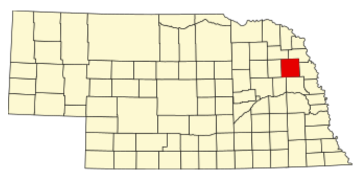
2026
Employee Benefits Guide

Cuming County



Cuming County

Welcome.

Let Cuming County help protect what is most important to you.

Each year, Cuming County strives to offer comprehensive benefit plans to our employees. In this employee benefit guide, you will learn more about the benefits offered for the 2026 plan year and how to use them.

Throughout this guide you will find interactive QR codes that will take you deeper into your employee benefit plan information and give you quick access to needed documents. To access, scan with a camera on your personal device, cell phone, or by clicking, if viewing electronically.

Contents

Eligibility

The benefits you elect during this period will be effective from January 1st, 2026 until December 31st, 2026.

Cuming County encourages the health and financial well-being of its employees by providing access to quality and affordable healthcare. The group insurance coverage described in this guidebook is available to all employees working a minimum of 35 hours a week. The coverage effective date will begin on the 1st of the month after 30 days of employment. Newly hired employees must enroll in their benefits before their effective date.

Once your enrollment window has closed, you may not make any changes to your elections unless you experience a Qualifying Life Event (QLE).

How to Enroll

Sign Up for In-Person Enrollment!

December 9th - 11th, 2025

Scan or Click to Make an Appointment to Enroll in Your Benefits!

Licensed Benefit Counselors will be available on the following dates at the County Courthouse:

- ***12/9 - 8am - 5pm***
- ***12/10 - 7am - 4pm***
- ***12/11 - 8am - 5pm***

Qualifying Life Events

Generally, benefit changes are limited to open enrollment.

If you have a Qualifying Life Event and want to request a mid-year change, you must notify the Benefits Department and complete your election changes within 30 days following the event. Be prepared to provide documentation to support the Qualifying Life Event.

- Benefit Elections must be consistent with the event
- You can only make changes to the specific plans where dependents will be affected
- Benefits and new rates become effective the date of the event for birth, adoptions, marriage, divorce, and death; or the day after benefits end, when the event is loss of coverage
- The event date must be consistent with the information in the Supporting Documentation

Qualifying Event	Supporting Documentation	Dependent Documentation
Marriage	Marriage Certificate	Birth Certificates are required if adding spouse's children
Death	Death Certificate	No additional documentation required
Divorce	Certified copy of Divorce Decree	Birth Certificates are required if adding children not currently enrolled in benefits
Adoption	Placement for adoption paperwork Legal documentation of adoption	No additional documentation required
Birth	Birth Certificate Verification of Birth Facts issued by hospital	No additional documentation required
Loss or Gain of Coverage	Proof of enrollment or termination of benefit coverage from spouse's employer. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision, etc.) and the names of dependents affected	Adding Spouse - Marriage Certificate Adding Children - Birth Certificate
Gain of Medicare or Medicaid	Proof of enrollment of benefit coverage. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision, etc.), and the names of the dependents affected (has 60-day window)	Adding Spouse - Marriage Certificate Adding Children - Birth Certificate

FAQ Frequently Asked Questions

When do my benefits start?

Your benefits begin January 1st, 2026 and run through December 31st, 2026. If you are hired mid-year, benefits start on the 1st of the month following 30 days of your date of hire.

Can I make changes to my benefits after enrolling?

You can only make changes to your benefits if you experience a Qualifying Life Event (QLE) and provide the required support documentation within 30 days of the event. Qualifying Life Events include marriage, death, divorce, adoption, birth, loss or gain of coverage, or gain of medicare or medicaid. In the event you need to report a QLE, contact the your human resources office.

Do I need to re-enroll every year?

Yes. We want to verify that all of your benefits are in place and that you have things like your HSA or FSA set up to match your medical elections. We want to make sure you have everything you need.

