Benefits Guide

7/1/26-12/31/26

Nye Health Services
people work happy here

Eligibility

Regular, non-temporary team members who work 30 or more hours per week on a regularly scheduled basis are considered full time and eligible for the benefits described in this guide. Benefits are effective on the first day of the month following 30 days of full-time employment.

Eligible dependents include legal spouse, children up to age 26, or disabled dependents meeting required criteria. Domestic partners are not eligible.

ENROLLMENT PERIODS

When it comes to the insurance benefits outlined in this guide, the IRS only allows enrollment changes at specific times during the year, known as qualifying life events.

- During annual Open Enrollment period each fall
- Within 30 days of first becoming eligible (new hire; employment status change)
- Within 30 days of a qualifying life event (i.e., marriage, divorce, birth of child, death, loss of other health coverage). Proof of life event with effective date is required. Please contact your campus Human Resources or Home Office HR Benefits Department to enroll.

Health Savings Account (HSA) and retirement contributions can be changed at any time during the year within IRS limits.

HOW TO ENROLL

Benefit enrollment is done online through ADP **workforcenow.adp.com**. To enroll in medical benefits, enrollment is through benefitbay **app.benefitbay.com**. Failure to enroll by communicated deadlines will result in forfeiture of offered voluntary benefits. Full-time team members will be automatically enrolled in the following employer-paid benefits: Basic life/AD&D, Short-Term Disability, and Employee Assistance Program.

The deadline to enroll in benefits is 30 days from the date of eligibility in ADP and by the 12th of the month prior to the effective date in benefitbay (medical benefits only). If you choose not to enroll, you will need to wait until the next Open Enrollment period unless you have a qualifying life event.

A NOTE ABOUT 401(k) RETIREMENT PLAN

Retirement savings plan enrollment is separate from new hire benefit enrollment. Automatic plan enrollment is in place for those who meet the age requirement. You can enroll and make changes to your elections at any time. See pages 23-24 for more details.

BENEFITS QUESTIONS?

Contact the Home Office Benefits Department at 402-753-6161 for any assistance you may need.

ADP MOBILE APP

We provide team members with a complete spectrum of benefits.

Nye Health Services is proud to offer a comprehensive benefits package to eligible, full-time team members who are regularly scheduled to work 30 or more hours per week.

The complete benefits package is briefly summarized in this booklet. Please visit www.nyebenefits.com for detailed benefit information including educational videos and benefit carrier contact information.

Physical Wellbeing

We believe in the value in living an overall healthy lifestyle. Our benefits program supports your physical wellbeing.

Financial Wellbeing

Security in your financial future is important to us. Our benefits program provides you tools to make choices that support your financial wellbeing.

Social/ Emotional Wellbeing

You deserve to live a life where you feel connected and supported. Our benefits program supports your social and emotional wellbeing.

Career Wellbeing

Feeling good about the work you do is important. Our benefits program strengthens and supports career wellbeing.

Community Wellbeing

Giving back to the community where you live is important. Our benefits program promotes and supports your community wellbeing.

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Summary of Benefit Premiums

Rates are effective July 1, 2026 – December 31, 2026

- All benefit costs are semi-monthly (based on 24 deductions/year)
- Benefits are offered to full-time team members only (30+ hours/week) with the exception of Retirement, PTO & EAP which are also offered to part-time team members

Health Insurance – Individual Coverage Health Reimbursement Arrangement (ICHRA)

- Nye Health Services provides a pre-tax employer contribution to the medical ICHRA plans (amount is based on various demographic factors such as zip code, age, number of dependents)
- Several plan designs and carrier options available such as BCBS, UHC, Medica, Ambetter & Oscar
- Log into the benefitbay portal for information on medical plan options and enrollment

Dental Insurance – MetLife
100% Employee Paid

Coverage Level	Cost Per Pay Period
Employee	$14.68
Employee + 1	$29.68
Employee + 2 or more	$47.59

Vision Insurance – EyeMed
100% Employee Paid

Coverage Level	Cost Per Pay Period
Employee	$2.33
Employee + Spouse	$4.41
Employee + Child(ren)	$4.63
Family	$6.81

Nye Retirement Plan – ADP Retirement

401(k) pre-tax option and Roth after-tax option
Employer match after one year of service which is 100% vested after three years of service
Match is 50% of up to 6% of wages
Available to all employees age 21+ regardless of classification (FT/PT/OC) excluding temporary

Benefits Overview

Accident Supplemental Plan – Mutual of Omaha 100% Employee Paid	
Coverage Level	Cost Per Pay Period
Employee	$3.98
Employee + Spouse	$6.26
Employee + Child(ren)	$9.53
Family	$12.42
$50 Health screening benefit included	

Critical Illness Supplemental Plan (EE or SP) – Mutual of Omaha 100% Employee Paid			
Age	$10,000	$20,000	$30,000
0-29	$1.65	$3.30	$4.95
30-39	$2.75	$5.50	$8.25
40-49	$5.50	$11.00	$16.50
50-59	$10.00	$20.00	$30.00
60-69	$19.30	$38.60	$57.90
70-79	$35.65	$71.30	$106.95
80+	$51.40	$102.80	$154.20
$100 Health screening benefit included			

