



## **NOTICE**

**Special Meeting of the Board of Directors of the  
League Insurance Government Health Team (LIGHT)  
March 19, at 12 p.m. CT/11 a.m. MT  
By Virtual Conferencing**

PLEASE TAKE NOTICE that on **Thursday, March 19, 2026, at 12 p.m. CT/11 a.m. MT**, the League Insurance Government Health Team (LIGHT) will hold a Special Meeting of the LIGHT Board of Directors by virtual conferencing.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 1335 L Street, Lincoln, Nebraska.

The League of Nebraska Municipalities' Joe Hampton Conference Center, 1335 L Street, Lincoln, NE 68508, will be open for attendance by the public during the special meeting. LIGHT Ex-Officio Board Member L. Lynn Rex, or her designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the League of Nebraska Municipalities' Joe Hampton Conference Center. A notice of this special meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

You may join the special meeting by Zoom via Computer, Smart Device, or Telephone at [lonm-org.zoom.us/j/88338327814?pwd=T0YgA3QMWwbRKcKrYmqcDH5aqnQ4bC.1](https://lonm-org.zoom.us/j/88338327814?pwd=T0YgA3QMWwbRKcKrYmqcDH5aqnQ4bC.1) or via phone at 877-853-5257. The meeting ID is 883 3832 7814 and the passcode is 199788.

On March 16, 2026, notice of this special meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this special meeting with the agenda and other materials are available for public inspection at 1335 L Street, Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the special meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – [lonm.org/light/](https://lonm.org/light/).



## **AGENDA**

### **Special Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)**

**March 19, at 12 p.m. CT/11 a.m. MT**

**By Virtual Conferencing**

In accordance with the Open Meetings Act, Chapter 84, Article 14 of the Reissue Revised Statutes of the State of Nebraska 1943, as amended, one copy of all reproducible written materials to be discussed is available to the public at the special meeting and at the link below for examination and copying. The LIGHT Board of Directors may pass motions to go into closed session on agenda items pursuant to the requirements of the Open Meetings Act.

Join the special meeting by Zoom via Computer, Smart Device, or Telephone at [lonm-org.zoom.us/j/88338327814?pwd=T0ygA3QMWwbRKcKrYmqcDH5aqnQ4bC.1](https://lonm-org.zoom.us/j/88338327814?pwd=T0ygA3QMWwbRKcKrYmqcDH5aqnQ4bC.1) or via phone at 877-853-5257. The meeting ID is 883 3832 7814 and the passcode is 199788.

*Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Special Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time.*

#### **1. Call special meeting to order:**

- a. 12 p.m. CT/11 a.m. MT – Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, will call the special meeting to order.
- b. Roll call.
- c. Indicate that on March 16, 2026, a notice of this special meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this special meeting with the agenda and other materials were available for public inspection at 1335 L Street, Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the special meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – [lonm.org/light/](https://lonm.org/light/).
- d. The League of Nebraska Municipalities' Joe Hampton Conference Center, 1335 L Street, Lincoln, NE 68508, will be open for attendance by the public during the special meeting. LIGHT Ex-Officio Board Member L. Lynn Rex, or her designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the League of Nebraska Municipalities'

Joe Hampton Conference Center. A notice of this special meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

- e. Public comment on any agenda item(s): Pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors.

**2. Consider a motion to approve the minutes of the March 2, 2026, Special Meeting of the LIGHT Board of Directors.**

**See pages 4-7**

**3. Review the annual requirement for the LIGHT Board of Directors and key staff to complete and return to the League (as LIGHT's Administrator) the Conflict-of-Interest Statement as recommended by LIGHT's auditor, Thomas, Kunc & Black. (Please return by no later than April 1, 2026.)**

**See pages 8-15**

*L. Lynn Rex, Ex-Officio, Non-Voting Board Member; Executive Director of the League of Nebraska Municipalities (LIGHT's Administrator)*

**4. Review of BCBSNE plan changes and enhancements for FY 26-27.**

**See pages 16-31**

*Sue Warner, Account Executive II – Specialty Groups, BCBSNE  
Dennis Maggert, Executive Vice-President, McInnes Group, Inc.*

**5. Consider a motion to go into closed session to protect the public interest to discuss negotiations regarding the medical/dental renewal from BCBSNE for FY 26-27.**

**6. Consider a motion to approve medical/dental renewal rates from BCBSNE for FY 26-27.**

**7. Consider a motion to adjourn.**



## MINUTES

### Special Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

March 2, 2026, at 10 a.m. CT/9 a.m. MT

By Virtual Conferencing

A Special Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) by virtual conferencing was held March 2, 2026, at 10 a.m. CT/9 a.m. MT.

(AGENDA ITEM #1) **Call to Order.** At 10 a.m. CT, Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, called the special meeting to order.

The roll call was read with the following voting Board Members present: **Paul Lambert**, Mayor, City of Plattsmouth; **Gary Greer**, City Administrator, City of Gothenburg; **Jessica Quady**, City Administrator, City of Ashland; and **Brenda Wheeler**, Clerk, City of Blair. At the time of roll call, three voting Board Members were present. Ex-officio (non-voting) Board Member **L. Lynn Rex**, Executive Director of the League of Nebraska Municipalities, also was present; pursuant to the LIGHT Interlocal Agreement, the League of Nebraska Municipalities is the LIGHT Administrator. **Tom Goulette**, City Administrator/Utility Superintendent, City of West Point, joined the meeting immediately following roll call.

Other participants included: **McInnes Maggart Consulting Group, LLC** – Dennis Maggart; **Cline Williams** – Michelle Sitorius; **First Concord** – Jim Daubert; **BCBSNE** – Sue Warner, John Fleming, Michelle Jackson, Sherry Young, and Gina Aidukas; and **League of Nebraska Municipalities** – Christy Abraham, Shirley Riley, Ethan Nguyen, and Brenda Henning.