What's the difference between HSA and FSA?

Both Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) help you save money on healthcare costs by letting you set aside pre-tax dollars, but there are a few key differences:

HSA (Health Savings Account)

- Available only with a **High Deductible Health Plan (HDHP)**.
- **Money rolls over** year to year–no "use it or lose it."
- You can **change your contributions anytime** during the year.
- Funds can be **invested** for potential growth.
- You **own the account**, even if you change jobs.

FSA (Flexible Spending Account)

- Available with **most health plans** (not just HDHPs).
- Typically a **"use it or lose it"** account–funds usually must be spent by year-end (some plans have a grace period or limited rollover).
- You can only set your contribution **once per year**, unless you have a qualifying life event.
- The account is **owned by your employer**–you lose unused funds if you leave the job.

Can I have both an HSA and FSA?

No. You cannot have both and HSA and FSA unless the FSA you elect is a "Limited Purpose" FSA.

Why do I need voluntary benefits?

Voluntary benefits give you extra protection and financial support for life's unexpected events–like accidents, serious illness, or hospital stays. They help fill the gaps your regular health insurance doesn't cover, often at a low cost through your employer.

Can I change my voluntary benefits later?

You can only make changes to your voluntary benefits during open enrollment or if you have a qualifying life event–like getting married, having a baby, or losing other coverage. Otherwise, your choices stay in place for the rest of the plan year.

Where do you file a voluntary benefit claim?

For voluntary benefit coverages, you can visit:

https://bit.ly/MoO-claims

Key Terms:

A **deductible** is the amount you pay for covered health care services before your insurance plan starts to pay.

A **copay** is the set amount you pay for a covered service at the time you receive it. The amount can vary based on the type of service.

Coinsurance is the percentage of costs of a covered health care service you pay after you've paid your deductible.

An **Out-of-Pocket Maximum/Limit** is the maximum dollar amount you have to pay for covered services in a plan year. After you spend this amount on deductibles, Co-payments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.

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Medical

BlueCross BlueShield Nebraska

Plan Name	$600 PPO		$3,500 HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible				
Individual	$600	$1,100	$3,500	$7,000
Family	$1,200	$2,200	$7,000	$14,000
Out-of-Pocket Limit				
Individual	$4,000	$6,500	$6,000	$12,000
Family	$8,000	$13,000	$12,000	$24,000
Coinsurance				
Coinsurance (What you pay)	20%	30%	50%	50%
Physician Office Visits				
Primary Care Physician Office Visit	$35 copay	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialist Office Visit	$60 copay			
Urgent Care Services	$75 copay			
Emergency Medical Care				
Emergency Room Visit	Deductible & Coinsurance	In-network level of benefits	Deductible & Coinsurance	In-network level of benefits
Hospital Care				
Hospital Inpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Hospital Outpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs				
Generic	25% coinsurance, $15 - $35 copay	50% coinsurance	Deductible & Coinsurance	Deductible and 50% Coinsurance
Preferred Brand Name	25% coinsurance, $35 - $70 copay	50% coinsurance		
Non-preferred Brand Name	50% coinsurance, $65 - $100 copay	50% coinsurance		
Specialty	50% coinsurance, $95 - $160 copay	Not Covered		Not Covered
Mail Order (90-day supply)	3 x copay	Not Covered	Deductible & Coinsurance	Not Covered
Monthly Cost*				
Employee	$0.00		$0.00	
Employee + Spouse	$1,540.77		$1,145.41	
Employee + Child(ren)	$1,540.77		$1,145.41	
Employee + Family	$1,983.06		$1,474.21	

Which plan is right for me? What is my financial risk?