Basic Life/AD&D Insurance – Mutual of Omaha 100% Employer Paid
Management & professional nurses receive 1x annual earnings in benefit, up to $150K All other team members receive $10K in benefit
Voluntary Life/AD&D Insurance – Mutual of Omaha 100% Employee Paid
Premiums are based upon age bands (see rate table on page 25 or in Mutual of Omaha brochure). Available for employee, spouse, and children. If employee enrolls in coverage during their new hire/initial benefit period, no EOI/underwriting is required up to guarantee issue
Short-Term Disability – Mutual of Omaha 100% Employer Paid
60% benefit for up to 11 weeks; 14-day elimination period applies. Note: Pre-existing condition limitation may apply.
Long-Term Disability – Mutual of Omaha 100% Employee Paid
Premiums are based upon age bands & wage (see calculation table in Disability Insurance section on page 26) If employee enrolls in LTD during their new hire/initial benefit period, no EOI/underwriting is required

Health Insurance

Individual Coverage Health Reimbursement Arrangement (ICHRA)
Administrator: benefitbay
Support Email: support@benefitbay.com
Provider Website: app.benefitbay.com
Live enrollment support chat available

Medical Benefits Costs

Each eligible and participating team member will be provided a monthly monetary allowance based on various demographic factors such as zip code, age, number of dependents. This contribution allowance will allow team members to secure better coverage for their unique needs at a more affordable price.

Your Responsibility

"Individual Coverage HRA Model Notice" (in the benefitbay portal under documents) is an important form you will use if you decide to purchase individual health insurance coverage through the marketplace. It is important that you save a copy of this form.

Highlights of Individual Coverage HRA Medical Plan Options

- ICHRA - "Individual Coverage Health Reimbursement Arrangement"
- The coverage is focused on you, *the individual*
- Nye Health Services sponsors your coverage and provides a monetary contribution allowance each month should you want to enroll in a medical plan
- Purchase a medical or Medicare plan
- Choose a carrier in your state that works for you such as BCBS, UHC, Medica, Ambetter & Oscar
- Select a plan design that fits you and your family's specific needs

Log into benefitbay portal to begin your medical enrollment process using the unique link that was provided via email.

Health Insurance

Employer Contributions

The benefit of receiving employer-sponsored medical coverage is the Employer Contribution. This doesn't go away with an ICHRA.

Pre-tax Payments

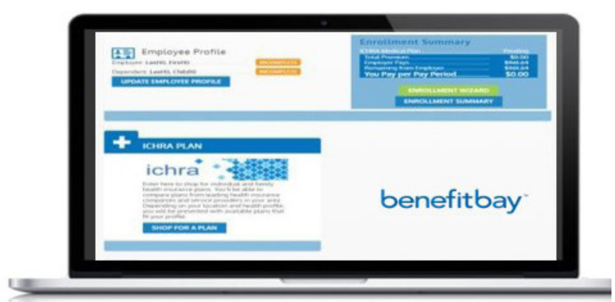
When you use the benefitbay platform to shop for, select, and pay for your coverage using your benefitbay account and routing number, you can still pay your individual health insurance premiums with pre-tax funds and have them deducted via payroll. This means you keep the tax benefits of an employer-sponsored plan.

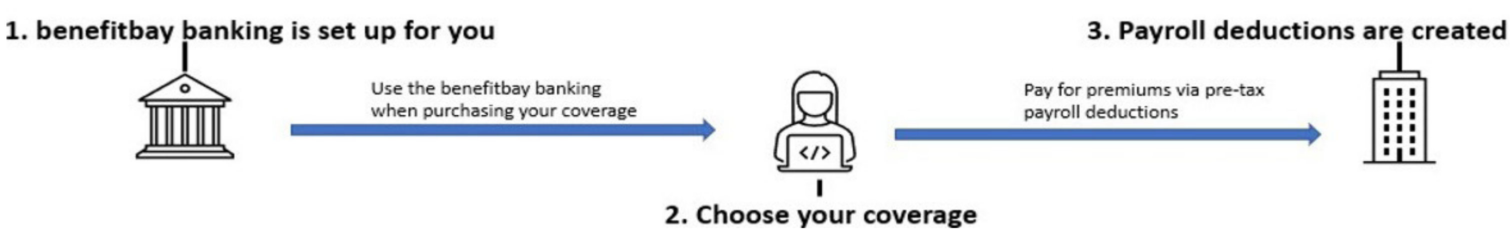
Flexibility with Carriers

Why be limited to the one or two carriers your company chooses each year? You can pick a carrier and network that contains your providers in their network.

Flexibility with Plan Designs

Each carrier offers their own types of medical plans, so you choose a plan that best suits you and your family.





Team members will receive an invite to log into app.benefitbay.com. It is important to note that any time during the enrollment process, you can chat with a Customer Support representative at benefitbay by clicking on the benefitbay logo in the bottom right-hand corner of the screen.

Medicare Service: Doctor's Choice
Phone Number: 800-656-0894
Support Email: help@doctorschoiceusa.com
Website: nye.medicarecheckup.com

Are you or a loved one approaching Medicare?

Navigating Medicare can be confusing. Doctor's Choice helps individuals approaching Medicare either due to age (65+) or disability navigate the complexities of the Medicare system.

Founded by a Brown University-trained Physician as a way to make transitions to Medicare easy, Doctor's Choice is the premier service advocate for Medicare, delivering best-in-class service to seniors before, during and after their transition to Medicare.

Offering coverage across the country from the most reputable companies, Doctor's Choice provides concierge-level service and healthcare advocacy to members for life.