On Feb. 26, 2026, a notice of this special meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this special meeting with the agenda and other materials were available for public inspection at 1335 L Street, in Lincoln, Nebraska, and also posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the special meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – [lonm.org/light/](http://lonm.org/light/).

The location of the Open Meetings Act which was accessible to members of the public and at [lonm.org/light/](http://lonm.org/light/) along with a copy of all reproducible written materials to be discussed at this special meeting.

The City of Ashland Council Chambers at 2304 Silver Street, Ashland, Nebraska, 68003, was open for attendance by the public during the special meeting. LIGHT Board Member Jessica Quady, or her designee, informed the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of Ashland Council Chambers. A notice of this special meeting with the agenda and other materials were available at this location with a copy of the Open Meetings Act posted.

(Agenda Item #2) **Consider a motion to approve the minutes of the Sept. 26, 2025, Meeting of the LIGHT Board of Directors.** Quady moved, seconded by Goulette to approve the minutes of the September 26, 2025, Meeting of the LIGHT Board of Directors. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #3) **Review the current Apex enrollment procedures and discuss options for July 1, 2026, open enrollment.** (Presented by Dennis Maggart) Dennis explained the following three options **1)** every LIGHT member required to use Apex call center for open enrollment; **2)** every LIGHT member required to use the online open enrollment Apex tool; **OR 3)** every LIGHT member (i.e., City Manager/Administrator, HR Director, or Municipal Clerk) decides whether their group will select option 1 or 2. Goulette moved, seconded by Wheeler to go with the third option. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #4) **Discuss adding domestic partner language to BCBSNE's medical coverage.** (Presented by Sue Warner) Goulette moved, seconded by Wheeler to get additional information for possible inclusion in the 2027-2028 plan year. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #5) **Discuss offering an "endorsed" self-funded option for larger cities through BCBSNE's ASO product.** (Presented by Dennis Maggart) Quady moved, seconded by Goulette to request an outline of a plan before deciding. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

(Agenda Item #6) **Discuss the date for the next meeting of the LIGHT Board of Directors.** (Presented by Lynn Rex) The next virtual LIGHT Board of Directors Meeting will be held before the renewal deadline of March 20.

(Agenda Item #7) **Consider a motion to go into closed session to protect the public interest to discuss negotiations regarding the medical/dental renewal from BCBSNE.** Greer moved, seconded by Quady to go into closed session to protect the public interest to discuss Agenda Item #7 and include the following individuals: Michelle Sitorius, Dennis Maggart, Sue Warner, John Fleming, Sherry Young, Michelle Jackson, Gina Aidukas, Christy Abraham, Shirley Riley, Brenda Henning, and Ethan Nguyen. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.** At 11:05 a.m., Chair Lambert repeated the motion to go into closed session in its entirety immediately prior to the closed session.

After returning to open session at 12:22 p.m., Chair Lambert emphasized there was no action taken during the closed session and discussion was limited to the motion as stated.

(Agenda Item #8) **Consider a motion to adjourn.** At 12:23 p.m., Wheeler moved, seconded by Quady to adjourn. Roll call vote. Ayes: Lambert, Goulette, Greer, Quady, and Wheeler; Nays: None; Abstentions: None; Absent: None. **Motion carried: 5 ayes, 0 nays, 0 abstentions, and 0 absent.**

Approved on:

ATTEST:

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**Brenda Henning**  
Administrative Assistant of LIGHT

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**L. Lynn Rex**  
*Ex-Officio, Non-Voting, LIGHT Board Member*  
Executive Director of the League of Nebraska Municipalities (*LIGHT Administrator*)



## NOTICE

**Special Meeting of the Board of Directors of the  
League Insurance Government Health Team (LIGHT)  
March 2, 2026, at 10 a.m. CT/9 a.m. MT  
By Virtual Conferencing**

PLEASE TAKE NOTICE that on **Monday, March 2, 2026, at 10 a.m. CT/9 a.m. MT**, the League Insurance Government Health Team (LIGHT) will hold a Special Meeting of the LIGHT Board of Directors by virtual conferencing.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 1335 L Street, Lincoln, Nebraska.

The City of Ashland Council Chambers at 2304 Silver Street, Nebraska, 68003, is open for attendance by the public during the special meeting. LIGHT Board Member Jessica Quady, or her designee, will inform the public about the location of the copy of the Open Meetings Act which is accessible to members of the public at the City of Ashland Council Chambers. A notice of this special meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

You may join the special meeting by Zoom via Computer, Smart Device or Telephone at [lonm-org.zoom.us/j/86704668973?pwd=1iXAJPiZPrIgl3sp0bxPy59IR04tl6.1](https://lonm-org.zoom.us/j/86704668973?pwd=1iXAJPiZPrIgl3sp0bxPy59IR04tl6.1) or via phone at 877-853-5257. The special meeting ID is 867 0466 8973 and the passcode is 643284.

On Feb. 26, 2026, notice of this special meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this special meeting with the agenda and other materials are available for public inspection at 1335 L Street, Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the special meeting, and the current version of the Open Meetings Act on the website of the League of Nebraska Municipalities – [lonm.org/light/](https://lonm.org/light/).

## COVER LETTER FOR CONFLICT-OF-INTEREST STATEMENT

Enclosed is a copy of the Conflict-of-Interest Policy of the League Insurance Government Health Team (LIGHT) and a Vendor List. The Conflict-of-Interest Policy applies to directors, officers, and responsible employees of LIGHT. Pursuant to the policy, you have an obligation to make full disclosure of any conflict of interest as outlined.