Co-Pay Plan	HDHP with a Health Savings Account (HSA)
Employee Only	Employee Only
$0 annual premium	$0 annual premium
$600 deductible (contributes toward OPM)	$3,500 deductible (contributes toward OPM)
$4,000 annual out of pocket max	$6,000 annual out of pocket max
No HSA	$3,000 annual county contribution to HSA
RISK = $4,000	**RISK = $3,000**

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Dental

BlueCross BlueShield Nebraska

SignatureBlue - Option 3 Premier

Deductible		
	In-Network Provider	Out-of-Network Provider
Deductible (Applies to B & C Services)	Individual: $50 Family: $150	Individual: $100 Family: $300
Calendar Year Maximum (Applies to A, B, & C Services)	$2,000	$2,000
Coverage for Dental Services		
Class A: Diagnostic & Preventive Services	You pay 0%	You pay 40%
Class B: Basic Services	You pay 20%	You pay 50%
Class C: Major Restorative Services	You pay 50%	You pay 50%
Class D: Orthodontia (Dependent Children up to age 19 ONLY)	You pay 50% up to a max benefit of $1,500	You pay 50% up to a max benefit of $1,500

Monthly Cost	
Employee Only	$0
Employee + Spouse	$61.37
Employee + Children	$61.37
Employee + Family	$74.17

Preventive Services

- Exams
- Cleanings
- Sealants
- Fluoride
- Space Maintainers
- X-Rays

Basic Services

- Oral Surgery
- Periodontic Services
- General Anesthesia
- Restorations
- Endodontic Services

Major Services

- Pontics
- Retainer
- Inlays/Onlays
- Sedative Filling
- Crowns
- Bridges
- Dentures

Want more info?

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Vision

VSP and NACO Benefit Services

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Vision Care Services	Benefit
Wellvision Exam	$10 copay
Essential Medical Eye Care	$0 copay; $20 per exam
Prescription Glasses	$25 copay
Single Vision Lenses	Included in Prescription Glasses
Bifocal Lenses	
Trifocal Lenses	
Frame Allowance	• $185 frame allowance • $205 featured frame brands allowance • 20% savings on the amount over allowance • $100 Walmart/Costco frame allowance
LightCare Benefit	If you get your eye exam and it is determined that you do need glasses or a prescription, you can use the $185 frame allowance to purchase blue light or non-prescription glasses instead.
Contacts (instead of glasses)	
Contacts	$140 allowance for contacts; copay does not apply
Contact lens exam (fitting and evaluation)	Up to $60 copay
Frequency	
Frequency	Once every 12 months; Essential medical eye care available as needed.

Monthly Cost	
Employee	$0
Employee + Spouse	$9.69
Employee + Child(ren)	$14.11
Employee + Family	$22.22

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Health Savings Account (HSA)

Charter West Bank

Enrolling in a high deductible health plan (HDHP) enables you to enroll in a health savings account (HSA). The HSA is a pre-tax savings vehicle that allows you to save for current (once enrolled) and future medical expenses. You can make pre-tax contributions straight from your paycheck, so you reduce your taxable income. You can also make after-tax contributions directly to your account.

When you have eligible medical expenses, you can pay for those costs out of your HSA. With an HSA, the money you contribute is yours and rolls over from year to year, so you never lose what you don't use — even if you leave the company. You can decide to use your HSA funds for medical expenses now, or save for later — even into retirement.

HSA 2026	Individual	Family
Annual Max Contribution	$4,400	$8,750

Additional $1,000 catch-up contribution if age 55 or older.

County Contribution*	$3,000	$6,000

**Deposits of half-contribution are made in January and July.*
**County contribution prorated per month enrolled.*

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Flexible Spending Account (FSA)

WEX

Signing up for a Flexible Spending Account (FSA) can save your family hundreds of dollars every year. When you enroll in the program, you set aside some of your pay before taxes to use on eligible expenses. The more you put in, the more you save on your tax bill. You can cover your co-pays, deductibles, dental care, vision care, and prescriptions with your healthcare FSA. Not only that, but it's good for hundreds of over-the-counter items such as bandages, contact lens solution, and many other items and services.