How to Work with Doctor's Choice

It is recommended to reach out to the Doctor's Choice team of advocates for a consultation three months before turning 65 or before needing Medicare coverage. Contact the team by phone, email, or directly schedule a consultation through nye.medicarecheckup.com.

They can meet over the phone or video to guide you through the Medicare process and identify coverage that suits your needs.

Tailored Guidance

Confidential and personalized planning through their team of advocates and their Medicare Checkup software gives confidence to make the right decisions.

Enrollment Support & Advocacy

Assistance through the entire enrollment process to ensure prevention of penalities and getting proper coverage gives a comfort level throughout enrollment. Following enrollment, the team is available to provide continuous support for all things Medicare.

Doctor's Choice

Health Savings Account

Provider Name: WEX Health
Provider Phone Number: 866-451-3399
Provider Website: benefitslogin.wexhealth.com
Mobile App Available

A Health Savings Account is like a 401(k) for health care. HSAs are tax-advantaged accounts that accumulate interest and can earn investment returns. The funds can be used for qualified medical expenses today or can be saved for future medical expenses. It is a personal bank account that you own and lets you build up savings for future needs. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses. If the funds are used for non-qualified expenses, the funds become taxable.

Team members who enroll in an HSA-eligible plan will have access to contribute to an HSA. Paycheck contributions made to an HSA are deducted pre-taxed and can be used to pay your deductible or other qualified out-of-pocket medical expenses such as doctor visits, prescription drugs, and even dental and vision expenses. You own the money in your HSA account, and it is yours to keep, even when you change jobs. The funds can roll over from year to year, and you do not pay taxes on withdrawals used for qualified medical expenses for yourself, your legal spouse, and your tax dependents. You can change your contribution at any time throughout the plan year.

Can I enroll?

There are certain situations that would make you ineligible to contribute to an HSA. This includes if you are claimed as a dependent on someone else's taxes, if you are covered by another insurance plan that conflicts with the QHDHP (e.g., Medicare (any part), Medicaid, Tricare, etc.), or if you or your spouse are contributing to a medical FSA per IRS regulations.

Note: It is the responsibility of the team member to know if they are eligible to contribute based upon their individual medical coverage enrollment.

Flexible Spending Accounts

Provider Name: WEX Health
Provider Phone Number: 866-451-3399
Provider Website: benefitslogin.wexhealth.com
Mobile App Available

Nye Health Services offers Flexible Spending Accounts (FSA) to provide you with an important tax advantage that can help you pay medical, prescription drug, vision, dental and dependent daycare expenses on a pre-tax basis. By anticipating your family's healthcare and dependent daycare costs, you can actually lower your taxable income. You choose how much money you want to contribute during open enrollment each year for the upcoming plan year and then access those funds throughout the plan year.

Medical Flexible Spending Account

A Medical FSA allows you to set aside pre-tax dollars to pay for qualified medical, dental and vision expenses. The money deposited into your spending account is deducted from your paycheck before taxes are withheld, which lowers your taxable income and increases your spending power.

Before enrolling in a Medical FSA, you should evaluate what your out-of-pocket medical, dental and vision expenses will be for the enrollment year. Your full annual Medical FSA election is available to you on your effective date, regardless of whether you have deposited enough money to cover the full expense., and your regular Medical FSA deduction will continue to be taken from your paycheck for the remainder of the plan year. The key to effective use of flexible spending accounts is planning ahead. If you don't use all of the pre-tax dollars deposited into your FSA account during the plan year, you may lose these funds. This is called the "Use It or Lose It" provision.

The annual Medical FSA maximum contribution for 2026 is $3,400.

Limited Purpose Flexible Spending Account

A limited purpose FSA is a healthcare spending account that can only be used for eligible dental and vision expenses. Team members must be enrolled in a Qualified High Deductible Health Plan to be eligible to elect and contribute to a limited purpose FSA. This savings account allows team members to contribute a portion of their regular earnings, on a pre-tax basis, to pay for qualified dental and vision expenses. Medical expenses cannot be paid for with the limited purpose FSA plan.

Note: It is the responsibility of the team member to know if they are eligible to participate.

Flexible Spending Accounts

Provider Name: WEX Health
Provider Phone Number: 866-451-3399
Provider Website: benefitslogin.wexhealth.com
Mobile App Available

Dependent Daycare Flexible Spending Account

Benefit-eligible team members are eligible to enroll in a dependent daycare FSA. This plan allows you to pay for dependent daycare expenses and get a tax break at the same time. Expenses must be for qualifying dependents. The Dependent Daycare FSA allows you to set aside pre-tax dollars to pay for qualified daycare expenses for a dependent under the age of 13 or for care of a disabled spouse or parent while you work. Eligible expenses include payments made to a licensed daycare provider or nursery school, before and after school care, a summer day camp program and elder care. Refer to IRS Publication 503 child and dependent care expenses for more details. The Dependent Daycare FSA is subject to the same "Use It or Lose It" provision as the Medical FSA so you will want to estimate your dependent daycare expenses carefully. Any money left in the account at the end of the plan year will be forfeited. ***(Note: With employment termination, you have 45 days from termination to submit a claim for reimbursement.)***

Unlike the Medical FSA, you may only receive reimbursement from your Dependent Daycare FSA equal to the amount you have actually deposited into this account. The annual maximum contribution to the Dependent Daycare FSA for 2026 is $7,500 if you are married and filing a joint return, or if you are a single parent.