YOU ARE, THEREFORE, REQUESTED TO COMPLETE, SIGN AND RETURN THE ENCLOSED CONFLICT-OF-INTEREST STATEMENT, DISCLOSING ANY SITUATION IN WHICH YOU ARE INVOLVED THAT COULD BE CONSTRUED AS PLACING YOU IN A POSITION OF HAVING A CONFLICT OF INTEREST AS SPECIFIED IN THE POLICY.

## CONFLICT-OF-INTEREST STATEMENT

CALENDAR YEAR: 2026

NAME: \_\_\_\_\_

EMAIL: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_

MUNICIPAL TITLE: \_\_\_\_\_

MUNICIPAL ADDRESS: \_\_\_\_\_

MUNICIPAL TELEPHONE: \_\_\_\_\_

I, the undersigned, hereby acknowledge receipt of this Conflict-of-Interest Statement, Conflict-of-Interest of the League Insurance Government Health Team (LIGHT) and report that no situation in which I am involved could be construed as placing me in a position of having a conflict of interest with LIGHT, except possibly the following:

### GENERAL

1. List all relationships that you or members of your immediate family may have with the following. Specify the nature of the relationship.

a. Insurance Companies \_\_\_\_\_

\_\_\_\_\_

b. Insurance Agency or Brokerage Firm \_\_\_\_\_

\_\_\_\_\_

c. Insurance Consulting Firm \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

d. Claims Administration Firms \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

e. Supplier of goods or services to LIGHT (if stock ownership, give percent of shares owned directly or indirectly as related to all outstanding issued shares)  
\_\_\_\_\_  
\_\_\_\_\_

f. Bank or investment institution holding LIGHT funds  
\_\_\_\_\_  
\_\_\_\_\_

g. Other \_\_\_\_\_  
\_\_\_\_\_

2. Have you or members of your immediate family had a material interest, direct or indirect, in any transaction during the last calendar year to which LIGHT was a party?  
\_\_\_\_\_  
\_\_\_\_\_

3. Do you or members of your immediate family have a material interest, direct or indirect, in any pending or incomplete transaction to which LIGHT is or may be a party?  
\_\_\_\_\_  
\_\_\_\_\_

4. Have you or members of your immediate family been indebted to LIGHT at any time during the last calendar year? (Exclude amounts due for purchases on usual trade terms or ordinary travel and expense advances.)  
\_\_\_\_\_  
\_\_\_\_\_

5. Have you or members of your immediate family received any gift, gratuity, or entertainment having a value in excess of \$100 from any outside concern which does, or is seeking to do, business with, or is a competitor of LIGHT during the last calendar year, or do you expect that you or any related party will receive any such gift, gratuity or entertainment this year?

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-If so, please set forth the following:

-Name of Donor(s)\_\_\_\_\_

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-Date of gift, gratuity or entertainment\_\_\_\_\_

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-Description of gift, gratuity or entertainment\_\_\_\_\_

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The answers to the foregoing questions are correctly stated to the best of my knowledge and belief.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**LEAGUE INSURANCE GOVERNMENT HEALTH TEAM (LIGHT)**  
**CONFLICT-OF-INTEREST POLICY**  
**FOR DIRECTORS, OFFICERS, AND RESPONSIBLE EMPLOYEES**

I. Purpose.

The purpose of this document is to establish the policy for the League Insurance Government Health Team (LIGHT) for disclosure to the Board of Directors of any material interest on the part of all directors, officers, and responsible employees that is are conflict with or are likely to conflict with the official duties of such person.

II. Obligations of Directors, Officers, and Responsible Employees.

LIGHT officers and directors, and responsible employees have an obligation to make full disclosure of any conflict of interest as outlined in this policy.

The relationship of directors, officers, and responsible employees to LIGHT calls for the standard of undivided loyalty to LIGHT, especially those persons acting in a representative or fiduciary capacity. In furthering LIGHT's interests at all times, such persons must avoid placing themselves in a position where their personal interests are or may be in conflict with their duty to LIGHT.

Employees of LIGHT must also avoid personal interests, which are or may be in conflict with interests of any affiliated company or program.

This policy is not intended to serve as a complete list of instances that might give rise to conflicts of interest. In general, direct or indirect participation in any arrangement, agreement, investment, or other activity, which could result in personal benefit at the expense of LIGHT's interests, must be avoided. Directors, officers, and responsible employees should also refrain, as should members of their immediate families, from accepting gifts or other favors under circumstances from which it might be inferred that the gift was intended to influence them in the performance of their duties for LIGHT.

Specific examples of conflicts of interest are provided in Part V. of this policy.

III. Definitions.

*Immediate family* means spouse, children, stepchildren, parents, siblings, aunts, uncles, cousins or in-laws.

*Relationship* means any relationship or interest that shall yield, directly or indirectly, any monetary or other benefit that is not of nominal or minor value to an officer, director or responsible employee or member of his or her immediate family.

*Responsible employee* means any employee of LIGHT who has management responsibility for LIGHT.

#### IV. Procedures.

Each year the League Executive Director, on behalf of the Chairperson, shall circulate to each director, officer, and responsible employee a copy of this policy and a Conflict of Interest Statement.

The director, officer, or responsible employee shall complete and sign the statement and return it to the League Executive Director.

The League Executive Director shall furnish all such statements to the Chairperson for review and report.

The Board shall annually review LIGHT's procedure with respect to conflict of interest and the Chairperson's report.

A director shall not vote nor act on behalf of LIGHT on matters where the director has any relationship unless authorized by a vote of the Board. An officer or responsible employee shall disclose any relationship to the Board prior to making a recommendation or participating in any decision in which the officer or responsible employee has a relationship or potential relationship.

An officer, director, or responsible employee may be removed from office for violation of this policy.

