; (4) disclosures made to friends or family in your presence or because of an emergency; (5) disclosures for national security purposes; and (6) disclosures incidental to otherwise permissible disclosures.

To request this list or accounting of disclosures, you must submit your request in writing to SLEBC. Your request must state the time period you want the accounting to cover, which may not be longer than six years before the date of the request. Your request should indicate in what form you want the list (for example, paper or electronic). The first list you request within a 12-month period will be provided free of charge. For additional lists, we may charge you for the costs of providing the list. We will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

**Right to Request Restrictions.** You have the right to request a restriction or limitation on your protected health information that we use or disclose for treatment, payment, or health care operations. You also have the right to request a limit on your protected health information that we disclose to someone who is involved in your care or the payment for your care, such as a family member or friend. For example, you could ask that we not use or disclose information about a surgery that you had.

Except as provided in the next paragraph, we are not required to agree to your request. However, if we do agree to the request, we will honor the restriction until you revoke it or we notify you.

We will comply with any restriction request if (1) except as otherwise required by law, the disclosure is to a health plan for purposes of carrying out payment or health care operations (and is not for purposes of carrying out treatment); and (2) the protected health information pertains solely to a health care item or service for which the health care provider involved has been paid in full by you or another person.

To request restrictions, you must make your request to SLEBC at 402-489-4081. In your request, you must tell us (1) what information you want to limit; (2) whether you want to limit our use, disclosure, or both; and (3) to whom you want the limits to apply—for example, disclosures to your spouse.

**Right to Request Confidential Communications.** You have the right to request that we communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail. To request confidential communications, you must make your request to SLEBC at 402-489-4081. We will not ask you the reason for your request. Your request must specify how or where you wish to be contacted. We will accommodate all reasonable requests.

**Right to Be Notified of a Breach.** You have the right to be notified in the event that we (or a Business Associate) discover a breach of unsecured protected health information.

**Right to a Paper Copy of This Notice.** You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice.

To obtain a paper copy of this notice, contact SLEBC at 402-489-4081.

**Complaints.** If you believe that your privacy rights have been violated, you may file a complaint with the Plan or with the Office for Civil Rights of the United States Department of Health and Human Services. To file a complaint with the Plan, contact SLEBC at 402-489-4081 or P.O. Box 6729 Lincoln, NE 68506. All complaints must be submitted in writing. You will not be penalized, or in any other way retaliated against, for filing a complaint with the Office for Civil Rights or with us.



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 5-31-2020)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after- tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Tara Johnson at (402) 489-2081.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>State Law Enforcement Bargaining Council</b>		4. Employer Identification Number (EIN) <b>36-3789851</b>	
5. Employer address <b>PO Box 6729</b>		6. Employer phone number <b>(402) 489-2081</b>	
7. City <b>Lincoln</b>	8. State <b>NE</b>	9. ZIP code <b>68506</b>	
10. Who can we contact about employee health coverage at this job? <b>Tara Johnson</b>			
11. Phone number (if different from above)		12. Email address <b>tjohnson@netroopers.org</b>	

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

☒ All employees. Eligible employees are:

Full-Time State Troopers who work 120 hours in a 28 day period, Full-Time Fire Marshal Inspectors who regularly work 30 hours in a 7 day period, Full-Time Marshal Investigators who regularly work 60 hours in a 14 day period, Full-Time Conservation Officers who regularly work 120 hours in a 28 day period, and Full-Time Administrative Support designated by the Bargaining Council who regularly work 30 hours in a 5 day period.

☐ Some employees. Eligible employees are:

With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

Your spouse, your child until the end of the month in which he/she attains age 26, your child age 26 or older who meets incapacitated child requirements, and any child for whom you are required to provide health coverage due to a Qualified Medical Child Support Order.