Dependent Daycare Flexible Spending Account (FSA)	
What is it?	An account that allows you to set aside pre-tax dollars from each paycheck to pay for eligible child or elderly care expenses while you and your spouse work full time
Why should I consider it?	You can use pre-tax dollars to pay for dependent daycare expenses and lower your taxable income.
What expenses are eligible?	Daycare expenses for your children under the age of 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents).
When can I use the funds?	Funds are available as you contribute to the account with each paycheck.
Can I roll over the funds each year?	No, you will lose any funds remaining in your account at the end of the year.
How do I pay for eligible expenses?	Claims can be submitted through the app, online, or paper for reimbursement. Substantiation of claims is required.
How much can I contribute each year?	Up to $7,500 in 2026

HSA vs. FSA Comparison

FSA vs. HSA Comparison		
	Medical Flexible Spending (FSA)	Health Savings Account (HSA)
What expenses are eligible?	Medical, prescription drug, dental and vision care (See wexinc.com/insights/benefits-toolkit or IRS publication 502 for a full list of eligible expenses)	
When can I use the funds?	All of the funds you elect for the year are available January 1st	Funds are available as you contribute to the account
Can I roll over funds each year?	No	Yes, funds roll over from year to year and are yours to keep (even if you leave the company or retire)
How do I pay for eligible expenses?	With your WEX Health debit card. You can also submit claims for reimbursement online and via WEX mobile app.	
How much can I contribute each year?	Up to $3,400 in 2026	Up to $4,400 for individual coverage or $8,750 for family coverage in 2026 Note: Those aged 55 and older can contribute an additional $1,000 annually
Can I change my contributions throughout the year?	No, unless you have a qualifying life event. You choose an annual election during your new hire enrollment or the annual open enrollment period, and that amount is evenly divided by the remaining pay dates in the calendar year. Deductions occur with the first and second paychecks of each month.	Yes

Dental Insurance

Provider Name: MetLife
Provider Phone Number: 800-275-4638
Provider Website: metlife.com/dental
Group ID: 5777632
Mobile App Available

Good oral care enhances overall physical health, appearance and wellbeing. The Nye Health Services dental plan provides comprehensive coverage to keep your teeth and gums healthy.

Although you have the option to see any provider you wish, you will receive the greatest level of benefit when you choose a Provider in the PDP Plus Network.

Services	In-Network & Out-of-Network **PPO**
Annual Deductible	$50 per person; $150 family limit
Annual Benefit Maximum (per person)	$1,250 per calendar year
Type A: Preventive Dental Services • Routine Oral Exams (2 in a year) • Prophylaxis - Cleanings (2 in a year) • Bitewing X rays (2 in a year- adult/child) • Full Mouth X-rays (1 in 5 years) • Topical Fluoride Applications for a child to age 16 (2 in a year) • Sealants for a child to age 16 (1 in 3 years) • Harmful Habits Appliances	Covered at 100%
Type B: Basic Restorative Dental Services • Space Maintainers (no limit- child up to age 19) • Amalgam & Composite Fillings (1 in 24 months) • Prefabricated Crowns (1 per tooth in 24 months) • Oral Surgery (Simple Extractions) • Emergency Palliative Treatment	20% after deductible
Type C: Major Dental Services • Crowns/Inlays/Onlays (1 per tooth in 10 years) • Repairs (1 in 12 months) • Endodontics Root Canal (1 per tooth in 24 months) • Periodontal Surgery (1 in 36 months per quadrant) • Periodontal Scaling & Root Planing (1 in 24 months per quadrant) • Periodontal Maintenance (2 in 1 year, includes 2 cleanings) • Oral Surgery (Surgical Extractions); Other Oral Surgery • Bridges (1 in 10 years) • Dentures (1 in 10 years) • General Anesthesia • Implant Services (1 service per tooth in 10 years; 1 repair/10 years)	50% after deductible
Type D: Orthodontia Services – Adult & child coverage	$1,500 lifetime maximum per person

How to find in-network providers

To assist you in locating a dental provider, visit metlife.com/dental and select "Find a participating dentist." Enter your criteria to search by location or for a specific dentist or practice. Choose the MetLife network: PDP Plus.

Vision Insurance

Provider Name: EyeMed
Phone Number: 866-939-3633
Provider Website: eyemed.com
Group ID: 9717802
Mobile App Available

Regular eye examinations not only determine your need for corrective eye wear, but also may detect general health problems in their earliest stages.

Enroll in EyeMed to get personalized care from an EyeMed network doctor at low out-of-pocket costs.

Services	In-Network (Any EyeMed provider)	Out-of-network (Any qualified non-network provider of your choice)
Eye Exam – Once Every 12 Months	$10 copay	Up to $35
Lenses (Once every 12 months)		
Single Vision Lenses	$25 copay	Up to $25
Lined Bifocal Lenses	$25 copay	Up to $40
Lined Trifocal Lenses	$25 copay	Up to $65
Standard Progressive Lenses	$25 copay; 20% off retail price less $55 allowance	Up to $40
Frames – once every 24 months	$100 allowance 20% off balance over $100	Up to $50
Contact Lenses (Once every 12 months if you elect contacts instead of lenses/frames)		
Conventional	$115 allowance	Up to $92
Disposable	$115 allowance	Up to $92
Medically	$0 copay; covered in full	Up to $200
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off retail price	N/A

Paid Time Off (PTO) & Sick Time

Time away from work to relax, pursue special interests, or take care of personal or family health needs is important. The Company wants to provide team members with flexibility in utilizing their time off. Paid time off (PTO), which is inclusive of Sick Time, is provided to all full-time and part-time members. On-call (PRN) and temporary staff will earn Paid Sick Time. Both policies are intended to comply with the Nebraska Healthy Families and Workplaces Act. Sick Time usage under either policy may not exceed 56 hours per calendar year. Contracted or agency staff do not earn PTO or sick time.