#### V. Examples of Possible Conflicts

While it is impossible to list every circumstance that gives rise to a possible conflict of interest, the following will serve as a guide to the types of activities that might cause conflicts and that should be fully reported to LIGHT.

##### A. Gifts, Gratuities and Entertainment

Acceptance by an individual (including members of his or her immediate family) of gifts, excessive or unusual entertainment, or other favors having a value in excess of \$100.00 from any outside concern which does, or is seeking to do business with, LIGHT under circumstances from which it might be inferred that such action was intended to influence the individual in the performance of his or her duties. This does not include the acceptance of items of nominal or minor value, which are of such a nature as to indicate that they are merely tokens of respect or friendship and not related to any particular transaction or LIGHT activity.

##### B. Investments and Financial Interests

1. Holding by an individual, directly or indirectly, of a material financial interest in any outside concern from which LIGHT secures goods or services (including the service of buying or selling stocks, bonds or other securities).
2. Competition with LIGHT by an individual, directly or indirectly, in the purchase or sale

of property or property rights or interest.

3. Representation of LIGHT by an individual in any transaction in which the individual or a member of his or her immediate family has a financial interest.

C. Outside Activities by Officers or Employees

- a. Rendition by an individual of directive, managerial, or consulting services to any outside concern which does business with LIGHT.
- b. With respect to LIGHT employees, participation by an individual in any activity (whether for personal profit or incident to industry, civic, or charitable organization affairs) if it is likely to involve use of the individual's time during hours required for the conduct of LIGHT business.

D. Inside Information

Disclosure or use of confidential LIGHT information for the personal profit or advantage of the individual or anyone else.

## VENDOR LIST

ABC Pest Control, Inc.  
All Needs  
Allo  
Amazon  
American Legal Publishing Corp.  
Americom – Cabling  
ASCAP  
ATS  
Baird Holm  
Baylor, Evnen Law Firm  
Biggerstaff Plumbing  
Blankenau Wilmoth Law Firm  
Blue Cross and Blue Shield  
Bob Stephens & Associates  
Bockmann Inc.  
Canvas Prints  
Capital Business Systems  
Capital One  
Clark Enersen  
Cline Williams  
Coca-Cola Bottling  
Downtown Lincoln Maintenance  
Eakes Office Solutions  
Ed Zimmer  
Empower  
Firespring  
First Concord Benefits Corp. (HRA)  
GE Capital  
General Fire Safety  
Guardian Insurance  
Hampton Construction  
Hang Ups  
Heartland Photo  
House of Flowers  
Hubwise  
Hull & Company Inc.  
Husch Blackwell Sanders  
INTUIT  
JB Group  
Koley Jessen  
KONE Inc.  
Lincoln Building Services  
Lincoln Lock  
Mattice Lock  
McInnes Maggart  
Meininger Fire Protection  
MemberClicks  
Metro Lawn Company  
Midlands Printing  
Minuteman Press  
MMC Consulting  
Nationwide Insurance  
Nebraska Pay Survey  
NECO  
Network Solutions  
NIFCO  
Northwestern Mutual Life Company  
OnStar  
Payroc  
Pension Administrator  
Pinnacle Bank  
Pitney Bowes  
Principal Life Insurance  
Radcliffe Gilbertson and Brady  
Rocket Carwash  
Sedgwick (York Risk Pooling Services)  
StorageMart  
Summit Fire Protection  
SurveyMonkey  
Telspan  
The Trophy Shop  
Thomas, Kunc and Black, LLP  
Thomas Reuter's West Publishing Corporation  
UNICO  
Union Bank  
Union Bank & Trust (HSA)  
Unite Private Networks  
Uribe Refuse  
Verizon  
Via Van Bloom  
West Group  
Zoom



Renewal

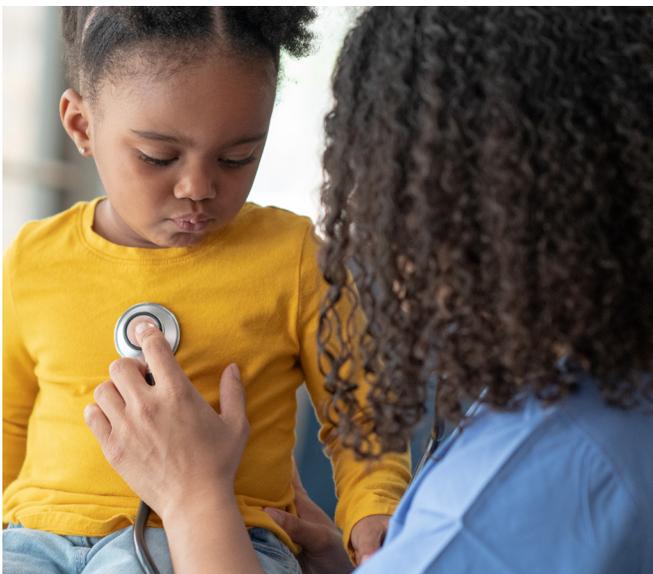
# PROPOSAL

# PremierBlue/BlueFreedom

## PLAN COMPARISON

### Group Health Plans Master Group Contract

For Fully Insured Groups  
Effective Jan. 1, 2026



## Contract Modifications

### Master Contract 96-067-I 01/2026

PremierBlue and BlueFreedom clients (51+ eligible employees) will receive a revised group master contract with plan years or renewals effective on or after Jan. 1, 2026. The new contract and Schedule of Benefits Summary (SOBS) from Blue Cross and Blue Shield of Nebraska (BCBSNE) include clarification throughout the document, along with several benefit provision changes.

The charts on the following pages provide a high-level overview of the changes made to the contract and SOBS. They give an overview of the current and new contract provisions and the rationale for the changes. Please note, minor changes, such as capitalization, grammar fixes and other punctuation, are not reflected in the chart.