Maximum Annual Election for 2026

Medical FSA - $3,400
Carry Over - $680

Qualified Medical Expenses Include:

- Co-pays, deductibles, co-insurance
- Dental expenses
- Eyeglasses, laser surgery, contact lenses
- Prescription drugs
- Over-the-counter medicine and supplies
- Chiropractic care

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Life and AD&D

NIS Benefits | Madison National Life Insurance

Basic Life Insurance

Cuming County provides ***$25,000*** of Basic Life insurance through NIS and Madison National Life Insurance ***at no cost to you*** to all employees.

The AD&D insurance provides a monetary benefit to an employee or beneficiary when the employee experiences certain bodily injuries or death resulting from a covered accident while insured. The company provides a guaranteed issue amount equal to the basic life insurance amount.

Total Benefit Amount: $25,000

Age Reduction: Reduces to 65% at age 65, to 40% at age 70, to 25% at age 75, and terminates at retirement

Your Contribution: 0%

This Benefit is available at no cost to you!

Supplemental Term Life

Cuming County gives you the opportunity to elect additional life insurance through NIS Benefits and Madison National Life Insurance. Supplemental Term Life coverage is portable/convertible upon separation of service. ***This benefit is paid for by you.***

Supplemental Life Benefit Summary	
Employee Life Amount	$10,000 increments up to $500,000 (not to exceed 5 x salary)
Guaranteed Issue Employee	100,000 for ages 59 and younger, 10,000 if age 60-69, EOI is needed for anyone over 70
Spouse Benefit	$5,000 increments up to $250,000 (not to exceed 50% of employee's elected amount)
Guaranteed Issue Spouse	$25,000 for ages 59 and younger, $5,000 ages 60-69
Dependent Child Benefit	Options of $5,000, $10,000, or $15,000
Guaranteed Issue Child	$15,000
Age Reduction	Age reductions apply and reduce to 65% at 65, 45% at 70, 30% at 75, and terminates at retirement for employees. For spouses, age reductions apply and reduce to 65% at age 65 and terms at age 70.

Employee & Spouse Rates per $1,000 of Coverage

Age Band	Rate
to age 25	$0.05
25 to 29	$0.06
30 to 34	$0.08
35 to 39	$0.09
40 to 44	$0.12
45 to 49	$0.20
50 to 54	$0.30
55 to 59	$0.51
60 to 64	$0.68
65 to 69	$1.27
70 to 74	$2.06
75 to 79	$3.56
80+	$5.37

Child Dependent Supplemental Life

Option	Rate per Unit
1: $15,000	$2.25
2: $10,000	$1.50
3: $5,000	$0.75

Employee AD&D Rates

All Ages	$0.03

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Disability

Madison National Life Insurance (administered by NIS)

You and your loved ones depend on your regular income. That's why Cuming County offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury or illness.

Long-Term Disability

	Core Plan
Maximum Monthly Benefit	$5,000
Minimum Monthly Benefit	Greater of $100 or 10% Gross Monthly Benefit
Benefit Percentage	60% of your base pay
Elimination Period	90 Consecutive Calendar Days
Pre-existing Condition Exclusion	3 months/12 months
Recurrent Disability	6 months

Want more info?

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Accident

Mutual of Omaha

Nobody plans to have an accident - and most people don't budget for one, either. Accident insurance pays benefits directly to you for treatment you receive due to an accident. It helps cover your out-of-pocket costs like medical deductibles and co-pays.