PTO hours are accrued per pay period according to the years of employment and hours worked. PTO is accrued each pay period from date of hire/rehire and considered earned and available after seven (7) consecutive days of employment up to the maximum allowable earned PTO limit as indicated in the PTO Accrual Schedule.

Paid Time Off (PTO) Accrual Schedule

FULL-TIME TEAM MEMBERS Note: The waiting period to use PTO is seven (7) days from date of hire			
Years of Employment	Accrual Percentage	Annual PTO Hours Accrued Based on 40 Hours/Week	Maximum Allowable Earned PTO Limit
0-1 Years	5.10%	106.08	160
2-4 Years	7.10%	147.68	200
5-9 Years	8.70%	180.96	240
10+ Years	10.00%	208	280

PART-TIME TEAM MEMBERS Note: The waiting period to use PTO is seven (7) days from date of hire			
Years of Employment	Accrual Percentage	Annual PTO Hours Accrued Based on 20 Hours/Week	Maximum Allowable Earned PTO Limit
0-1 Years	3.334%	34.67	80
2-4 Years	4.40%	45.76	100
5-9 Years	6.60%	68.64	120
10+ Years	7.20%	74.88	140

Paid Sick Time Accrual Schedule

ON-CALL (PRN), TEMPORARY TEAM MEMBERS Note: The waiting period to earn Paid Sick Time is eighty (80) worked hours from date of hire
One (1) hour earned for every 30 hours worked

Sold Time Off (STO)

Team members are eligible to sell PTO if their balance is greater than 56 hours, with annual limits shown below, based on years of employment. The selling of PTO when the balance is less than 56 hours is not permitted. Sick Time cannot be sold. STO hours are paid at base rate of pay at the time of selling.

Years of Employment	Maximum STO Payout per Calendar Year
1 Year	32 hours
2-4 Years	48 hours
5-9 Years	64 hours
10-24 Years	80 hours
25+ Years	120 hours

Holidays

Team members classified as full-time may be provided with holiday pay for a non-worked holiday according to their normal scheduled shift. These six observed holidays noted in the table below are paid at base rate.

OR

Eligible non-exempt team members who work on an observed holiday may be paid two (2) times their base hourly rate for hours worked on the holiday in accordance with the Company's holiday policy.

Observed Holidays	
New Year's Day	January 1st
Memorial Day	Last Monday in May
Independence Day	July 4th
Labor Day	First Monday in September
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25th

401(k) Retirement Plan

Provider Name: ADP Retirement Services
Provider Website: www.myadp.com
Phone Number: 866-695-7526

- Dedicated customer service representatives available Monday through Friday, 7 a.m. to 8 p.m. CST or voice-response phone line 24/7.

Mobile App Available

- Download the ADP Mobile App to change contributions and view account balance.

Customer Service Representative

- Get help with account rollover from a prior retirement account, Monday through Friday, 7 a.m. to 8 p.m. CST. You are encouraged to compare the benefits and features of the different plans before consolidating your accounts. Things to consider include each plan's available investment options, guarantees, fees and expenses.

Nye Health Services offers a 401(k) plan with employer match and various investment options to help prepare for retirement. Team members (age 21+) are eligible to participate in the 401(k) Plan if you have been employed for one (1) month, regardless of classification (FT, PT, OC).

Automatic Enrollment: Upon eligibility, team members will be automatically enrolled in the Plan at 3% pre-tax 401(k). The team member is responsible for declining online if this enrollment is not desired. This deferral percentage can be changed at any time.

Employee Contributions: Team members can contribute 1%-90% of salary (up to IRS limits) to the Nye Health Services Retirement Plan. There are two options for contributing: Traditional pre-tax 401(k) and/or Roth 401(k) after-tax.

Employer Matching Contributions: Following one (1) year of employment, Nye Health Services will match your contribution at 50% of up to 6% of your salary. For example, if you contribute 2%, Nye matches 1%; if you contribute 7%, Nye matches 3% (maximum employer contribution).

Vesting: Participants are always 100% vested with their own contributions to the Plan. In other words, you always have ownership of the contributions you make to the Plan.
Employer matching contributions are vested at 100% after three (3) years of employment.

401(k) Retirement Plan

Nye Health Services 401(k) Retirement Plan offers a variety of features to make saving for retirement simple.

- The payroll deduction feature makes contributions easy and convenient.
- Flexible investment choices allow you to choose how much to contribute and where to invest your contributions.
- Pre-tax contributions reduce your current taxable income (before federal income taxes are withheld).
- Roth contributions let you save and invest after-tax dollars in the Plan.
- Matching contributions made by Nye Health Services help your account grow quickly.
- Your vested account balance is always yours to take with you should you change employers.
- Convenient access to your account with the ADP mobile app.

Accessing your 401(k) Account is easy!

- Log in to **www.myadp.com** and use your ADP credentials to log in.

Be sure to add at least one beneficiary for your account.

Please note: Loans and distributions prior to age 59 ½ while employed with Nye Health Services are not permissible.