Contact your BCBSNE sales or account management representative for more information.

**This 2025 Contract and Certificate of Coverage (COC) documents have not been approved by the Nebraska Department of Insurance and are subject to change.**

## Contract Enhancements

Contract Section	Contract Provision	Rationale	Applies to COC	Section of COC
<b>Part IV. Preauthorization Requirements B 13</b>	<b>Preauthorization</b>	<b>Clarification.</b> Added enhanced language "as may be specifically stated in document".	No	Section 2. Preauthorization Requirements
<b>PART III. PAYMENT FOR SERVICES</b>	<b>Payment</b>	<b>Clarification.</b> Added cost share examples to provider payment language.	No	Section 7. Claim Procedures
<b>PART VI. BENEFITS FOR PHYSICIAN'S SERVICES (B)(3)(E)</b>	<b>Hearing Exam + Testing</b>	<b>Clarification.</b> Enhanced the language to include testing. e. Hearing exams and testing due to illness or injury (non-preventive)	Yes	Section 3. Benefit Description
<b>Part XIII. Benefits for Other Covered Services (O).</b>	<b>Hearing Aid Services</b>	<b>Clarification.</b> Added lanuage to include related services for hearing aids to align our claims administration.	Yes	Section 3. Benefit Description
<b>XIV. Exclusions and Limitations (73) f</b>	<b>Light Therapy Devices</b>	<b>Clarification.</b> Intent - Added language to "include related devices" for DME exclusion to align our claims administration.	Yes	Section 4. Exclusions - What's Not Covered
<b>XIV. Exclusions and Limitations (64) b</b>	<b>POS 66 Pace Program</b>	<b>Clarification.</b> Intent -Place of Service Exclusion to include Pace Program. Added exclusions to include Programs of All-Inclusive Care for the Elderly (PACE).	Yes	Section 4. Exclusions - What's Not Covered
<b>XIV. Exclusions and Limitations (73) p</b>	<b>Day Care - Dementia</b>	<b>Clarification.</b> New exclusion. Added Exclusion for daycare services. Currently deny for place of service care, but no exclusion for day care services to align our claims administration.	Yes	Section 4. Exclusions - What's Not Covered
<b>XIV. Exclusions and Limitations (73) d</b>	<b>Prolotherapy</b>	<b>Clarification.</b> New exclusion. Added Exclusion for prolotherapy under dry needling in alternative therapy exclusion.	Yes	Section 4. Exclusions - What's Not Covered
<b>PART XXI. DEFINITIONS</b>	<b>Contract Waiting Period</b>	<b>Clarification.</b> Replaced the Definiton from Eligibility Waiting Period to Contract Waiting Period for clarity/consistency of language.	No	Section 12. Definitions

## Schedule of Benefit Summary Enhancements

SOBS Page	Benefit Provisions Section			Rationale
	Covered Services - Illness or Injury	In-network Provider	Out-of-network Provider	
Page 2	<b>Primary Care Physician Office Visit</b>	[Copay] [Deductible and/or Coinsurance] [Plan Pays 100%]	Deductible and Coinsurance	<b>Clarification.</b> Reformatted Physician Office Services language to clarify how claims are administered
	<b>Specialist Physician Office Visit</b>	[Copay] [Deductible and/or Coinsurance] [Plan Pays 100%]	Deductible and Coinsurance	
	Benefits for <b>Primary Care Physician</b> or <b>Specialist Physician office visit</b> include the office visit (including the initial visit to diagnose Pregnancy), consultations and medication checks.			
Page 2	<b>Physician Office Services</b>	Applicable Office Visit Copay	Deductible and Coinsurance	<b>Clarification.</b> Reformatted Physician Office Services language to clarify how claims are administered
	<p>The following Physician Office Services are available when provided in a Primary Care Physician or Specialist Physician's office, with or without an office visit; X-rays, laboratory and pathology services, allergy testing, injections and serums, supplies and/or drugs administered during the office visit, hearing exams or eye exams (excluding refractions) due to illness or injury.</p> <p>Other services provided in the office but NOT included in the Physician's office visit or Physician office services benefit listed above, include but are not limited to; Preventive Services, Mental Health and/or Substance Use Disorder Services, Biofeedback, Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine), Durable Medical Equipment, Pregnancy, Maternity, and Newborn Care, Radiation Therapy and Chemotherapy, Sleep Studies, Therapy and Manipulations and Surgery and Anesthesia. <i>(Refer to the appropriate categories below and your benefit book for additional information.)</i></p>			
Page 2	<b>Emergency Room Services</b> <del>(services received in a hospital emergency room setting)</del> <ul style="list-style-type: none"> <li>• Facility</li> <li>• Professional Services</li> </ul> (Copayment waived when admitted to the hospital within 24 hours for the same diagnosis)			<b>Clarification.</b> Language no longer needed.