Plan Type	Low Plan	High Plan
Health Screening Benefit	$50	$50
Express Benefit	$175	$250
24 Hour / On-Off Job	24 Hour	24 Hour
Accident Injury		
Emergency Room Treatment	$400	$500
Physician Office	$175	$250
Urgent Care	$325	$425
Ambulance	Ground: $400 Air: $2,000	Ground: $500 Air: $2,000
Hospital Emergency Admission	$1,500	$2,000
Hospital Daily Confinement	$300/day - up to 365 days	$400/day - up to 365 days
ICU Confinement	$600/day - up to 15 days	$800/day - up to 15 days
Physician Follow-Up Office Visit	$100 - up to 6 per accident	$150 - up to 6 per accident
Therapy Services	$50 - up to 6 per accident	$75 - up to 6 per accident
Fractures	Schedule up to $6,000	Schedule up to $9,000
Dislocations	Schedule up to $6,000	Schedule up to $10,000
Lacerations	Schedule up to $700	Schedule up to $900
Burns	Schedule up to $15,000	Schedule up to $20,000
Coma	50% of Accidental Death Principal Sum	
X-Ray	$75	$100
Diagnostic Exam	$300	$400
Family Member Lodging	$150/day for up to 30 nights	$200/day for up to 30 nights
Medical Device	$200	$300
Prosthesis	$1,000 - up to 2 per accident	$1,250 - up to 2 per accident
Surgical	Schedule up to $3,500	Schedule up to $5,000
Transportation	$300/trip - up to 3 trips per accident	$400/trip - up to 3 trips per accident

Accident

Mutual of Omaha

Catastrophic Benefits		
Plan Type	**Low Plan**	**High Plan**
Principal Sum	Employee: $25,000 Spouse: $10,000 Child: $5,000	Employee: $50,000 Spouse: $25,000 Child: $10,000
Common Carrier	200% of Principal Sum	300% of Principal Sum
Basic Dismemberment	25% up to 100%	25% up to 100%
Guaranteed Issue	During open enrollment only	
Portable Coverage	Yes	
Waiting Period	None	

Monthly Cost		
	Low Plan	**High Plan**
Employee	$8.52	$18.52
Employee + Spouse	$12.32	$26.58
Employee + Child(ren)	$15.88	$34.48
Employee + Family	$20.60	$44.44

Want more info?

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Hospital Indemnity

Mutual of Omaha

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Hospital Indemnity coverage pays you cash benefits directly if you are admitted to the Hospital or an Intensive Care Unit (ICU) for a covered stay. You can use the benefits to help pay for your medical expenses such as deductible and Co-pays, travel costs, food and lodging, or everyday expenses such as groceries and utilities.

Hospital Benefits	Benefit	
	Low Plan	**High Plan**
Hospital Admission	$1,000	$2,000
ICU Admission	$1,000	$2,000
Hospital Confinement	$100/day	$200/day
ICU Confinement	$100/day	$200/day
Newborn Nursery Care Confinement	$75/day up to 2 days per policy year	$75/day up to 2 days per policy year
Express Benefit	$100 per hospital admission	$200 per hospital admission
Health Screening Benefit	$50	$50
Plan Provisions		
Guaranteed Issue	Yes; during initial enrollment.	
Portability	Included	
Maternity	Included	

Monthly Cost		
	Low Plan	**High Plan**
Employee	$15.14	$35.40
Employee + Spouse	$34.18	$81.44
Employee + Child(ren)	$20.94	$48.86
Employee + Family	$41.88	$97.74

Want more info?

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Critical Illness

Mutual of Omaha

A major illness can blindside anyone, even an employee with medical insurance. Co-pays, deductibles, alternative treatments and other out-of-pocket expenses can add up quickly. Critical Illness insurance pays cash benefits directly to you to help reduce the financial burden that can come with a serious illness.

