Nye Health Services
people work happy here

2027 Benefit Rate Information

Rates are effective **January 1, 2027 – December 31, 2027**

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

EPO, HMO, PPO plans available including HSA eligible plans

- Pre-tax employer contribution available (amount is based on various demographic factors such as zip code, age, number of dependents)
- Several plan designs and carrier options by zip code such as BCBS, UHC, Medica, Ambetter & Oscar
- Enrollment in a health insurance plan through benefitbay for those under age 65
- Enrollment in a Medicare plan through benefitbay for those age 65+

Health Savings Account (HSA) – WEX Health

Elected in conjunction with a QHDHP Health Insurance plan

- With a qualified HSA-eligible plan election, team members may elect their own payroll deducted pre-tax contributions to an HSA account with WEX Health.
- Medicare (any part) recipients are not eligible to contribute to an HSA 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 Account (FSA) – WEX Health

With an FSA Section 125 plan, team members may elect to have a specified dollar amount subtracted from their check on a pre-tax basis to use for unreimbursed medical** and/or dependent care expenses

**Per IRS regulations, if you choose a QHDHP, you are NOT eligible to enroll in the FSA Section 125 Medical portion

Dental Insurance – MetLife

100% Employee Paid

Coverage Level	Cost Per Pay Period
Employee	**$15.70**
Employee + 1	**$31.75**
Employee + 2 or more	**$50.92**

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 Services

- 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/PRN) excluding temp

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 – 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 in Mutual of Omaha brochure) Available for employee, spouse, and children If employee enrolls in coverage during their new hire 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 and wage (see calculation table in Mutual of Omaha brochure) If employee enrolls in LTD during their new hire benefit period, no EOI/underwriting is required

Six (6) paid Holidays per year – Refer to the Holiday schedule outlined in the Benefits Guide.

Education Program – See the Nye benefits website for further details.

Paid Time Off (PTO) & Nebraska Sick Time – Accrual starts immediately on date of hire; however, the PTO balance is not earned or available to use until seven (7) days of employment. PTO is inclusive of Sick Time for both FT and PT team members. FT/PT accrual percentage is based on years of service & classification. OC/temp team members begin earning Sick Time after 80 worked hours.

Employee Assistance Program (EAP) – Provided by TELUS Health. Available to all employees regardless of classification (FT/PT/PRN). Employees and family members of the same household may utilize various services at no cost/discounted rate. Participation is completely confidential.

For further details on offered benefits, please refer to Nye's benefit website: www.nyebenefits.com

For specific questions about benefits, contact
Home Office HR Benefits & Payroll Manager
(402) 753-6161

Benefits are effective on the first of the month following 30 days of employment

Enrollment must be completed within 30 days of hire date in ADP, and the first 12 days of the month prior to effectiveness in benefitbay

Qualified life events must be communicated to Home Office within 30 days of life event along with documentation of such event in order to make mid-year benefit changes.