## Schedule of Benefit Summary Enhancements

SOBS Page	Benefit Provisions Section			Rationale
	Mental Health and/or Substance use Disorder Services	In-network Provider	Out-of-network Provider	
Page 4	<b>Office Visit</b>	Plan Pays 100%	Deductible and Coinsurance	<b>Clarification.</b> Reformatted Mental Health and Substance Use Disorder Services language to clarify how claims are administered.
	Benefits for office visit include the office visit, medication checks, psychological therapy and/or substance use disorder counseling.			
	<b>Office Services</b>	Plan Pays 100%	Deductible and Coinsurance	
	The following office services are available when provided in the office; X-rays, laboratory tests, supplies and/or drugs administered during the office visit.			
	<b>All Other Outpatient Items and Services</b>	Deductible and Coinsurance	Deductible and Coinsurance	
Other services provided in the office but NOT included in the office visit or office services benefit listed above include, but are not limited to; psychological evaluations, assessments, testing, physical therapy, occupational therapy, speech therapy or any other covered mental health and/or substance use disorder services.				
Page 4	<b>Emergency Room Services</b> <del>(services received in a hospital emergency room setting)</del> <ul style="list-style-type: none"> <li>Facility</li> <li>Professional Services</li> </ul> (Copayment waived when admitted to the hospital within 24 hours for the same diagnosis)			<b>Clarification.</b> Language no longer needed.
Page 4	<b>Hearing Services</b> <ul style="list-style-type: none"> <li>Bone Anchored Hearing Aids</li> <li>Cochlear Implants</li> <li>Hearing Aids and <b>related services</b> (up to age 19, limited to \$3,000 every 48 months)</li> </ul>			<b>Clarification.</b> Added more detail on how Hearing Services are administered.
Page 6	<b>Vision Services</b> <ul style="list-style-type: none"> <li>Eyeglasses or Contact Lenses (only covered if required because of a change in prescription <del>as a result of</del> due to intraocular surgery or ocular injury, must be within 12 months of surgery or injury)</li> <li><b>Vision</b> Eye Exam               <ul style="list-style-type: none"> <li>Diagnostic (to diagnose an illness)</li> <li>Preventive (routine exam including refraction) limited to one exam per calendar year</li> </ul> </li> </ul>			<b>Clarification.</b> Language change to reflect benefit.

**NOTES:** Strikethrough indicates deleted text.  
Red colored text indicates new changes.

# Changes to Preferred Biologic Medications

## Humira and Stelara changes for Commercial Fully Insured lines of business effective January 1, 2026

At BCBSNE, we are committed to helping our members with complex medical conditions receive the care they need in the most cost-effective manner.

Starting Jan. 1, 2026, we will be removing Humira and Stelara from the following prescription drug lists: NetResults Performance, TraditionalRxList, ValueRxList and BluePride RxChoices. There are multiple biosimilar options available which are, in many cases, interchangeable with Humira or Stelara and will work the same.

Affected medications: Humira (adalimumab) and Stelara (ustekinumab).

Preferred biosimilar products:

- Humira:
  - Adalimumab-aaty
  - Adalimumab-adaz
  - Hadlima
  - Simlandi
- Stelara:
  - Selarsdi
  - Steqeyma
  - Yesintek

Implementation details:

- Starting Jan. 1, 2026: Patients currently on Humira or Stelara will need to switch to a preferred biosimilar alternative for treatment.
- New therapy patients: Patients new to therapy will need to use a preferred biosimilar agent, per policy.
- Preauthorizations: Current preauthorizations extending beyond Jan. 1, 2026, will be transitioned to the biosimilar equivalent medication. Upon expiration, a new preauthorization request for the biosimilar medication will be required as is required today.

# Services and Programs

# STANDARD SERVICES AND PROGRAMS

For groups with 5-250 eligible employees

Blue Cross and Blue Shield of Nebraska (BCBSNE) offers a wide variety of services and programs, all aimed at:

- **Managing group health coverage costs**
- **Ensuring employees are well-informed and empowered regarding their health care options**
- **Providing the lowest total cost of care**

## ➤ **The lowest available drug prices for your members**

### **MedsYourWay™**

MedsYourWay Retail integrates discount drug card pricing to complement your plan benefit. It automatically compares several discount drug card prices to the plan benefit price behind the scenes. Members pay the lowest price between their benefit price and the discount card price. And their covered purchases count toward their deductible.

MedsYourWay Home Delivery offers digital ordering and simplified shopping through Amazon Pharmacy. Members can have their long-term medications sent to them with access to MedsYourWay discount card pricing administered by Inside Rx. They'll see the lowest price and, depending on their plan, pricing options for covered medicines. Medications purchased via Amazon Pharmacy may count toward their out-of-pocket maximums.

## ➤ **Specialty copay solutions**

### **FlexAccess™ - PPO**

FlexAccess delivers a member-centric experience with greater savings opportunity and expanded pharmacy options. This solution helps to reduce cost challenges in the specialty medication space by providing members access to a variety of manufacturer copay assistance programs (also known as coupons). FlexAccess provides savings opportunities, delivers more pharmacy options, a seamless enrollment process and a better member experience overall. FlexAccess - PPO is included in fully-insured plans and optional for self-funded groups.

### **FlexAccess - QHDHP**

BCBSNE has introduced a specialty drug copay solution for qualified high-deductible health plan (QHDHP) pharmacy coverage. Specifically, for employees enrolled in QHDHPs, FlexAccess™ - QHDHP offers alternatives beyond the central-fill pharmacy, ensuring convenient access to medications. Utilizing actual coupon amounts, this program results in accurate reporting and up to 50% more savings compared to legacy accumulator adjustment programs. Employer groups benefit from increased prescription flexibility, simplified employee outreach and improved claims visibility.

FlexAccess - QHDHP is already added to fully insured and level-funded plans. Self-funded groups can choose it upon renewal.

## ➤ **Access to Preferred Centers (Nebraska)**

Preferred Centers provide the highest quality surgical care at the lowest cost and offer the following advantages:

- BCBSNE may waive deductible and coinsurance for knee and hip replacement and spinal surgical facility charges
- Low readmission rates
- Low infection rates

Visit [NebraskaBlue.com/PreferredCenters](https://www.NebraskaBlue.com/PreferredCenters) to learn more.



## › Telehealth services through Telescope

Through BCBSNE, members have access to high-quality telehealth care powered by Telescope Health. Whether it's for medical concerns or mental health support, care is just a few clicks away – via phone, tablet or computer.

With 24/7 live support, medical professionals are always available to guide members every step of the way. This service is designed with the whole person in mind — combining convenience, prevention and connection to make health care more accessible and effective.