Life Insurance

Provider Name: United of Omaha Life Insurance Company, A Mutual of Omaha Company
Phone Number: 800-775-1000
Provider Website: mutualofomaha.com
Group ID: G000B3DQ

Basic Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you pass away while employed by Nye Health Services. The Company provides basic life insurance at no cost to benefit-eligible team members as follows:

- All Eligible Management & Professional Nurse Employees: 1x salary, up to $150,000
- All Other Eligible Employees: $10,000

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or pass away in an accident. Nye Health Services provides AD&D coverage at no cost to benefit-eligible team members as follows:

- All Eligible Management & Professional Nurse Employees: 1x salary, up to $150,000
- All Other Eligible Employees: $10,000

This coverage is combined with your company-paid life insurance described above.

Voluntary Life and AD&D Insurance

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to $100,000 for yourself, and up to $30,000 for your spouse) without answering medical questions if you enroll when you are first eligible. Any election made outside of your initial eligibility period will require EOI application.

- **Employee—** Up to five times your salary in increments of $10,000; $300,000 maximum amount
- **Spouse—** Up to $150,000 in increments of $5,000 (not to exceed 50% of EE amount)
- **Children—** $5,000 Increments, Min: $5,000 Max: $10,000, not to exceed 50% of EE amount

Employee Voluntary Life and AD&D Insurance Semi-Monthly Rate Per $10,000 of Insurance
Note: Spouse rates are based on the employee's age

Age Band	EE Rate	Age Band	EE Rate
<25	$0.44	50-54	$2.02
25-29	$0.45	55-59	$2.93
30-34	$0.55	60-64	$4.88
35-39	$0.61	65-69	$8.87
40-44	$0.90	70 +	$12.81
45-49	$1.40		

Age Reduction Schedule for Basic & Voluntary Life Insurance/AD&D:

- At age 70, amounts reduce by 35%
- At age 75, amounts reduce by 55%

Child Voluntary Life and AD&D Insurance Monthly Rate: $0.95 per $5,000 of insurance
Note: One rate applies to all eligible covered children in a family

Disability Insurance

Provider Name: Mutual of Omaha
Phone Number: 800-775-1000
Provider Website: mutualofomaha.com
Group ID: G000B3DQ

Nye Health Services provides short-term disability (STD) benefits at no cost to you. This benefit replaces a portion of your income if you become disabled and are unable to work. Team members have the opportunity to purchase voluntary long-term disability (LTD) coverage which may extend their disability benefits once STD benefits end. If you continue to be disabled at the end of your STD benefits and are unable to work due to an accident, injury, or illness, you may be able to receive LTD benefits, if LTD is elected.

How It Works		Who Pays For The Benefit?
Short-term Disability	You receive 60% of your income, up to $1,250 weekly. Benefits begin after 14 calendar days elimination period for absence due to illness and Injury and continue up to 11 weeks.	Employer
Voluntary Long-term Disability	You receive 60% of your income up to $5,000 per month. Benefits begin when short-term disability benefits end and continue until you reach the Social Security Normal Retirement Age.	Employee

Voluntary Long-Term Disability Premium Calculation

SEMI-MONTHLY PREMIUM CALCULATION

1. **List your monthly earnings** $ ____________
   (Max. is $8,333.33)
2. **Multiply by the premium factor** ____________

Your estimated semi-monthly premium $ ____________

EXAMPLE
(42-year-old employee earning $40,000 a year)
$ 3,333.33 x .0031 = $10.33

Age Band	Premium Factor
<30	0.0007
30-34	.00125
35-39	.00205
40-44	.0031
45-49	.0045
50-54	.0057
55-59	.00745
60-64	.00615
65-69	.0049
70+	.00445

Leave Management

Provider Name: AbsencePro℠
Phone Number: 877-365-2666
Fax Number: 877-309-0218
Provider Website: absencepro.absencemgmt.com

Are you facing one of the following?

- Your own serious health condition
- Birth of a child
- Care for a child, spouse, or parent with a serious health condition
- Adoption or foster care
- Military leave

Action required!

Call or log in whenever you need to be out of work for more than three shifts for events that qualify you for Family Medical Leave and non-FMLA leave of absence or personal leave. The support team at AbsencePro℠ provides team members with confidential, quick access to experts who will answer questions, review guidelines, and provide information regarding a job protected medical or family leave of absence.

With AbsencePro's affiliation with Mutual of Omaha, this leave request process will simultaneously initiate any applicable short-term disability claim.

Please contact AbsencePro℠ for information and forms required for your leave. It is the responsibility of the team member to follow the step-by-step process for the leave application.

Accident/ Critical Illness

Provider Name: Mutual of Omaha
Phone Number: 800-775-1000
Provider Website: mutualofomaha.com
Group ID: G000B3DQ

Accident

- Off the Job coverage for all insureds for accident/injury
- Payments for emergency room, doctor visits, follow-up or referral visits, hospitalization, specific injuries, treatments, surgeries, ambulance, prosthetic devices, physical therapy and more.
- Accident plan includes an annual $50 Health Screening benefit for each covered member on the plan. Please refer to the Health Screening Benefit flyer located at **nyebenefits.com** for a list of available health screenings.