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Benefit Amounts	
Employee	Up to $50,000 in $10,000 increments
Spouse	Up to 100% of the Employee Benefit
Child	Up to 50% of Employee Benefit not to exceed $10,000
Guaranteed Issue	Employee: $50,000 I Spouse: $50,000
Portable Coverage	Yes
Separation Period	30 Days
Recurrence Benefit	90 Days
Health Screening Benefit	$50

Benefit Type		
	Initial Benefit	**Recurrence Benefit**
Heart Attack	100%	100% of initial benefit
Severe Stroke	100%	100% of initial benefit
Invasive Cancer	100%	100% of initial benefit
Non-Invasive Cancer	25%	100% of initial benefit
Skin Cancer	$500	$500 limited to 1 per year
Coronary Artery Disease	Major: 50% / Minor: 25%	100% of initial benefit
Major Organ Failure	100%	100% of initial benefit
Alzheimer's Disease	100%	None
Amyotrophic Lateral Sclerosis	100%	None
Dementia	100%	None
Multiple Sclerosis	100%	None
Parkinson's Disease	100%	None

Monthly Cost per $1,000 of Coverage	
Age Band	**Rate**
<30	$0.40
30-39	$0.58
40-49	$1.20
50-59	$2.90
60-69	$6.58
70-79	$12.02
80-99	$17.22

Want more info?

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Universal LifeEvents

Trustmark

An innovative concept in life insurance, Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime. Universal LifeEvents pays a higher death benefit during an employee's working years, when expenses are high and families need maximum protection. At age 70 (or the 15th policy anniversary, whichever is later), when financial needs are typically lower, the death benefit reduces to one third. However, higher benefits for LTC never reduce — they continue for the life of the policy, to help meet one's greater need for LTC in retirement.

	Universal LifeEvents
Employee Amount	**Guaranteed Issue:** Up to $150,000 (age 64 max) **Modified Guaranteed Issue:** Up to $150,000 (age 64 max) **Simplified Issue:** Up to $300,000
Spouse Amount	**Guaranteed Issue:** If Employee applies for coverage: Amount purchased by $3 per week or $25,000, whichever is greater. No more than 100% of employee benefit amount. **Simplified Issue:** Up to $300,000 (Employee must apply for coverage - no more than 100% of employee benefit amount).
Dependent Child	Amount purchased by $3.48 through $4.73 per week
Universal LifeEvents Ages	18 - 64 (65+ eligible for Trustmark Universal Life plan -- see plan details)
Portability	Yes
Rate Type	Based on issue age

Cost Per Month

Age	Rate for $25,000 of Coverage (Non-Smoker)	Rate for $25,000 of Coverage (Smoker)
35	$20.70	$28.06
45	$32.51	$48.39
55	$53.89	$91.11

The rates above are an example based on age.
For specific rates, please refer to the full benefit summary.

Want more info?

Scan or click.

Employee Assistance Program

NIS Benefits

The EAP Program

Everyday life can be stressful and can affect your health, well-being, and performance. Fortunately, our Employee Assistance Program can aid in finding solutions. When facing personal problems, you might struggle with where to turn for help. The first step is usually the hardest, and guidance is often the key. That's why National Insurance Services (NIS) offers an Employee Assistance Program (EAP). An EAP offers a confidential place to find the answers that work for you.

Your EAP Service Provider

TELUS Health is a leader in the field of Employee Assistance and has been providing employee assistance services for over 40 years. TELUS Health has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it's help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

The EAP Process

When you access the EAP, TELUS Health counselors listen and take action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits, negotiating health insurance benefits, or referrals to community resources for legal and financial services.

Referrals and Resources

You can receive information and a listing of childcare and eldercare resources with confirmed vacancies meeting your specifications. If face-to-face mental health counseling sessions are required, TELUS Health counselors will refer you for counseling at a location that is convenient to your home or work. TELUS Health counselors can also refer you to self-help groups such as Alcoholics Anonymous or Gamblers Anonymous and community financial and legal resources for debt management.

Claimant Assist

NIS's Claimant Assist program offers special services to Long Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long Term Disability Claimant Services are available to guide and counsel claimants and their immediate family

Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:

- Alcohol or Drug Addictions
- Anxiety
- Childcare
- Depression
- Eating Disorders
- Eldercare
- Family Conflict
- Financial or Legal Concerns
- Marital Difficulties
- Parenting Concerns
- Problem Gambling
- Relationship Problems
- Stress Management

EAP Services Are Available to You Two Ways:

Phone: 866.451.5465

Online: www.niseap.com
Login: NISEAP | **Password:** EAP
(Note: Password Is Case-Sensitive)

Claimant Assist Services Are Available:

866.472.2734

members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.