Learn more at [NebraskaBlue.com/Telehealth](https://NebraskaBlue.com/Telehealth).

## › Tailored well-being solutions

Blue365® health and wellness discounts

The wellness program offers employees the opportunity to receive up to \$175 in rewards for completing activities designed to help them achieve optimal health.

Fully insured groups can add customizable Plus or Premium Workplace Wellness Solutions to meet the employer's needs.

Visit [NebraskaBlue.com/Wellness](https://NebraskaBlue.com/Wellness) for more information.

## › Member engagement

Live and local customer service

Online member account:  
Through our web and app-based online portal, members can compare providers, find in-network pharmacies, estimate costs, access their mobile ID card, track claims and more.

## › Diabetes management and education

- Zero dollar cost shares for preferred insulin
- Diabetes education and support
- Type 2 diabetes and prediabetes reversal programs: The type 2 diabetes and prediabetes reversal program by Virta is a provider-led, research-backed treatment that can help reverse type 2 diabetes and prediabetes. Virta's reversal program utilizes a ketogenic nutrition method to lower blood sugar (HbA1c) promote weight loss and reduce or eliminate the need for medications. Virta is available at no cost to BCBSNE members.

Learn more: [NebraskaBlue.com/Diabetes](https://NebraskaBlue.com/Diabetes).

## › Health resources

For all of these resources, our mobile app, powered by **Wellframe**, allows members to connect with their care team privately and conveniently — when, where and how they choose.

Learn more at [NebraskaBlue.com/Wellness](https://NebraskaBlue.com/Wellness).

### Care management program

Receive one-on-one assistance managing pain, navigating the complexities of the health care system or managing a major life event.

### Diabetes support program

Diabetes can increase your risk for many serious health problems, including heart disease and circulatory problems. Wellframe helps you to manage your condition with assistance from our nurse diabetes educators.

### Mental health

At no cost to you, a team of nurses collaborates and coordinates care for you and your family's mental and behavioral health needs.

### General health and wellness program

Our nurses work with you to help you meet your specific health goals.

### Pregnancy care program

Prepare for your new arrival with education, encouragement and support from our pregnancy care program. Chat with a nurse, receive appointment reminders, track medications and more.

### Smoking cessation program

Get help creating a personalized quit plan with assistance from our nurses.



The Blue365 program is brought to you by the Blue Cross Blue Shield Association.

Virta is an independent company that provides diabetes management services to Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association.

Telescope is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska.

Mutual of Omaha Insurance Company (Omaha, NE) underwrites and has sole financial responsibility for the Accident, Critical Illness, Dental, Life, Hospital Indemnity and Short-Term and Long-Term Disability insurance products. Mutual of Omaha Insurance Company is an independent company providing ancillary products for Blue Cross and Blue Shield of Nebraska. Mutual of Omaha products do not offer qualifying health coverage ("Minimum Essential Coverage" or "MEC") that satisfies the health coverage under the Affordable Care Act. The termination or loss of one of these policies does not entitle you to a Special Enrollment Period to purchase a health benefit plan that qualifies as MEC outside of an Open Enrollment Period. These products have exclusions and limitations.

Vitality is an independent company providing workplace wellness services for Blue Cross and Blue Shield of Nebraska.

# Quality care **when** you need it, **where** you need it



What do sinus infections, earaches and twisted ankles have in common? They generally don't conveniently happen during regular office hours.

Or if they do, you probably don't want to sit in a busy waiting room full of sneezes, coughs and germs.

With your Blue Cross and Blue Shield of Nebraska health care coverage, you can access telehealth services anytime, day or night. A simple video chat or phone call connects you to our innovative telehealth service, where board-certified physicians are ready to assist with unexpected health issues or guide you on treating sudden injuries.

Consider using your telehealth benefit for situations like:

- A toddler who comes home from daycare with a rash and a sudden fever
- Your teenaged track runner is worried they've pulled a hamstring
- You've been fighting off a cold, but you're concerned it's becoming something more serious
- You are not feeling like yourself – maybe anxious or depressed



Connecting to a telehealth doctor is easy! You can scan the code or visit [myNebraskaBlue.com](https://myNebraskaBlue.com) to log into your online account, or call the telehealth number on the back of your new member ID card.



24/7 care delivered on  
**your** schedule



Average wait time is  
under six minutes



Around-the-clock access to  
board-certified physicians

# 24/7 Nurse Navigation

HELPING YOU NAVIGATE THE COMPLEX WORLD OF HEALTHCARE

Access our nurse navigation team, from the comfort of your home



FOR A VIRTUAL NURSE OR DOCTOR VISIT:



[myNebraskaBlue.com](https://myNebraskaBlue.com)



Call the number on the back of your ID card



Receive a link to talk to our care team

## OUR 24/7 NURSE LINE HELPS PATIENTS WITH:

### ➔ OVER-THE-COUNTER (OTC) MEDICATION GUIDANCE

Get advice on proper use, dosage and interactions.

### ➔ HEALTH EDUCATION

Learn about chronic conditions, prevention and wellness.

### ➔ MEDICATION

Get help with side effects, interactions and symptoms.

### ➔ VIRAL ILLNESS SUPPORT

Manage symptoms and home care recommendations.

### ➔ PRIMARY CARE REFERRALS

Offer a list of trusted providers to choose from for establishing primary care.

### ➔ URGENCY EVALUATION

Determine if urgent care, primary care, or virtual care is needed.

### ➔ HOME CARE ADVICE

Offer practical guidance for minor injuries and illnesses.

### ➔ WORK AND SCHOOL EXCUSE

Assist with obtaining necessary documentation.