Critical Illness

- Guarantee Issue available, no health questions for the initial offering only.
- Provides a % of Critical Illness Principal Sum benefit to help cover out-of-pocket expenses for various conditions such as stroke, heart attack, major organ transplant, and end stage renal failure. Also pays a % for coronary bypass, heart valve and aortic surgery.
- Option to buy $10,000, $20,000 or $30,000 Principal Sum coverage.
- Critical Illness plan includes an annual $100 Health Screening benefit for each covered member on the plan. Please refer to the Health Screening Benefit flyer located at **nyebenefits.com** for a list of available health screenings.
- Dependents receive 50% of the benefit amount and 100% of the Health Screening benefit at no additional cost.

Note: These are supplemental voluntary benefits; team member pays 100%.

Education/Professional Development

At Nye Health Services, we are committed to fostering the growth and development of our team members, and we believe that investing in education and professional development is paramount. That's why we provide many Education/Professional Development benefits.

Education Reimbursement

Our education reimbursement program reflects our commitment by offering financial support to eligible individuals pursuing education that aligns with their current roles or future goals within our organization.

Eligibility Criteria: To qualify for the Education Program, a team member must meet the following conditions:

- Be a full-time or part-time status team member
- Maintain good standing and be free from disciplinary actions for six (6) months.
- Have successfully completed a relevant degree program (for student loan repayment) or be actively pursuing a degree/certificate program for tuition reimbursement (current classes) that will aid or advance their current position or growth within the Company.

Acceptance & Award: Acceptance into the program is determined based on factors such as the degree's relevance, the team member's level of responsibility, extent of past/current participation, years of service, and approval from the Executive Director and VP of Team Experience.

Repayment Award Agreement: Upon acceptance, team members commit to good standing with the Company to receive repayment. The maximum annual repayment is $3,000 for full-time and $1,500 for part-time team members. Repayments are monthly installments (up to $250) for loan repayment or a lump sum for completed degrees.

Maximum Benefit: Team members are eligible for up to a maximum of $20,000 in Education Program benefits for duration of employment.

Termination and Repayment: Should a team member leave the Company voluntarily or involuntarily, education payments will cease. In such cases, the team member may be required to repay the award based on the promissory note.

Leadership Training

Program offers new and emerging leaders the chance to learn or refine their skillsets to grow in their career and be positively challenged in new and effective ways. Our goal is to assist in the further development of our team members by providing continuing education or the resources to accomplish such training or onset skill development.

Preceptor/Mentorship Program

Training and supporting new team members is critical to our success as an organization. Team members with an interest and passion for helping others learn and develop may qualify for additional compensation for serving as a qualified preceptor or mentor.

Employee Assistance Program

Provider Name: TELUS Health
Phone Number: 888-267-8126
Provider Website: one.telushealth.com
Mobile App Available

Nye Health Services understands that everyone needs help with life's challenges and daily demands from time to time. That's why you are offered a wide range of benefits and services to meet the diverse individual needs both at home and at work. The EAP offers confidential services to team members who may be struggling with legal issues, stress, work-life balance, financial troubles, and more.

Nye Health Services has partnered with TELUS Health to provide you and your household members with confidential benefits, at a free or reduced cost to you.

Services include:

- Up to three (3) confidential short-term problem resolution sessions per presenting problem.
- Free 30-minute legal consultation per issue (one consultation per issue is available each year). Additional services at a discount of up to 25% off.
- Free 30-minute financial counseling session per issue for bankruptcy, establishing savings goals, and finding resources.
- Discounted fees for further legal and tax preparation services.
- Dedicated website offering expert articles, assessments, resource finders, interactive tools, checklists, and webinars.
- Online access to thousands of articles and other resources on emotional issues, childcare, education, parenting, health and wellness, and many other topics, plus hundreds of "do it yourself" legal forms, including wills, living wills, powers of attorney and much more.

How do I access these services?

- Confidential services are available 24 hours a day, seven days a week.
- Call 888-267-8126
- Go online at **one.telushealth.com**
- Username: Nye
- Password: eap
- Download the TELUS Health mobile app

Crisis Fund

Russ and Jennifer Peterson founded the Nye Health Services Employee Assistance (Crisis) Fund to offer a source of support for Nye Health Services' team members during times of defined crisis.

This fund is comprised of donations from many sources, including the Peterson family and members of the organization who believe in crisis support. The Community Foundation administers fund distribution.

How do I access these services?

- Find a link to the confidential application online at www.nyebenefits.com or via the ADP Home Page.
- Complete the application, detailing your current situation and immediate needs. Your Director of Human Resources can assist you through this process.
- The Crisis Fund Committee Chair will be able to see your name and contact information. Prior to sharing with the committee, your information will be anonymized.
- Amounts awarded are limited to the funds available up to a maximum of $1,500. The Nye Health Services Crisis Fund Committee will review applications and respond as quickly as possible.

PayActiv

The Payactiv app puts you in control of your earning, spending, and saving so you can access your pay when you need it, stretch every dollar, and achieve your financial goals faster.

Access Anytime

- Get up to 50% of earned wages
- Transfer to your bank or card
- Get cash at Walmart®
- Use Uber® rides, Amazon Cash®
- Pay bills directly from the app
- Short-term consultations and resources for personal and/or work issues

Spend Smarter

- Easily track earnings, bills, and spending in one place
- See what's safe to spend now
- Be alerted of low balance
- Auto transfer from earned wages

Getting Started

1. Download the Payactiv app or go to **payactiv.com/for-you/** to create a Payactiv account with your employee ID.
2. Enjoy free unlimited access with direct deposit to the Payactiv Visa® Card*.
3. Fees of $2.49 to $3.49 per transaction may apply for instant deposit or Walmart cash pick up.

