



SAVE UP TO \$600 IN 2026



If you visit your doctor and complete an annual preventive exam in 2025, you'll save \$50 each month on your 2026 medical premiums (\$600 for the year).

Completing a preventive care exam, which can include an **annual physical** or **well-woman visit**, is one of the most valuable things you can do for your health.

Preventive care helps you establish a relationship with your primary care physician, create a measurable baseline for your health, and save money in the long run.

THREE STEPS TO EARN THE WELLNESS INCENTIVE

- **Step 1.** Visit your in-network doctor for a preventive care exam **during calendar year 2025**.
- **Step 2.** Make sure the doctor codes the visit as “preventive” to ensure your exam is **covered at 100%**.
- **Step 3.** Review your first paycheck in 2026 to see **\$50 monthly savings** on your medical premiums.

**DID
YOU
KNOW**



Preventive care is covered at 100% if you visit an in-network doctor.

Find an in-network doctor online at:
nebraskablue.com



LEARN THE BENEFITS LANGUAGE



Understanding a few key terms can go a long way toward understanding your benefits and choices. Here are a few you'll hear a lot.

COPAY

A set dollar amount you pay for a doctor visit, urgent care or prescription drugs, even if you have met your annual deductible

DEDUCTIBLE

The amount of money you pay each year before insurance starts to pay the coinsurance amount.

COINSURANCE

The amount you pay for health services after you've paid your deductible. Coinsurance is your part of the cost of care you receive. Insurance picks up the rest, as long as it's for a covered expense.

OUT-OF-POCKET MAXIMUM

The maximum you pay annually for Health care costs before the plan pays 100%. This includes your deductible and copays.

PREVENTIVE CARE

Exams and screenings to maintain health and prevent disease.

PRIMARY CARE PROVIDER

The doctor you go to first when you are not feeling well or when you get your annual preventive care.

URGENT CARE

When you have a minor illness or injury and can't get in to see your doctor, urgent care facilities are faster, cheaper alternatives to the emergency room.

Understanding these terms is valuable when using your health plan benefits during the year and comparing your benefits options during enrollment.

Throughout the year, it's important to get your **preventive care** and visit your **primary care provider**, when possible, to save money on your short- and long-term health care.

During enrollment, you should look at the **premium, coinsurance, deductible and out-of-pocket maximum** that accompanies each plan to determine which health care option will work best for your situation.



Health Services

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