1. PMPM savings vs. competitor average based on national consulting firm CY2019 benchmark data weighted by national census. TCOC advantage vs. national competitors as determined by a leading national consulting firm based on CY2019 TCOC data
2. Nebraska member attribution of 190K BCBSNE members & 97K members of other Blue Plans as of January 2024
3. Based on BCBSNE VBC program year 2022/2023 results
4. Vitality Impact Study, 2024
5. Lam S, Gleason PP, et.al. "Medical Costs and Healthcare Utilization Among Self-insured Members with Carve-in Versus Carve-out Pharmacy Benefits" *Journal of Managed Care + Specialty Pharmacy*, 2020 Mar. <https://www.jmcp.org/doi/full/10.18553/jmcp.2020.19411>

The Blue365 program is brought to you by the Blue Cross Blue Shield Association.

Virta is an independent company that provides diabetes management services to Blue Cross and Blue Shield of Nebraska.

Amwell is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska.

Mutual of Omaha Insurance Company (Omaha, NE) underwrites and has sole financial responsibility for the Accident, Critical Illness, Life, Hospital Indemnity and Short-Term and Long-Term Disability insurance products. Mutual of Omaha Insurance Company is an independent company providing ancillary products for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association. Mutual of Omaha products do not offer qualifying health coverage ("Minimum Essential Coverage" or "MEC") that satisfies the health coverage under the Affordable Care Act. The termination or loss of one of these policies does not entitle you to a Special Enrollment Period to purchase a health benefit plan that qualifies as MEC outside of an Open Enrollment Period. These products have exclusions and limitations.

2nd.MD is an independent company that provides virtual second medical opinion services for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association. 2nd.MD is responsible for its services.

Vitality is an independent company providing workplace wellness services for Blue Cross and Blue Shield of Nebraska.

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MedsYourWay is a trademark of Prime Therapeutics.

The NE Chamber and its subsidiaries are not insurers and do not make specific recommendations to plan sponsors. Any health plan adopted by sponsors complies with ERISA or other applicable laws.

FlexAccess is a trademark of Prime Therapeutics. Savings may differ depending on current benefit design. Prime Therapeutics is contracted to provide pharmacy benefits to Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association.

Amazon pharmacy does not dispense controlled substances. Amazon pharmacy is an independent company that provides pharmacy home delivery services for Blue Cross and Blue Shield of Nebraska.

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**BlueCross  
BlueShield**  
Nebraska

# IRS Minimums and Maximums

# 2026 Minimum and Maximum Requirements

Each year, the IRS indexes the minimum deductibles and maximum out-of-pocket limits for qualified high-deductible health plans (QHDHP). In addition, under the Affordable Care Act (ACA), the U.S. Department of Health and Human Services indexes the maximum out-of-pocket limits each year. These numbers typically do not align with each other.



## 2026 QHDHPs

The individual and family minimum deductible, out-of-pocket maximum and contribution amounts have increased for 2026.

The minimum deductible for individuals increased by \$50 and the family deductible amount increased by \$100.

The individual out-of-pocket maximum increased by \$200 and the family out-of-pocket maximum increased by \$400.

The individual maximum contribution increased by \$100 and the family maximum contribution increased by \$200.

<b>QHDHP Minimum and Maximums</b>	<b>2025</b>	<b>2026</b>
<b>Minimum Individual Deductible</b>	\$1,650	\$1,700
<b>Minimum Family Deductible</b>	\$3,300	\$3,400
<b>Maximum Individual Out of Pocket</b>	\$8,300	\$8,500
<b>Maximum Family Out of Pocket</b>	\$16,600	\$17,000
<b>Maximum Individual Contribution</b>	\$4,300	\$4,400
<b>Maximum Family Contribution</b>	\$8,550	\$8,750

## 2026 ACA Maximum Out of Pocket

The ACA maximum out-of-pocket amount decreased by \$250 for individuals and \$500 for families.

Maximum Out of Pocket	2025	2026
Maximum Individual Out of Pocket	\$9,200	\$10,150
Maximum Family Out of Pocket	\$18,400	\$20,300

## Minimum Deductible and Maximum Out-of-Pocket Amounts

The following charts show how QHDHP and ACA limits apply based on the QHDHP or traditional PPO plan.

2026 Embedded	QHDHP	Traditional
Minimum Individual Deductible	\$3,400	Not Applicable
Minimum Family Deductible	\$3,400	
Maximum Individual Out of Pocket	\$8,500	\$10,150
Maximum Family Out of Pocket	\$17,000	\$20,300

2026 Aggregate	QHDHP	Traditional
Minimum Individual Deductible	\$1,700	Not Applicable
Minimum Family Deductible	\$3,400	
Maximum Individual Out of Pocket	\$8,500	\$10,150
Maximum Family Out of Pocket	\$10,150	\$10,150

2026 Grandfathered (Aggregate)	QHDHP	Traditional
Minimum Individual Deductible	\$1,700	Not Applicable
Minimum Family Deductible	\$3,400	
Maximum Individual Out of Pocket	\$8,500	Not Applicable
Maximum Family Out of Pocket	\$17,000	

The Employer Shared Responsibility regulation requires that an employer-sponsored plan provides Minimum Value. Minimum Value is met when a plan covers at least 60% of the total allowed cost of benefits that are expected to be incurred under the plan. Employers generally must use a Minimum Value calculator developed by the U.S. Department of Health & Human Services to determine if a plan with standard features provides Minimum Value. The Minimum Value calculator was developed in 2013 using a maximum of \$6,500 and has not been updated by the government since it was released to support indexing of annual minimum and maximum limits. This means we are not able to certify plans outside the Minimum Value calculator's data sets.

**If you have any questions, please contact a member of your Blue Cross and Blue Shield of Nebraska account management team.**



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Blue Shield Association.