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.**

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility –

<b>ALABAMA – Medicaid</b> Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	<b>FLORIDA – Medicaid</b> Website: <a href="http://flmedicaidplrecovery.com/hipp/">http://flmedicaidplrecovery.com/hipp/</a> Phone: 1-877-357-3268
<b>ALASKA – Medicaid</b> The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.asp_x">http://dhss.alaska.gov/dpa/Pages/medicaid/default.asp_x</a>	<b>GEORGIA – Medicaid</b> Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162 ext 2131
<b>ARKANSAS – Medicaid</b> Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	<b>INDIANA – Medicaid</b> Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a> Phone 1-800-403-0864
<b>COLORADO – Health First Colorado (Colorado's Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>	<b>IOWA – Medicaid</b>
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711	Website: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> Phone: 1-800-257-8563

<b>KANSAS – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-785-296-3512	Website: <a href="https://www.dhhs.nh.gov/oii/hipp.htm">https://www.dhhs.nh.gov/oii/hipp.htm</a> Phone: 603-271-5218 Toll free number for the HIP program: 1-800-852-3345, ext 5218
<b>KENTUCKY – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a> Phone: 1-800-635-2570	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710
<b>LOUISIANA – Medicaid</b>	<b>NEW YORK – Medicaid</b>
Website: <a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a> Phone: 1-888-695-2447	Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MAINE – Medicaid</b>	<b>NORTH CAROLINA – Medicaid</b>
Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.htm">http://www.maine.gov/dhhs/ofi/public-assistance/index.htm</a> Phone: 1-800-442-6003 TTY: Maine relay 711	Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100
<b>MASSACHUSETTS – Medicaid and CHIP</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a> Phone: 1-800-862-4840	Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825
<b>MINNESOTA – Medicaid</b>	<b>OKLAHOMA – Medicaid and CHIP</b>
Website: <a href="https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739	Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742
<b>MISSOURI – Medicaid</b>	<b>OREGON – Medicaid</b>
Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075
<b>MONTANA – Medicaid</b>	<b>PENNSYLVANIA – Medicaid</b>
Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084	Website: <a href="http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm</a> Phone: 1-800-692-7462
<b>NEBRASKA – Medicaid</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 855-697-4347, or 401-462-0311 (Direct Rlte Share Line)
<b>NEVADA – Medicaid</b>	<b>SOUTH CAROLINA – Medicaid</b>
Medicaid Website: <a href="https://dhcfp.nv.gov">https://dhcfp.nv.gov</a> Medicaid Phone: 1-800-992-0900	Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820

<b>SOUTH DAKOTA - Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022 ext. 15473
<b>TEXAS – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>UTAH – Medicaid and CHIP</b>	<b>WISCONSIN – Medicaid and CHIP</b>
Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669	Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.p_d_f">https://www.dhs.wisconsin.gov/publications/p1/p10095.p_d_f</a> Phone: 1-800-362-3002
<b>VERMONT– Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531
<b>VIRGINIA – Medicaid and CHIP</b>	
Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Phone: 1-855-242-8282	

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

# MEDICARE PART D NOTICE

## Important Notice from State Law Enforcement Bargaining Council About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State Law Enforcement Bargaining Council and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. If neither you nor any of your dependents are eligible for or have Medicare, this notice does not apply to you or the dependents, as the case may be. However, you should still keep a copy of this notice in the event you or a dependent should qualify for coverage under Medicare in the future. Please note, however, that later notices might supersede this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Magellan Rx has determined that the prescription drug coverage offered by the State Law Enforcement Bargaining Council Employee Benefit Plan is on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current coverage, you and your dependents will be able to get this coverage back at the next annual open enrollment period.

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the State Law Enforcement Bargaining Council Health Plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the State Law Enforcement Bargaining Council changes. You also may request a copy of this notice at any time.

**For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook.

You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: September 25, 2018  
State Law Enforcement Bargaining Council  
P.O. Box 6729  
Lincoln, NE 68506  
402-489-2081