Virtual Fitness

You have access to a virtual fitness platform through the EAP. LIFT session, one of the leading fitness providers, provides you with an easily accessible, effective and affordable way to reach your fitness goals anytime, anywhere for better health and well-being.

You can work out on your own with personalized programs and access coaches if you have questions, or choose to work under the live supervision of a coach online, in 1-1 personal or group sessions.

Access to Masters-Degreed Counselors 24-Hours a Day Through a Toll-Free Number

Up to three in-person assessment and counseling sessions.

- **Legal Assistance:** Counselors may refer you to a telephone and/or one in-person consultation with an attorney.
- **Financial Assistance:** Telephone consultation with a financial consultant to address questions on budgeting, taxes, and debt consolidation.
- **Eldercare Assistance:** Our specialists can help you locate eldercare options, such as residential care or in home care, provide support in dealing with the emotions of retirement, or legal aspects like estate planning. Use our website to find resources on retirement, from financial planning and calculators, to articles on coping with retirement stress, and filing your retirement days with meaningful activities.
- **Childcare Assistance:** Telephone consultation with a work-life professional to provide information, referrals, and resources related to childcare concerns.
- **Memorial Planning Assistance:** Telephone consultation with a work-life specialist to assist with memorial and funeral planning. Services include identifying potential locations, associated costs for services, and providing information to help coordinate logistics (Available to Life insurance beneficiaries only).

Your EAP and Claimant Assist Administrator:

TELUS Health

134 North LaSalle Street, Suite 2200
Chicago, IL 60602

Telephone Assistance:

EAP: 866.451.5465

Claimant Assist: 866.472.2734

Online:

www.niseap.com | Login: NISEAP | Password: EAP
(Note: Password Is Case-Sensitive)

***The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.**

Identity Theft Protection

NIS Benefits

In 2023, identity theft impacted at least 353 million individuals.[1] If you are a victim, the IDX Identity Theft Recovery specialists will provide concierge-style service every step of the way. Their expertise will save valuable time during this stressful process.

Your dedicated recovery specialist will work with you until the identity is restored to pre-fraud status. Support may include:

- Assistance with investigation of the suspected identity theft
- Guidance through the recovery process
- Recovery for all 9 types of identity theft
- Advice from trained professionals in identity protection
- Single point-of-contact if you are a victim
- Assistance with notifying law enforcement or local government agencies
- Limited Power of Attorney to work on the victim's behalf
- Documentation including fraud affidavit
- And much more

IDX™ The Privacy Platform

https://app.idx.us/account-creation/NIS

855.205.6010

"It was great knowing I had someone to help me resolve my identity theft issues and I didn't have to spend hours trying to figure out how to handle it on my own" - IDX member, Needham, MA

[1] https://www.idtheftcenter.org/post/2023-annual-data-breach-report-reveals-record-number-of-compromises-72-percent-increase-over-previous-high/

Resolution services offered to you by your employer and:

NIS National Insurance Services

Corporate Headquarters: 300 North Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide: 800.627.3660 | **www.NISBenefits.com**

Madison National Life
a Horace Mann company
PO Box 5008, Madison, WI 53705

Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identify theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

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Financial Wellness

Savi

$187
AVG. SAVINGS PER MONTH

$50K
AVG. PROJECTED FORGIVENESS

Founded by longtime student loan experts and advocates, Savi helps borrowers enroll in federal repayment and forgiveness programs that could lower their monthly payments and potentially forgive their loans.

CONQUER YOUR STUDENT LOANS

Savi detects your **eligibility for repayment options** and generates application forms digitally that are signed and submitted directly through Savi.