Wellness Facilities & Fitness Discounts

Anytime Fitness (all locations)

Nye Health Services team members and their immediate family members are eligible for a 10% monthly dues discount at a participating Anytime Fitness club. The facility offers a free 7-day guess pass when the flyer is presented. For a complete list of club locations, visit **anytimefitness.com**

Fremont Family YMCA

All Nye Health Services team members who would like to become a member at the Fremont Family YMCA are eligible to have their YMCA membership joiner fee waived. They may also receive:

- 20% off standard monthly dues
- Try the Y-free 7-day pass will be honored for those who bring a flyer to the Fremont Family YMCA
- Payroll deduction available (Limited to full-time team members only)

Norfolk Family YMCA

All Nye Health Services team members who would like to become a member at the Norfolk Family YMCA are eligible to have their YMCA membership joiner fee waived. They may also receive:

- A discount may apply depending on overall campus participation
- Norfolk Family YMCA offers a free trial week; see the YMCA for details

Other Benefits

Team Member Referral Program

Our team welcomes your referrals! Nye Health Services rewards team members who recommend their friends or family for a position with the Company.

Please instruct your referral to include your name at the time of application. To receive a referral incentive, it is required that the referral has no past employment history with Nye.

> See your campus for the most current referral incentives.

Nye is Noticing You

Nye Health Services recognizes our team members when important milestones occur. Whether you are experiencing a work anniversary, retirement, birthday, or welcoming a new baby to the family, Nye would like to celebrate you!

Anniversary Bonuses*

1 year: Jacket	10 years: $750	25 years: $1,500
3 years: $250	15 years: $1,000	30 years: $1,750
5 years: $500	20 years: $1,250	

**Bonus amounts are half for part-time team members, and on-call/PRN team members do not qualify for anniversary bonuses.*

Annual Feedback Surveys

In an effort to improve our processes and opportunities, our team wants to hear your suggestions and creative ideas!

Your participation in a team member engagement survey or a benefits survey is strongly encouraged.

Making Nye a better place for both our residents and our team members is one of our top priorities at Nye Health Services.

Team Member Meals

One free meal is offered during your shift each day. Delight in the same superior culinary creations that our residents enjoy!

Team Member Apparel

Order Nye-branded clothing with the convenience of payroll deduction.

The Work Lab: WorkLife Coach

The Work Lab
Coach: Amanda Dahlia
Phone Number: 402-983-3006
Coach: Tom Prescott
Phone Number: 402-200-5525
Website: theworklab.us/book

Onsite One-on-One Support

Your dedicated WorkLife Coach is here to offer on-demand support and guidance. Be encouraged and achieve the life you want. The Coach helps to navigate resources within Nye Health Services and beyond.

How the WorkLife Coach Helps

The WorkLife coach helps team members and their families cope, build resilience, and continue to grow through the daily disruptions of life beyond the walls of the workplace. Unlimited support addresses areas such as personal and professional goals/challenges, workplace relationships, and life outside of work. They provide confidential support without judgment.

- Personalized coaching conversations
- Financial counseling
- Resource navigation

Maximize Resources

Nye's dedicated WorkLife coach builds a stronger connection between our team members, the resources of the communities in which we live, and Nye Health Services-offered benefits.

How to Contact

- Call/text or email
- Book online at **theworklab.us/book**
- Stop by in person when the Coach is onsite

Contact Information

If you have specific questions about the Nye Health Services benefits program, please contact your campus Human Resources representative or Home Office Benefits Department. Detailed benefit information can be found at **www.nyebenefits.com**. Additionally, the various benefit administrators have direct ways of contact as shown below.

Benefit	Administrator	Phone	Website/Email
Medical - Individual Coverage HRA	benefitbay	Email or online chat for support	app.benefitbay.com support@benefitbay.com
Pharmacy - Individual Coverage HRA	benefitbay	Email or online chat for support	app.benefitbay.com support@benefitbay.com
Health Savings Account Flexible Spending Account	WEX Health	866-451-3399	https://www.wexinc.com/login/benefits-login/
COBRA			https://cobralogin.wexhealth.com/
Dental – Group 5777632	MetLife	800-275-4638	www.metlife.com/dental
Vision – Group 9717807	EyeMed	866-299-1358	www.eyemed.com
Basic Life Insurance Voluntary Life Insurance Short-Term Disability Voluntary Long-Term Disability Voluntary Accident Voluntary Critical Illness	United of Omaha Life Insurance Company, A Mutual of Omaha Company	General: 800-775-1000 Claims: 800-775-8805	www.mutualofomaha.com
Leave Management	AbsencePro	877-365-2666	www.absencepro.absencemgmt.com
Employee Assistance Program (EAP)	TELUS Health	888-267-8126	www.one.telushealth.com
Retirement Plan	ADP Retirement Services	866-695-7526	www.myadp.com
Retirement Plan Advising	Sharon Nudo, Investment Advisor Rep at Gallagher	312-803-7396	Email: sharon_nudo@ajg.com
WorkLife Coaches	The Work Lab Amanda Dahlia Tom Prescott	402-983-3006 402-200-5525	Email: adahlia@theworklab.us Email: tprescott@theworklab.us

Nye Health Services
people work happy here

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases.

If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department. Policy forms for your reference, whether electronic or paper form, will be made available upon your request at no charge.