With Savi, **student loan expertise** is at your fingertips. Savi delivers tailored recommendations based on your unique loan profile with 1:1 support

Savi offers **free monthly educational webinars** to share student loan policy updates, explore the Savi tool, and answer your questions.

You can access a **free, instant estimate of savings** and broad student loan resources for financial health.

Get started by scanning the QR code or going to: nacobenefits.bysavi.com

SCAN ME

Medicare Guidance for County Employees & Communities

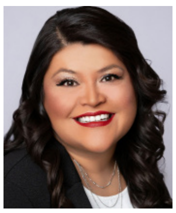
Navigating Medicare can feel overwhelming, but you don't have to do it alone. The Nebraska Association of County Officials (NACO) is committed to supporting county employees and the communities they serve by providing trusted Medicare resources. Whether you're approaching retirement or simply exploring your options, we're here to help.

To ensure you receive expert guidance, NACO has partnered with licensed insurance agents at Pro Insurance Resources—a team of knowledgeable and caring professionals dedicated to making the Medicare transition seamless.

If you are nearing retirement, aware of a community member considering Medicare options or have a family member seeking support, contact your NACO District agent to schedule a consultation today.

"Medicare can be a complex and stressful process. We understand that resources are limited in rural Nebraska, which is why this partnership is a wonderful opportunity for all we serve. By providing access to qualified and compassionate professionals, we're ensuring individuals get the support they need to make informed decisions."

— Candace Meredith,
NACO Deputy Director



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Dan Alm
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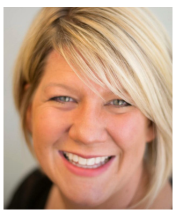
402-669-9996
MillardBenefits@gmail.com



Kori Ostendorf
CENTRAL DISTRICT
720-258-5897
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Peggy Belt
NORTHEAST DISTRICT
402-649-7594
peggybeltinsurance@gmail.com

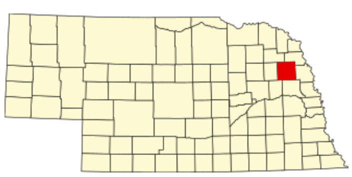
Krista Dittman
WEST CENTRAL DISTRICT
402-432-8199
Krista@insuranceonpoint.com

Not connected with or endorsed by the U.S. government or the federal Medicare program

Notes

Contact Information

Benefit	Administrator	Phone	Website
Medical Dental	Blue Cross Blue Shield Nebraska	1-844-201-0763	nebraskablue.com
Vision	VSP | NACO Benefit Services	1-800-877-7195	vsp.com
Health Savings Account (HSA)	Charter West Bank	1-800-872-5147	charterwest.com
Flexible Spending Account (FSA)	WEX	1-866-451-3399	customer.wexinc.com/login/
Basic and Voluntary Life and AD&D Short & Long-Term Disability	Madison National Life by NIS Benefits	1-800-627-3660	nisbenefits.com
Accident Critical Illness Hospital Indemnity	Mutual of Omaha	1-800-775-6000	mutualofomaha.com
Universal LifeEvents	Trustmark	1-866-813-7192	trustmarkbenefits.com
Employee Assistance Program (EAP)	NIS Benefits	1-866-451-5465	niseap.com
Identity Theft Protection	NIS Benefits	1-855-205-6010	app.idx.us/account-creation/NIS
Financial Wellness	Savi	-	bysavi.com
NACO Employee Benefits	Nebraska Association of Counties	1-402-372-6002	nebraskacounties.org/services/health-benefit-information/employee-benefits/cuming-county.html
Benefits Service Center	Cuming County Benefits Service Center	1-877-252-1729	-



Cuming County

Need Help?

If you have any questions about your benefits, please reach out to speak to a dedicated benefits counselor.

1-877-252-1729

Monday - Friday
8:00am-5:00pm CST